

True Blue

February 1990

STAFF NEWSPAPER

State Bank  Victoria

SBV Sponsors Bike Ride 1989



The riders were flagged off by Bob Escudier, Chief General Manager Retail Banking, at the start of the 1989 State Bank Victoria Great Victorian Bike Ride.

From Saturday 2 December to Sunday 10 December, 5000 cyclists and nearly 500 support personnel combined to stage the 1989 State Bank Victoria Great Victorian Bike Ride.

Over the nine days, the cyclists covered 627 kilometres from Yarrowonga to Melbourne, travelling through flat grazing land, wine and fruit growing areas, the foothills of the Great Dividing Range and the urban sprawl of Melbourne.

Overnight stops were made in Rutherglen, Yackandandah, Myrtleford (two nights), Wangaratta, Shepparton, Seymour and Gisborne. In each centre, a town sprang up to cater for the needs of the riders including a hospital, bike repair shops, radio station (BYK FM), newspaper, information centre, solar-heated showers, toilets, washing facilities and the catering marquees.

Catering for 5000 hungry weary cyclists is no easy task. By the end of the event,

catering volunteers had dispensed eight tonnes of meat, 90,000 bread rolls, 10,000 litres of milk, 24,000 eggs, two tonnes of fruit, four tonnes of vegetables and 90,000 slices of cake!

A fleet of trucks carried everything from one site to the next including food, luggage and tents.

Amazingly, the movement of luggage, bicycles and bodies happened smoothly, in an atmosphere of organised pandemonium, a real credit to the co-ordinating team from Bicycle Victoria and the patience of the participants themselves.

From nine to 80 years old; business executives, school children, housewives, retired, disabled and blind came from all over Australia and overseas. Everybody had great fun and achieved many personal goals, (including the 30 State Bankers and their families participating).

The 1989 ride was the sixth co-ordinated by Bicycle Victoria but the first

sponsored by the Bank. To say that the event and sponsorship were a success would be an understatement.

The Ride offered people the opportunity to get outdoors and enjoy a healthy lifestyle for a few days, seeing Victoria's many scenic attractions along the way. By so doing, the ride also brought towns on route an estimated \$70,000-\$100,000 into the local economy.

The sponsorship was a positive link between the staff of our country branches and the local communities, and provided an ideal opportunity for branches to put on displays and join in with the activities.

There were many examples of branch involvement along the route. Queues at ATMs in Wangaratta, dispensing drinks to riders in Murchison (which was thoroughly appreciated by the Bank riders), and

managers at all overnight stops presenting awards for road safety.

Our sponsorship received excellent coverage on radio, television and in newspapers throughout the State. The media recognised the importance of the Bank's community commitment to the event and supported it beyond expectations.

On the ride the Bank's three caravans, with distinctive corporate identification, were used as the BYK FM radio station, the daily newspaper office and the information centre. Prominent signs greeted riders as they arrived at each camp site. Riders, in turn, promoted the Bank by wearing the ride t-shirts which visually highlighted our sponsorship.

The sponsorship of the 1990 Ride from Bairnsdale to Melbourne is under review. State Bank Victoria staff will be kept in touch of our involvement in the Ride through True Blue and Staffline.

Ross Barnett
Manager,
Community Affairs

See page 7 for Mansfield Accountant Geoff Brooks' action-packed diary of the ride. Viewed from the Saddle

AIB seeks applicants for Banker of the Year

The Australian Institute of Bankers and IBM are seeking applicants for the prestigious AIB IBM Young Banker of the Year 1990.

Applicants must be under 30 on 31 October this year and be a qualified member of the AIB.

First prize is a world trip to visit IBM establishments plus banking visits, and an IBM personal computer and printer.

Second and third prizes are computers and printers.

Applicants' resumés should include personal details, qualifications, summary of their banking career, an opinion of career aspirations and social and community involvement.

The winner will be named at the AIB's annual dinner in Hobart in October. Applications close on 1 March.

For more details, contact: Director of Education Don Lyell, AIB, Level 19, State Bank Centre, 385 Bourke Street, Melbourne. Telephone (03) 602 5811.

You now have
Access
Don't just think about it, ask it...

Welcome to our first edition of the decade. This month we introduce an important feature called Access. As the name implies, it gives you the opportunity to access

senior managers in the Bank. We encourage you to write in to True Blue with your question and have it answered by the appropriate manager. See page 2 for more details.

Outstanding Customer Service Officers celebrate with Bon Jovi



Ready to rock with Bon Jovi, back row from left: Kevin Lloyd, Senior Regional Manager; Grant Sanders, North Melbourne; Joe Muscat, Yarraville; Martin Hamilton, Braybrook. Front row from left: Leanne Kalkbrenner, Aberfeldie; Angie Macko, Footscray South; Ubavka Temelkovska, Footscray Nicholson Street.

Six GCOs from the Parkville West Region were treated to a night out at the Bon Jovi concert late last year in recognition of their outstanding performance in customer service.

The night hosted by Kevin Lloyd, Senior Regional Manager, was held in the Bank's Grand Slam Suite at the National Tennis Centre.

Maryanne Saliba from Kensington Branch was also chosen as one of the outstanding Customer Service Officers but unfortunately was unable to attend the concert. John Hood, Manager of Kensington says that Maryanne does a top job and, in the past, has been followed by her loyal customers when transferred to branches in the one area.

Raelene Danaher
Parkville West Region



Maryanne Saliba from Kensington Branch serves another satisfied customer.

ATM at Melbourne airport

Banking facilities at Melbourne airport have been significantly improved with the installation of a freestanding Automatic Teller Machine.

General Manager, Personal Banking, Peter Shepard says that while most ATMs are installed at bank branches, the Cash Point facility at the

airport will provide improved access to banking services without the need for a branch.

"The machine is conveniently located on level one of the international terminal," he says.

"It will allow travellers to obtain cash 24 hours a day, seven days a week, far more easily than in the past."

INSIDE THIS ISSUE

| | |
|-------------------------------|---|
| Access | 2 |
| Child's Play | 3 |
| Insurance Operations | 3 |
| Our Region of the Month | 4 |
| Working Interest | 6 |
| Viewed from the Saddle | 7 |
| No butts about it | 8 |

Here's your chance to have your question answered by the respective manager. It's a sure bet that other people will be sharing your concern so put pen to paper now!

Address your question to True Blue, Access, c/o Communication Department. You must also include your name and where you work as we will be forwarding all questions (including those not published) to the respective manager for answering. We will unfortunately not be able to publish all questions due to lack of space, however they will be forwarded regardless. As in this edition, we will not publish your name unless you request to have it printed.

Tall order from Joanne

Joanne Stephens made one thing clear to Andrew Cooper before they married late last year.

He was to arrive at the church in Blackburn as Andrew Cooper and not as Diggy Long Legs.

"The wedding was a meaningful occasion for us and he wouldn't have wanted to turn up at the church dressed inappropriately," says Joanne, 21, of Staff Training. "And he didn't."

The reason for the order was that Andrew, 23, is Diggy Long Legs, seen at Moomba and other festivities, including the Bank's children's Christmas party, as the Stilt Man. He started his role as Diggy Long Legs 10 years ago.

"He doesn't need to practise much because his balance is so good," says Joanne.

"From September to about May-June he is heavily in demand and he is booked for different functions everywhere.

Andrew, an aircraft mechanic, and Joanne met at Phillip Island in 1980.



Andrew and Joanne Cooper looking forward to the high life. Picture: the Sun News Pictorial

Access

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

(Continued page 7)

Q Why doesn't State Bank Victoria have affirmative action for women? Within the Bank there are only some 300 women at L3 level and only one woman executive. What is being done to address this imbalance?

A Affirmative Action is the term used to describe the action taken to achieve equality of opportunity in the workplace. In June 1986, State Bank Victoria launched its Affirmative Action for Women Programme. John Williams, General Manager Personnel, is co-ordinator of the programme with overall responsibility for implementing the Affirmative Action policy. An Affirmative Action Consultative Committee was established and the Manager Equal Opportunity was made responsible for administration of the programme and for providing career support for women. The brochure accompanying the launch listed the aims of Affirmative Action as being:—

- to eliminate any possibility of discrimination against women and to ensure all current and prospective employees are valued according to their skills, qualifications, abilities and aptitudes.
- to encourage women to gain the necessary skills and experience to compete to the extent of their individual aims and aspirations.

The Bank's policy is to provide equal opportunity for male and female staff. The

challenge is to ensure that sufficient training and experience is gained by all staff, male and female, to equip them for higher positions. Any woman committed to a career within the Bank will be given every encouragement to do so; advancement for all staff depends on gaining the necessary skills and experience, and the desire to achieve.

Luise Huck
Acting Equal Opportunity Manager

Q At present, the interest rate for staff housing loans increases if a full-time staff member converts to part-time employment. Is there any chance of this changing, especially for staff who have been with the Bank for more than five years? This may help retain our experienced staff.

A Staff benefits are monitored on an on-going basis. Whilst there are no specific plans to amend concessional home loan interest rates applicable to part-time staff, it is possible that a review will be undertaken when the present restrictions on the hours of work and the number of part-time staff which can be employed, have been lifted. Negotiations with the Australian Bank Employees' Union aimed at having these Award restrictions lifted have been proceeding for some time.

Rob Fletcher
Chief Manager
Employee Relations

Q The current bonus scheme based on staff appraisals has the potential to raise staff morale. It does this by rewarding good performance. However, since its inception, it would appear that in some cases the opposite has occurred. I have heard of instances in more than one branch where:

- staff were awarded a bonus, but told to keep it quiet as if it were something to be ashamed of.
 - staff have been awarded a certain grading but been given monetary rewards commensurate with a lower grading.
- Can the Bank please explain its policy regarding performance bonuses?

A The GCO and Accountant bonus scheme is designed to encourage and reward high standards of work performance. Keeping bonus recipients a secret was never intended, receipt of bonus is indeed an achievement to be proud of. This is how the system works:

Each region and head office division is divided into the following groups

- G1 & G2
- G3 & G4
- L1 & L2

Up to 20% of the officers in each group will receive a bonus. So, for example, up to 20% of the G1 and G2 officers in Heidelberg Region receive a bonus. The size of the bonus is determined as shown in the table below:

| | Percentage of staff in each group | Minimum performance rating | Percentage of salary to be paid |
|--------|-----------------------------------|---------------------------------|---------------------------------|
| Tier 1 | top 5% | exceptional or high outstanding | 6% |
| Tier 2 | next 5% | middle or low outstanding | 4% |
| Tier 3 | next 10% | commendable | 2% |

Geoff Peters, Manager, Remuneration and Employee Benefits

32½ years later



Wishing Mollie well at her farewell party after 32½ years service. From left: Barry Smart, Senior Regional Manager; Mollie Moloney; Bruce Robertson, Regional Manager; Don Smith, Manager, Colac.

Don Smith
Manager, Colac Branch

Mollie Moloney recently ended her career in the Bank after 32½ years of service in one branch! Mollie started her career at Colac Branch on 15 April 1957 and resigned on 27 October 1989 as Customer Service Manager.

A function was held at the Manolette Restaurant where more than 60 people attended to wish Mollie well. Guest speakers at the dinner included Peter Shepard, General Manager Personal Banking, who thanked Mollie

for her dedication and thoroughly professional service.

Over her years of service, Mollie's achievements were many and varied:

- first woman to be appointed to Colac Branch.
- first woman manager appointed to a country branch.
- the only staff member to stay in the same branch for the entire length of service.

"Nowadays with equality of opportunity, women in the Bank can do anything that men can do," Mollie says.

SBV wins the Ekiden Marathon

On Sunday 26 November, the Bank entered, and won, Australia's first Ekiden Marathon, held at Lake Wendouree in Ballarat. The word Ekiden is Japanese for marathon.

The SBV team comprised Jamie Govan, from Ballarat together with Jamie's son Adam; Paul Schnyder from Wendouree; and two non-bank members Rodney Watson and Garry White.

The Ekiden Marathon differs from a normal marathon as each person of the five member team runs a



Victoriously happy team are from left, Adam Govan, Garry White, Rodney Watson, Jamie Govan, Paul Schnyder.

different distance. The first member runs 6.195 kms, second and fourth members run 12 kms and the third and fifth members run 6 kms.

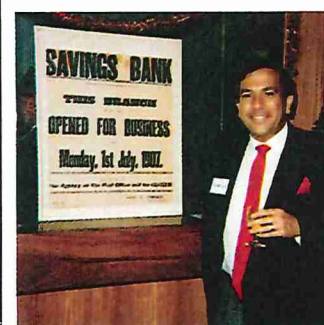
The Bank team had to wait until the last 300 m before Adam Govan (the last team member to run), gained the lead and won, recording a

team time of 2.33:4 hours.

After the race Jamie Govan said: "We were all prepared for the run, tactics were no worry. We were trying to do our best and enjoy ourselves."

Paul Schnyder
Jamie Govan
Ballarat Branch

OPENED 1907 still going strong



Elsternwick Manager Gil Riscalla stands beside a 1907 memoir of the branch opening.

Elsternwick was originally a post office agency when opened in 1907.

A poster advertising the opening was a conversation piece at the client-staff Christmas function on 12 December.

The staff did an excellent job looking after guests and they were commended by clients on their excellent service.

Sandi Costa
Ormond North Region

Child's Play

True Blue recently contacted Karen Richardson of Healesville Branch regarding a story written by her, published in The Sun newspaper.

Karen wrote the letter in response to an article from the National Australia Bank's Newsletter also printed in The

Sun, which discussed the havoc some children create in Banks.

Responding in defence of these kids, Karen offered a very practical solution which she successfully implemented at her branch "a children's interest area".

Karen wrote a touching

letter to True Blue explaining not only how and why she implemented this special area for children but also about the special qualities of her colleagues who deserve just as much recognition.

With Karen's permission, we share her letter with you.

Dear True Blue,

I'm writing to you somewhat reluctantly as, even though my letter was published in 'A Place In The Sun', I don't particularly want a story based on my efforts alone. What I've done here I don't regard as any more meritorious as the many deeds I've seen performed by my fellow team members here at Healesville.

I've seen our Manager, a giant of a man, come out back, choking down tears when dealing with a widow's estate. Our Accountant, one man overseeing 15 women, is interrupted and quizzed 1000 times daily, yet is always so patient and kind. Similarly, our two Lending Officers deal with many misfortunes yet are caring and courteous. Not to mention our general staff who have great rapport and exchange many caring deeds. I think that I'm lucky working with these folk and so, please don't feature me too much, I'm one of a fabulous team!

And now to the general storyline of why I responded to 'A Place In The Sun'.

As you're aware, Barry MacFadyen quoted a National Australia Bank newsletter citing children's destruction of Bank property. Before coming to the Bank in 1988, I worked in Pre-School Services for two and a half years, a period of enormous learning for me. It was glaringly obvious when I came here why, generally, the children were wreaking havoc. How can anyone expect a pre-school child to be "good" when the parent is sometimes ill-tempered (dealing with money is usually a stressful thing these days). The child may be tired or ill and just what is there for a child to do in a bank? Nothing! The easy solution was to create a small interest area.

The results were excellent and instant!

1. The children learned quickly that there was something new at the Bank, and they often run there now
2. Our Bank is 100% tidier and the loss of stationery has cut back dramatically.
3. Parents are free to study their banking matters as the children are occupied, safe and within sight. I frequently see parents spend time completing the activity with the child which is gratifying.
4. The Bank atmosphere is quieter and more productive.

Setting up the interest area, and seeing the difference it has made has given great enjoyment to me and the Bank's customers and their children.

Karen Richardson
Healesville Branch



Healesville Branch. Back row from left: Jenni Kooy, David Mills, Relieving Accountant; Belinda Finch, Wendy Jordan, Mandy Church, Helen Ibrahim, Dianne Heath, Cathy Luscombe. Front row from left: A child enjoying one of the many activities, Karen Richardson, Kerry Waller. Absent: Colin Johanson, Lance Morrison, Julie Nicholls, Samantha Logan, Karen Goodwin, Michelle Conrad, Denise Thomson, Rosanne Kirkwood.

Bank sponsors NAGCA conference

The 1989 National Association of Graduate Careers Advisers Conference "Managing Careers Today and Tomorrow" was sponsored by State Bank Victoria as part of our graduate recruitment publicity and promotions.

Manager Graduate Programmes Michael McKinley, Graduate Recruitment, Development Officer Luise Huck and Consultant Meredith Fuller attended.

The conference was held at

Warrnambool Institute, in the Western District of Victoria. One hundred and fifty participants, including corporation employers and tertiary careers advisers met to discuss aspects of graduate recruitment.

The international speaker was Jim Kelly, of Queen's University, Kingston, Canada. Our promotional banner State Bank Victoria, "We never forget it's your career," was strategically placed throughout the duration of the conference.

Luise Huck
Personnel

Insurance Operations, what's it all about?

Insurance Operations used to be known as insurance department. As it is an area unlike any other in the Bank, not many people know much about it.

Basically, Insurance Operations handles all the Bank's insurance policies, the claims made by customers, the control of premiums and arranging and monitoring of the Bank's corporate insurance policies.

There are three types of policies available through State Bank Victoria. The main one is Policy A, underwritten by State Bank Victoria to cover buildings mortgaged to the Bank.

State Bank Victoria also acts as agents for State Insurance Office to sell Policy B for buildings and Policy C for contents to customers of State Bank Victoria.

Insurance department was formed in 1921 and has developed into a department

(Continued page 6)

Lethal Langsford

A cunning customer was recently outwitted by Don Langsford and his impeccable timing.

The customer reported his passbook lost, then drew out the funds from his new replacement passbook. He took his old book, still showing a balance of \$650 to agencies and withdrew the money again.

Doug, Customer Service Manager at nearby Bayswater Branch, sent a bandit description form to Boronia Heights Agency for completion. When the form was not returned, Doug decided to visit the agency and give them a hand filling it in. When he arrived, who should be there pressing his luck once again but the bandit himself!

While the shopkeepers kept the crook talking, Doug slipped out the back and called in the cavalry. He returned and joined in the conversation until the police arrived.

Bad timing for the bandit but perfect for the Bank!

Kathy Constantinou
Box Hill South Region

TELLERS' TALES

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

Who was the Teller from Parkville North Region who left her teller's station to answer the 'phone and when she picked it up, someone else had attended to it. So she went back to her teller's station to continue serving. Unfortunately, she got mixed up and instead of yelling out: "Next please," she yelled out: "Good afternoon, State Bank Niddrie" (as if she was answering the 'phone).

The footnote is she said "afternoon" when it was 10 o'clock in the morning.

★ ★ ★

Toilet paper was bought for Moreland Branch by the junior and the management expenses account debited was "cleaning expenses account." Asked why that account was debited, the reply was: "Because toilet paper is used for cleaning."

★ ★ ★

On a cold wet day, a customer came into Moreland Branch with an electric blanket wrapped around him and while waiting in the tellers' queue, he decided to go and plug the cord in. At the same time, a girl walked in wearing only a skimpy bathing suit (what a weird contrast). This is a true story!

★ ★ ★

A junior in a branch in Parkville North Region was told on his first day that part of his duties was to water all the plants outside. So he did just that. He took a bucket of water and watered all the council tubs along the street. Unfortunately, the branch meant the plants outside in the customer area.

★ ★ ★

A customer rang our Merlynston Branch and asked if any false teeth had been handed in (what some people lose!) One customer accidentally dropped his false teeth out of his mouth and onto the counter to a Teller at Merlynston Branch. What a deposit!

Tracey McGee
Parkville North Region

Music festival starts on a top note



Chief Executive Officer Bill Moyle and Kate Ceberano kick off the State Bank Victoria Melbourne Music Festival.

Kate Ceberano and the Ministry of Fun (pop group) gave the second State Bank Victoria Melbourne Music Festival a melodious kick-start in State Bank Centre's banking chamber.

The festival, which runs from 9 to 18 February, was launched by State Bank Victoria's Chief Executive Bill Moyle and Festival Director Michael Gudinski at SBC.

At the launch, Mr Gudinski presented Mr Moyle with a custom-made guitar, in recognition of the Bank's sponsorship of the festival. The guitar is to be used as a prize in a competition during the festival.

The festival offers a programme of entertainment, information and education for all contemporary music lovers. It features artists such as Kylie Minogue, Hunters and

Collectors, Indecent Obsession, James Morrison, Paul Kelly and Nick Barker. A highlight being a comedy night featuring Wendy Harmer, Richard Stubbs and Peter Rowsthorn.

Events are being held at the Glasshouse, the City Square, Luna Park, St Kilda foreshore and other entertainment venues around Melbourne.

PARK



Fawtner, Major Road



Broadmeadows Square



Niddrie



Fawtner, Bonwick Street



Glenroy



Coburg West



Moreland West



Strathmore



Gladstone Park



East Melbourne



Broadmeadows



Carlton



Fitzroy



Brunswick



Pascoe Vale West



Pascoe Vale, Cumberland Road



Merlynston

Coburg's Future Directions Weekend

Coburg's Future Directions weekend at the Staff College, Baxter, was a great success. Of the 43 staff, 40 accepted the challenge and were presented with individual t-shirts with nicknames printed on the back.

A wide range of topics from customer service to the operational plan were discussed, with enthusiastic and valuable contribution from all staff.

With the formalities out of the way, the staff approached the social activities with the same gusto as they do their work. Our staff would recommend the weekend to any branch in need of motivation and team building.



Line-up of the Coburg Escapes, starting from the bottom row left, Vikki Pardo, Gabrielle Ledda, Jan Jenkins, Heidi Maude, Lina Guzzo, Mary Magnacca, Grace Pirro, Jenny Goodchild, Betty Evangelako, Ann Walsh, Ann-Maree O'Meara, Leonie Brown, Helen Theodoulou, Garry Chaelestone, Sharon Ramunno, Lisa Philntisis, Judy Bogemann, Carmela Tumino, Karl Tullberg, Nick Danatzis, Lucille Allen, Donald Ruff, Lorraine Abdel-Sayed, Cathy Volpe, Graham Isherwood, Rohan Macauley, Sheryl Hawke, Steven Howe, Meg Richards, Anthony Cole, Neil Bolt, Glenn Thorogood, Mark Egan, Harry Tsialtas, Michael McHardy, Tony Holmes.

Anthony Cole, Accountant, Coburg

Graham's fightback

After a recent visit to Epworth Hospital and the Heart Foundation, Graham McKee, Manager of Gladstone Park Branch was placed on a cholesterol and fat free diet and was ordered by his doctor to start physical exercise. He immediately took up the challenge and returned to his favourite sport of cycling.

After two months he has lost 15 kilos of weight and has won four bike races with the

Northern Veteran Cycling Association.

Graham started his run of successes by winning a Melbourne Cup on Wheels scratch race over 42 km on Melbourne Cup Day. The following Sunday he won the classic race of the veteran calendar The Vin Nuttall Memorial Race at Seymour with a field of 100 cyclists and covering 64 km.

Graham's ambition now is to win a club champion sash at the end of the summer racing season.



Graham McKee, Manager of Gladstone Park Branch proudly displays his cycling trophies.

All in the family

An unusual situation exists at Parkville North, a mother and daughter working in the same region.

Donna Yob is a part-timer at Merlynston Branch, while her daughter Michelle, works full-time at Niddrie Branch.

Michelle joined the Bank in November 1987 after completing Year 12, and wanted to do something along the lines of banking and accounting.

Donna joined in August 1988 needing part-time work to fit in with her heavy family schedule.

Michelle suggested that her mother apply to the Bank, as she politely put it, I work with women your age who are part-time. So Donna decided to give it a go, and found out that you're never too old to start a new career.

Michelle and Donna enjoy their chats concerning each other's branches, with just a little competition as to which branch balances first, and as Michelle said, "There's always the added advantage that we get to share uniforms."



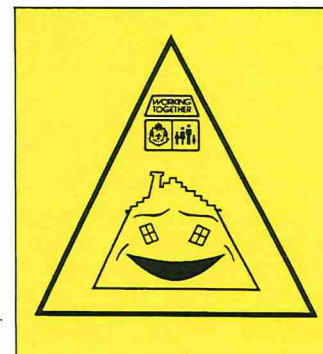
Whose uniform is whose? Donna Yob from Merlynston Branch, left, with her daughter Michelle from Niddrie Branch.

Safety House Program

Recently, two of our branches, Abbotsford and Fitzroy, sponsored The Safety House Association. This organisation sets up local houses where children can go on their way to and from school if they are ever in trouble. The houses are identified

by a yellow plaque on the letterbox. The organisation visits schools in the area and teaches children about the houses and how to find them.

Both branches received a plaque of recognition which they have on display at their branch.



Pip Grainger, Abbotsford

North Fitzroy

Clifton Hill

Richmond South

Burnley North

Moreland



Parkville North Region was officially opened on 14 July 1986.

The original region had 38 branches, but this increased to 42 last July.

Historically, the Region is closely allied to the original expansion of the Bank.

The City of Melbourne was founded in June 1835. During 1858, the Bank's original head office building was opened at the corner of Market Street and Flinders Lane. The two storey office block took two years to build and cost the enormous sum of 10,800 pounds or \$21,600! Following additions to this building which were made in 1881 and 1900, it was sold to the Melbourne Harbour Trust, when, in 1912, head office was transferred to its present location in Elizabeth Street.

It was in those years (1850-1900) that the Bank underwent a period of rapid expansion.

Formal approval was granted for the first suburban branch of the Bank to be opened in Fitzroy, this took place in March 1879. Other branches in the region, among the oldest in the Bank include Richmond, opened in 1880 (the year the Exhibition Building opened), Carlton during 1882, Abbotsford in 1885, Brunswick in 1886 and Clifton Hill towards the end of 1889.



Lindsay Dunne Senior Regional Manager

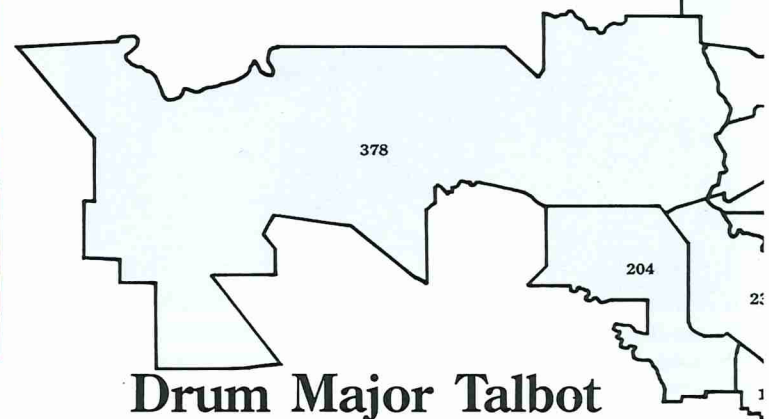
By contrast, the most recent branches to open in the region were established a century later. Broadmeadows Square in July 1983 and Brunswick Barkly Square in October 1983.

Geographically, the region covers a wedge-shaped area of Melbourne, bounded by Broadmeadows and Fawtner to the north, Gladstone Park, Essendon, East Melbourne, Richmond South, and Burnley North on the southern edge, and Abbotsford North and Clifton Hill on the eastern border.

With such a diverse area, which includes suburbs dotted with light and heavy industries, trendy residential suburbs, the famous Lygon Street eating places, up market shopping centres, parklands and some of the

Our region of the month Parkville North

Compiled by: Tracey McGee



Drum Major Talbot

Cliff Talbot, Manager of Merlynston Branch recently appeared in an article in the Age. The article featured the New Year celebrations in Maryborough, in particular the highland gathering and the many pipe bands.

Cliff, Drum Major of the Footscray City Pipe Band, caught the eye of Age reporter John Lahey who was obviously very impressed with his style. John described Cliff as a magnificent figure. "He marches with dignity and just

the right amount of swagger, and has a touch of the swashbuckler."



Drum Major Cliff Talbot, also Manager of Merlynston Branch.

NO

VILLE



Neil Bolt
Regional Manager

oldest buildings in the State, it is only natural that a wide cross section of the community live and work in this densely populated section of Melbourne.

Throughout the region, many pockets of various nationalities are represented, predominantly Greek, Italian, British and Lebanese communities. More recently, Vietnamese migrants have settled in the region.

To service the needs of these people, businesses and industries, our branches, ranging in size from level 3 Pascoe Vale West to executive level Coburg Branch, are all well equipped to cover any facility required by a customer.

This ability to service existing and potential clients can only be achieved by

people who are willing to show a friendly and efficient attitude toward the public. This region has about 570 staff, who in their own particular way give this service. This is reflected in the overall achievements made throughout the region over the past years, in all areas of operation.

There are many achievements by branches and individuals in the Region that have, and will continue to be spread by that well-known, unofficial grapevine. Clearly of note, the outstanding performances last year by Merlynston Branch staff, in scoring the highest number of points in the Opportunity Knocks campaign. In addition, Coburg Branch staff, by being able to survive a difficult year and setting new standards for Future Directions weekends at the Staff College, Baxter!

By way of interest, the number of staff employed 75 years ago, was 537 for the entire Bank and they were all men. How things change!

In the future, Parkville North is looking forward to continuing its service to the public through individual staff efforts, assisted by regional and head office support pursuing the adage that you can't beat a champion team with a team of champions.

Lindsay Dunne
Senior Regional Manager



Regional Office Staff



Brunswick Shopping centre



North Fitzroy, St. Georges Road



Hadfield

On Cloud 9 with the Bee Gees



The six staff members treated to a night at the Bee Gees' concert in recognition of their outstanding customer service, from left: Vincent Power, Abbotsford North; Leanne Aunedi, Strathmore; Anthony Gasbarro, Brunswick East; Janine Carr, Gladstone Park; Raz Fenerlis, North Fitzroy and Nick Saladino, Glenroy

Picture this — great food, great wine, great band, and it all spells great fun.

That's exactly what it was all about in mid-November when six people were treated

like royalty at the Bee Gees' concert with Senior Regional Manager, Lindsay Dunne and his wife Lyn.

Unlike the "riff-raff" who go through turnstiles and shuffle to their seats, we had

the pleasure of riding the elevators to the Grand Slam Suites and entering our own private room.

Cloud 9 must definitely be around the third floor of the Tennis Centre, because that's where I was floating all night.

You may have even seen me. I was the one who was nearly jumping out of the window every time I suspected a TV camera was glancing my way.

And to top it all off, not only was Lindsay a perfect host but bless the man for remembering to bring the binoculars, which is a must for a girl who can't keep her eyes off Barry Gibb, teeth and all!

Raz Fenerlis
North Fitzroy

Table Tennis Tournament is a success



From left: winner Peter Woolford, Parkville West; Stephen Hackett, Parkville North and Steve Falconer runner-up, Parkville West.

A singles table tennis tournament organised by Stephen Hackett, comprising 37 participants from the Parkville West and North Regions was held at the Regional Centre.

Fierce competition was evident from game 1. The tournament was arranged on an elimination basis with the winners of each game advancing to the next round.

It eventually resulted in friendly rivalry once the

quarter finals were reached with four competitors from each Region remaining. Havva Ali from Parkville North being the only surviving woman.

The semi-finals saw Doug Hamilton and Paul Branidis (both young and exuberant) pitted against the older and wiser Peter Woolford and Steve Falconer. The latter two won their matches resulting in an all Parkville West final.

Peter Woolford dominated the Grand Final winning in three straight sets to become the 1989 singles champion. (Unknown to many, Peter has played competition table tennis!)

Stephen's Soccer Success Story



Stephen Hackett of Parkville North has every good reason to smile as he shows off one of his many soccer awards.

Stephen Hackett, who joined the Bank in 1983 and is currently the Credit Analyst at Parkville North, has had a promising soccer career since the age of eight when he started playing

with Greensborough Soccer Club 4

Some of Stephen's soccer highlights have been:

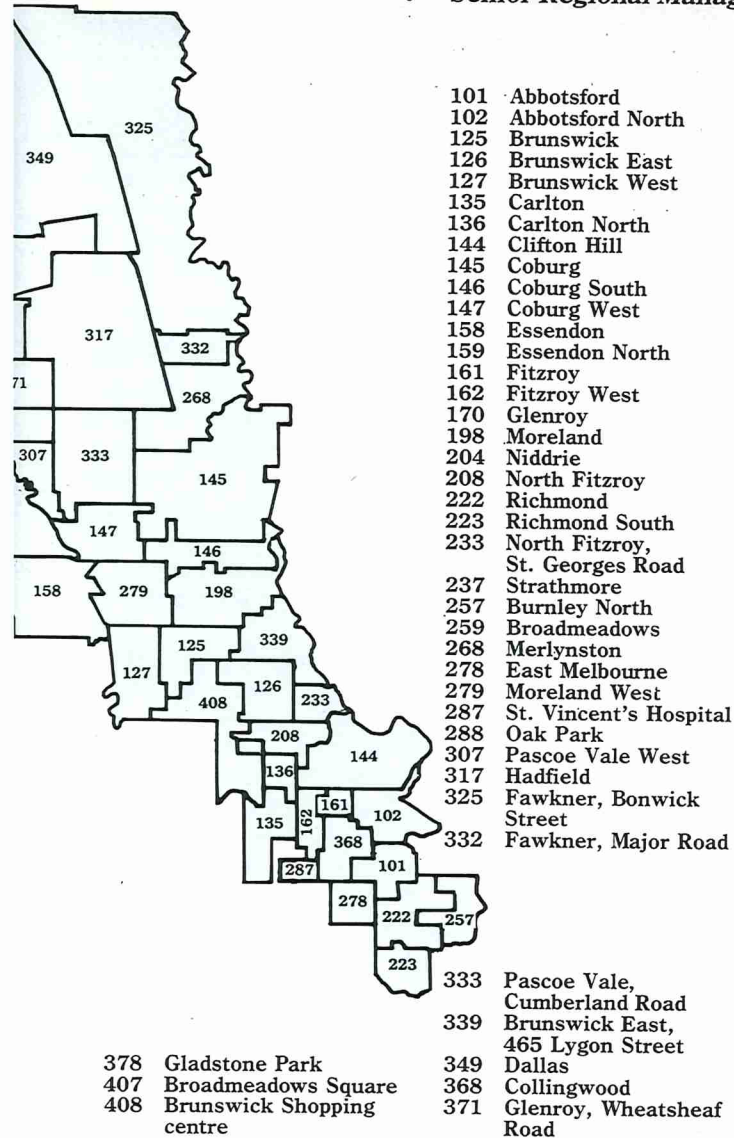
- travelling to North England to trial with the English First Division side Nottingham Forest in 1985 (playing two games).
- being a member of the Victorian Indoor Soccer side in 1987, 1988 and 1989, also captaining the side in the 1989 season.
- being selected for the trials with the 1987 Australian Indoor Soccer in 1987.
- winning the Werribee Soccer Club's Top Scorer

and Best and Fairest awards in 1988.

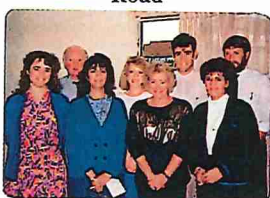
Now 24, Stephen's hard work and dedication have paid off as he has just achieved his greatest honour so far, by winning the 1989 Victorian Division One Player of the Year award.

This was presented to Stephen at a function held at the Victorian Soccer Federation.

The future looks promising for Stephen as he is confident of being given a contract with a leading state league club.



Glenroy, Wheatheaf Road



Brunswick East, 465 Lygon Street



Brunswick East



Coburg South



Coburg (Lending)



Essendon North



Essendon



Oak Park



Dallas



Brunswick West



St. Vincent's Hospital



Collingwood



Carlton North



Fitzroy West



Richmond



Abbotsford North



Abbotsford



Coburg (Customer Service)

WORKING INTEREST

Well done, Jean

Jean Hobson, of Somerville, was one of nine viewers asked to perform on the Bert Newton Show.

Jean's act was to play the piano and sing Moon River. Unfortunately, Jean did not win the major prize, but her act was of a very high quality.

Jeff Hyde
Frankston Region



Goodbye Wells Street, Hello South Melbourne St. Kilda Rd

Staff and customers from South Melbourne Wells Street Branch celebrated the relocation to South Melbourne, St. Kilda Road in late November.

Manager Geoff McCombe said "The new branch is larger and designed to service the significant commercial business in the area as well as retail customers."

Max Carr, Deputy Chief Executive Officer formally opened the very impressive branch.



Looking very settled in at their new branch, are back row from left; Geoff McCombe, Manager; Nicholas Tondorf, Nicole Fitzpatrick, David Shields, Bill Aidonis and Janice Brummell. Front row from left: Kathleen Kirkpatrick, Darrel Pauly, Ondina Savi, Therese Abagi, Christine Lawson and Dorina Donnelly.

Farewell function for Pat Lay

The staff at Yea Branch organised a farewell function for Pat Lay, their Manager of 15 years, with an open invitation to local traders and customers.

Pat was Branch Manager from 10 September 1974 to 27 December last year.

After taking long-service leave, which will include a skiing holiday in the United States, Pat will be retiring from the Bank and settle at Lake Eppalock, near Bendigo.

Joanne Dunn
North East Region



From left, Susan Drysdale, Anne Wills, Pat Lay, Greg Bowe, Tony Eddington, Leanne Hunt and Karen Chisholm.

It's your money Ron



Ron Rolls (right) and radio personality Geoff Manion.

Hampton North Branch Manager Ron Rolls recently attended a fund-raising day at the Association for the Blind at Brighton Beach.

Ron drew the raffle and was presented with a sign

saying: "We never forget it's your money Ralph (crossed out) Ron."

Ron was quite impressed with this gesture.

Leonie Murphy
Ormond South Region

New Branch

Keilor Downs Plaza opened its doors to the public for the first time on 4 December 1989.

All staff took great pleasure in setting up the Keilor Downs Plaza Branch

new branch and worked with enthusiasm to get the branch up and running in time for the first day of business.

Angie Macko
Keilor Downs Plaza Branch



The originals of the new Keilor Downs Plaza Branch, are from left, Angie Macko, Daphne Barker, Julie Attard, Janine Busuttill, Rita King, Tim Gross, David Peirce, Vicki Koroneos, John Dawson, Manager; and Craig Brown.

Julie Ellis of Frankston Young Street Branch represented the Bank in the Victorian Ladies' Golf Championship pro-am late last year.

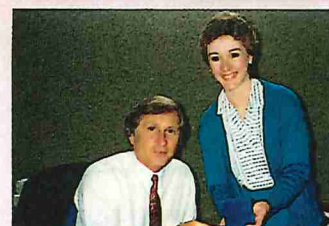
Julie was selected by the Bank to compete in the pro-am sponsored by SBV, not only because of her golfing ability but also as a reward for her outstanding performance in customer service.

Julie is a champion in customer service and golf!



From left are, our champion is customer service and golf, Julie Ellis; Stewart Foley, Commonwealth Golf Club, Bob Nisbet, member Keysborough Golf Club; Wendy Doolan, 1989 Australian Junior Champion.

Silver Service



Karene Hazell of Mitcham shows her 10 year award to Manager David Brown.



Peter Woods pictured right of Box Hill South Relieving Staff is presented with his 20 year Service Award by Russell White, Regional Manager.



John Tilley pictured left of Burwood East Branch is congratulated on receiving his 10 year service award by Manager Murray Chisholm.



Sue Smith of Boronia Dorset Road is all smiles after receiving her 10 year award.

Kathy Constantinou
Box Hill South Region



Diana Knight pictured left of Ferntree Gully calls for the assistance of Sue Loosely to hold up her 10 year Service Award.



Kelli Jacobs of Chadstone Centre is presented with her 10 year Service Award by Manager Colin Kinna.



Caulfield North's Accountant, Kathy Holt is presented with her 10 year Service Award by Ormond North's Senior Regional Manager Terry Preston.



Elsternwick Manager Gil Riscalla recently presented Tracie Kruse with her 10 year service award. The night also marked Tracie's send-off from the Bank as she is expecting a baby shortly.

Sandi Costa
Ormond North Region

Where are they now?

- Former General Manager Tom Hall celebrated his 82nd birthday last October.
- John McLeish, former Senior Branch Auditor, has been appointed an official Umpire with the Victorian Cricket Association.
- George Sturzacker, former Manager of Malvern Branch, is the newest member of the Digger McKernan travelling golf group (a group of former bankers who travel from course to course around Victoria).
- Bob Maxwell, former

Manager of Dromana Branch, experienced success as a racehorse trainer recently when his horse Tokol won the Australian Steeple.

- Ian Rankine, former Senior Branch Auditor, has made a complete break from banking and now conducts his own engineering business.

Barrie Bunning, formerly of head office, conducts his own successful photographic business.

Keith Rodwell
Secretary
Retired Officers' Club

Retirements

John J. Schmidt, of Coburg, joined 1950
Bryan J. O'Connell, of reserve staff, joined 1949
Elard F. Gutzmer, of insurance, joined 1974

(Continued from page 3)

Insurance Operations What's it all about!

of 41 staff including three loss assessors. Like many other departments in the Bank, Insurance Operations has had many different locations in the past few years, from head office to Century Building and back to State Bank Centre. The department is currently at Kings Gardens.

Over the past 12 months, 10,866 new policyholders have taken out insurance with the Bank, maintaining the number of State Bank Victoria policyholders to around 100,000. As well, 6,366 customers, including 673 staff members, took out insurance through Policies B and C.

It should be remembered that State Bank Victoria staff receive a 10% discount on Policies A, B and C as well as 7.5% reduction on SIO car insurance — 2742 staff members took advantage of this cheaper car insurance last year.

On average, Insurance Operations receives more than 180 claims a week for reasons varying from storms, bushfires and cracks in toilet bowls to broken mirrors and damage caused by learner drivers.

Of course, there is the occasional claim which is a little dubious. Take for example the house accidentally damaged by a demolition team demolishing the wrong house. Or the lady who reported that her house was damaged by cockatoos — in a scene not unlike Hitchcock's The Birds, a flock of cockatoos attacked her house, eating away at her window sill.

Even some of our loss assessors have had to make hasty exits from properties after being chased by dogs or by customers trying to persuade them to give favourable compensation. But every customer who reports a claim is given a fair hearing and, in most cases, the customers are satisfied.

Insurance Operations also arranges insurance for the Bank's special corporate interests. This includes organising insurance for all the branches including State Bank Centre, Bank displays, works of art, the Fashion Collection and the Bank's cars, to name a few.

So remember, if you have a mortgage with State Bank Victoria or if you want your dwelling covered, Insurance Operations are only too willing to help. Even if your branch needs some help in staff training on any insurance matter, call Insurance Operations. They would be happy to lend a hand.

Mark Clancy
Insurance Operations

Saturday 2 December

I pedalled off towards Rutherglen in lovely sunshine with my 11 year old son's advice "Just go at your own pace Dad!" ringing in my ears. The only cyclist I passed was engrossed with Saturday's racing guide while listening on his walkman. That's an addicted racing enthusiast!

On arrival I was amazed at the multitude of coloured tents and cycle clothing, along with eating and bike repair facilities. At twilight we were treated to outdoor picture shows and rock bands which entertained us nightly throughout the ride.



Yarrowonga Branch staff displaying the bike ride t-shirts. Left to right: Graeme Duffy, Manager; Lisa Murray, Robert Manley, Accountant; Cheryl Runnalls, Colleen Murphy and Kerrie Emonson. Sharon Powell was attending to customers.

Sunday 3 December

Dawn brought dismantling of tents, packing of gear, queuing for breakfast and more queuing for transporting equipment. Perfect again for an easy morning ride, although after lunch was the first long

climb at Indigos Upper. An exhilarating ride downhill into Yackandandah where the town really turned out to greet us with an evening Mardi Gras in the main street.



Looking for luggage?

Monday 4 December

I left campsite at 7.30 am with renewed vigour and rode to the morning tea stop at Dederang Primary School where locals treated us to home made cakes and

biscuits. These impromptu stops gave everyone the opportunity to compare bikes and strategies for the next hill climb.



Geoff Brooks, Mansfield Branch Accountant, who wrote the daily diary, with in the background, John Verdon, Senior Regional Manager, North East Region; Max Carr, Deputy C.E.O.; and Noel Whelan, Manager, Wangaratta.

Tuesday 5 December

A welcome rest day at Myrtleford which brought State Bankers together for the

first time for a team photograph session and the usual Shop Talk.

access

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

(Continued from page 2)

Q There is a rumour that all Bank staff, not just managers, will lose RDOs. Is this true?

A This rumour is not true. The CEO's letter to staff of 27 October 1989 advised that the Bank was proposing that managers (L3 officers and above) have the option of forfeiting or retaining RDOs. Those who elect to forfeit and also agree other optional changes will participate in the Managerial Salary Packaging Scheme (which is subject to Board approval). All other staff (ie G1 to L2) will continue to have RDOs under the existing arrangement.

John Williams
General Manager
Personnel

Q Retaining experienced staff in the Bank is always a problem. What plans does the Bank have for incentives to retain experienced staff in the future?

A Over the recent past, the Bank has implemented a number of initiatives which provide incentives for experienced staff. The new salary structure provides three salary rungs at each level. This means that experienced officers can receive a salary increment while staying in the same position.

The bonus scheme provides reward for performance for 20% of staff in each division/region. This is a direct incentive to staff.

The profit share scheme also allows experienced staff to benefit from the Bank's performance when a profit is made under the conditions of the scheme.

A number of development programmes have been introduced to provide opportunities for staff to expand their skills, and undertake training to prepare them for more senior responsibilities. The Senior Development Programme exists for accountants. The Career Officers' Recognition Programme (CORP) provides opportunities for GCOs. Additionally, the Career Bankers' Development Scheme (CBDS) gives staff the chance to develop skills in commercial banking so that they can grow into the positions that are becoming available as the Bank changes rapidly.

Staff who are wondering about incentives to remain in the Bank and to keep up their first class performance, should raise these questions with their managers, particularly at the Performance Appraisal interview. You may also discuss these issues with a member of Staff Development Section, Personnel on 604 7934.

Denis Feeney
Chief Manager
Human Resources
Planning

Q When will large-scale paper recycling be introduced in State Bank Victoria? In the meantime, could the Bank be more active in encouraging more sparing use of paper?

A We have been heavily involved in paper recycling for many years. Currently about 40 tonnes of paper per month, consisting mainly of branch records and computer printout, is involved. The Bank is also seeking ways to reduce the generation of paper based information. Production of duplicate SBS and cheque statements has been almost eliminated by the introduction of Computer-Originated Microfiche (COM). It is proposed that COM use be extended to replace existing branch daily ledgers. A proposal to standardise the size of debit/credit vouchers will result in savings of about 575,000m2 of paper per annum.

Bob Douglas
Chief Manager Services

Viewed from the saddle

Mansfield Branch Accountant Geoff Brooks gives a rider's point of view of the SBV Bike Ride.



Left to right: Graeme Andrew, Gippsland Region, Matt Hall, Jeff Crosby, Neil Johnson, Rangeview; Liz Burke, Bob Healey, Drouin; Jack Rogers, Ormond South Regional Office; Joanne Dumaresy, Shepparton Shopping Centre; unknown, Peter Feldman; Keith Harwell, Jamie Crosby, Geoff Brooks, Mansfield; John McNamara, Amanda Rowe, Michele Monahan, Karyn McSweeney, Coburg South. Front: Joy Richardson ex staff; Jim Hall, Southland; Kathy Every ex staff.

Wednesday 6 December

After an early morning ride I looked forward to arriving at Millawa and the opportunity of sampling local brews at the pubs and wineries. This pleasant repast became habit for the continuing days.

State Bankers were impressed with the hospitality of John Verdon, Senior

Regional Manager, North East Region, at an evening BBQ, with State Bank Victoria Executives and Great Victorian Bike Ride Representatives. We tried with little success to convert those ageing executives into the advantages of cycle power!



At North East Regional office BBQ for Bank Riders — John Verdon, Senior Regional Manager; left, Peter Shephard, General Manager Personal Banking; Keith Howell, Manager, Eltham; Max Carr, Deputy C.E.O.; Bob Healey, Manager, Drouin; Jim Hall, Manager, Southland.

Thursday 7 December

With temperatures into the mid-30s, the "sagwagon" was in demand by those battling the heat, hangovers and hills. I was of the fortunate ones

who partook in Mitchelton Winery's chilled Chardonnay beside their sparkling willow-lined pool. A relaxing 2½ hour break from the saddle.



The mobile town springs up during the Wangaratta stopover.

Saturday 9 December

The exceptional co-ordination continued all through the Ride with the help of our mobile radio station BYK FM and The Cyclists Morning Herald.

Gisborne's Annual Festival was rescheduled to coincide with our visit and the streets swelled almost to bursting point.



John Cross (Motor Vehicles Section) co-ordinated the movement of the three Bank caravans and all Bank promotional signage during the Ride.

Sunday 10 December

When the tall city buildings appeared on the horizon and we rode over the West Gate Bridge, most riders were anxious to reunite with their family and comfortable beds. Others, their thirst for bicycle adventure whetted, are now

waiting impatiently for next year's Ride.

I, along with many others, commend the Bank for its participation in this event, and would personally recommend this experience to other budding cyclists.



Big crowds turned out to welcome the riders to Melbourne and the finish of the Ride.

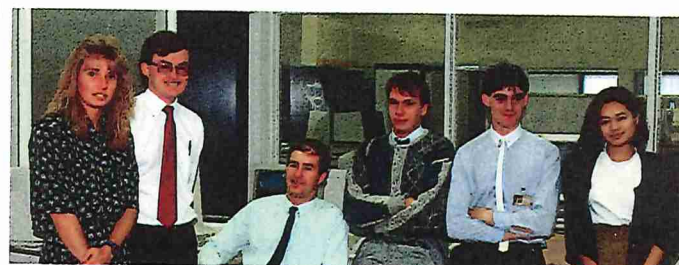
'Twas the season to be working

Do you remember what you did Christmas Day and New Year's Eve and how good those parties were?

Well, spare a thought for the ISD staff who had to work. Because of the Bank's commitment to the Automatic

Teller Machines and Point of Sale network, the staff members pictured below were at work at 7.30 am on Christmas Day and at 11.30 pm on New Year's Eve.

Rob Meredith
IS training
ISD



Keeping the system going, even on Christmas and New Year's day. From left, Katica Kosorog, Gary Hood, Adrian King, Jason Godwell, Gavin Brougham, Rosemary Vargas.



ATM/POS control networks staff: From left, Frank Versace, Stephen Murray, Wayne Milner.

Sorry Charlie

Gippsland Region wishes to clarify a caption that appeared in the December edition. The caption should have read:

Graeme Elso, Manager, Koo Wee Rup together with local asparagus grower Charlie Motta, keeping an eye on production at Charlie's processing and packing plant at Koo Wee Rup.

Cathy Ryan became SBV's new Librarian in early October. Before joining the Bank, Cathy worked for 6 years as Librarian for the Australian Wheat Board.

Cathy has many plans for the Library, and recently gave True Blue a run-down on the services the Library can provide now and plans for the future.

If you would like any more details regarding the possible uses of the Library, Cathy and her staff will be happy to advise you. Telephone her on 604 7386.

Central Library, located within Economics Department, provides services to all staff throughout the Bank.

Over the next 12 months, Library staff will be developing an increasingly targetted service, discussing information needs with Bank staff and tailoring services to meet these needs.

Words at Work

The Library provides staff with many services, some of which are outlined below:

- The Library provides a comprehensive research and reference service to assist the Bank in credit risk minimisation.
- The traditional services of buying and lending books and other literature. The Library has a substantial collection of books, magazines, serial titles, annual reports, statistics, newspapers and other reference material.
- A comprehensive selection of on-line data bases giving immediate access to a huge range of data from Australian and overseas sources. On-line computer

searches can obtain information on elusive international companies, articles from leading overseas newspapers and lists of reading material on topics as diverse as psychology, foreign trade, and international banking.

- Quick answers to questions on spelling, grammar, government, who's who, company structure and ownership and many other details needing precise information.
- A monthly publication "Printout" which lists new book additions to the Library's collection, followed by summaries of major articles from magazines and serials. Staff



SBV's new Librarian Cathy Ryan.

are welcome to request new books and copies of useful articles and can leave a personal profile of particular interests with the Library so that relevant articles can be sent on automatically.

- Inter-library loan facilities, enabling access to material held in other libraries in Australia and overseas.

Cathy Ryan
Central Library

PRODUCT SPOTLIGHT

This is the best time of the year to see some great movies. It would be even better if you could see the movie of your choice for free!

All you have to do is answer the three questions at the end of this article. Write your name and where you work on the back of an envelope, and send your entry into Communication Department by Friday 23 February. The first 10 correct entries drawn will win a double movie pass.

Farmers show special interest in High Yield Call Account

Branch feedback has shown that the High Yield Call Account (HYCA) has found a ready market with farmers, professional people and owners of small business since 21 November 1989 launch. The convenience of cheque book access and monthly statements combined with money market interest rates calculated daily, and paid monthly has proven to be a real success in a short period.

In the first six weeks of HYCA maintained an average balance of more than \$40,000 per account.

Branch managers in the wheat and wool districts in the South West, North West and North Central regions have successfully promoted HYCA to the farming community with great results.

If you would like to market HYCA to specific customers using direct mail, call your Regional Marketing Officer and he/she will send you a draft letter.

HYCA is extremely well positioned to meet the needs of the rural community and specifically farmers who will be receiving their wheat and wool cheques from February through to April. To help with the promotion to HYCA to farmers during this period, advertisements will be placed in regional newspapers and on radio stations.

Questions

1. Why has the HYCA proven such a success?
2. Why is the Bank currently promoting the HYCA in the farming districts?
3. In the first six weeks of the HYCA, what was the average balance per account?

NO BUTTS ABOUT IT SAY 14 BRAVE BANKERS

The response to December True Blue's introduction of the Buttless Club was tremendous. It seems the subject of smoking 'hit home,' no matter what your opinion.

We received calls from staff throughout the Bank supporting the club and its aims, and one ardent smoker who feels there's nothing wrong with the habit.

In total, 14 bankers have taken up the challenge to 'Butt out.'

Below is a story from a 100-a-day banker, and how he managed to stop.

If you missed joining the club (membership had to be before the New Year) but are interested in kicking the habit, call Catherine Brizzi on (03) 604 9045 and she will send you an information pack and how to kick the habit once and for all!

Throw the packet away

Darrell (Dach) Hall, of Financial Planning Services, Sydney, used to smoke 100 cigarettes a day.

He started at 21 and smoked for about 16 years.

Dach, 53, ("I hope to reach 93") says his daughters, Annabelle, 25, and Tina, 21, encouraged him when they were younger to stop smoking.

"They leaned on me to give it up," he says. "I can't stand the smell of cigarettes now. It really hurts me."

"If you want to stop smoking, you've got to have

the willpower to make it work," he says.

"Throw the packet away. It's no good saying 'I'm going to stop' and cut to half a packet a day. You've just got to resolve to stop and do it by action.

"Make it your No. 1 goal. It's surprising how good you feel and you'll find you can once again appreciate the taste of good food and wine."

Be determined

State Bank Victoria Nursing Sister Rose Angove used to smoke 15 to 20 cigarettes a day.

She smoked for 20 years and stopped two years ago.

Her hints for giving up cigarettes are:

- You really have to want to stop smoking. Be determined.
- Choose a date to stop and stick to it.
- Avoid things you enjoy having a cigarette with.
- Think of the benefits of not smoking like saving money and the benefits to your health.
- Choose a friend or work-mates who also want to stop smoking. Encourage each other.
- If the craving for nicotine is too great, Nicorettes are available with a doctor's prescription.
- If you really want to have a cigarette, do not buy a packet obtain one cigarette from someone.
- Keep yourself busy to avoid thinking about smoking too much.

Go Gadget Go and Run Rob Run!

State Bankers Ron Leggett and Rob Rowe were among more than 4000 fun runners, athletes, Olympians, and first-time marathon runners who late last year lined up for the start of the Budget Melbourne Marathon.

The race distance was 42.2 km. It started at Mile Bridge, Frankston, and finished at the Art Gallery in Melbourne.

Ron, affectionately known as Inspector Gadget, is Box Hill South Region's Credit Manager Commercial. At 55, this was Ron's first marathon.

Inspector Gadget's agony was over in a time of 4:34:44 and he had conquered his Everest, with a finishing place of 2810.

His interest in running started a year ago with a few early morning walks which became 20-metre jogs and then 5-km runs.

Ron's achievement is encouragement to any potential runner. He stresses the importance of motivation and

total commitment. "More sweat in training, less blood in the battle," he says.

Rob Rowe, 35, of RMIT Branch, finished 2095 in a time of 3:59:51.

He was happy with the time but was hoping to do it in 3:45.

"This was my first marathon although I'd been in a lot of fun runs. In the marathon at the 32-km mark you hit this wall where your legs won't work. It's a strange feeling," says Rob.

"I train six times a week but it's not all running. I usually run 17 km every second night. I used to play baseball but I'm getting too old for senior baseball now."

The race was won by Japan's Takeshi So with a time of 2:18:31 hours.

Kathy Constantinou
Box Hill South Region

Barbara Howe
Central Business District Region



Ron Leggett (No. 1046) crosses the finishing line a tired but proud man.



Rob Rowe (No. 1484) crosses the finishing line 15 minutes off his goal of 3:45 hours.

Little Ripper

Congratulations to Karen Richardson of Healesville Branch for winning this month's Little Ripper Award. Her touching letter about her work colleagues and how to tame "little terrors" in branches was an inspiration!



Karen Richardson.

COMPETITION WINNERS

Winners of the Come On Help Cheer on Merv competition featured in November True Blue were: Les Brewer, Greensborough; Melanie Hollick, 186 Bourke Street; Paul Dallavalle, Lalor.

Winners of December's Product Spotlight which featured the High Yield Call Account were:

Craig Patman, Glenroy; Suzanne Ocal, Pascoe Vale West; Sue Robinson, Yarragon; Minh Cao Pham, Swanston St, Bev Vranek, Stratford; Jenny Szmerko, Parkville North Region; Nikki Oldfield, Corporate Banking; John Fox, Doncaster Central; Barbara Howe, Central Business District Region; Maryse Sluiter, Card Services.

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