

# True Blue

February 1991

STAFF NEWSPAPER

State Bank  Victoria

A business name of Commonwealth Bank of Australia.

## INSIGHT



Paul Rizzo

We have now entered a new era and officially become part of the CBA. As such, our profile has changed from a regional bank to being part of a national organisation. True Blue will of course start to reflect this new orientation.

I'd like again to thank everyone for their support over the past difficult, and most unusual, year. I'm glad to be continuing my involvement with our group and look forward to working with you in contributing to the success of the merger and the profitable growth of the new group.

Paul Rizzo  
Chief General Manager  
and Advisor to the  
Managing Director

## Sanders meets branch managers

In January, Managing Director Don Sanders and Chief General Manager Paul Rizzo embarked on a three-day schedule of visits to meet SBV branch managers.

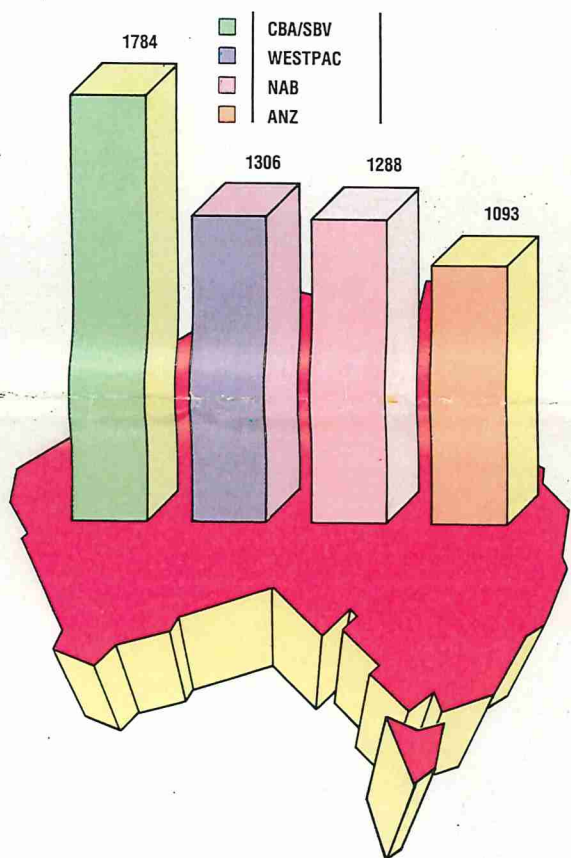
They visited every country regional centre and spoke with metropolitan branch managers at meetings in State Bank Centre.



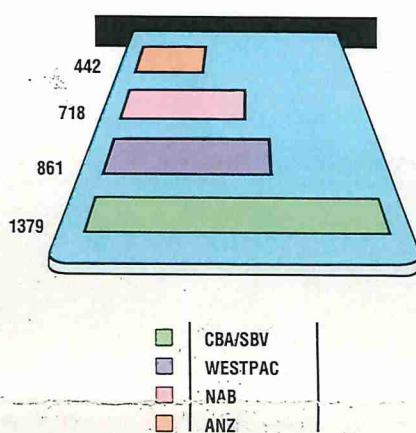
Paul Rizzo and Don Sanders outside North Central Regional Centre.  
Picture courtesy of the Bendigo Advertiser.

# WE ARE NOW THE STRENGTH, NATIONALLY

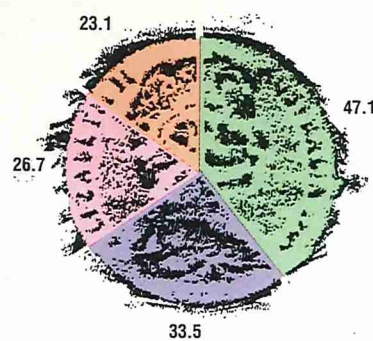
Number of Branches — Australia



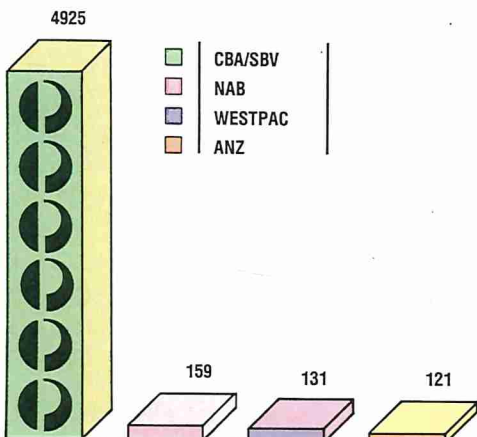
Number of ATMs — Australia



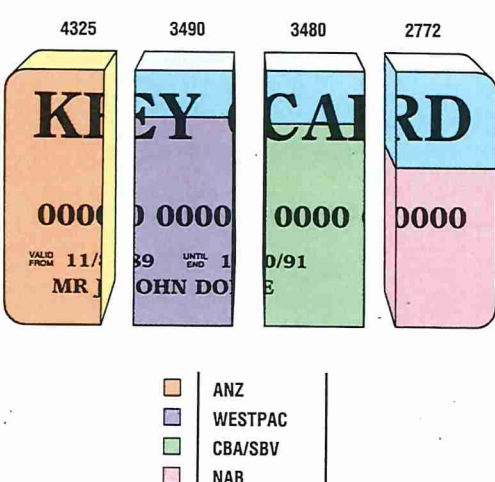
Deposits \$B — Australia



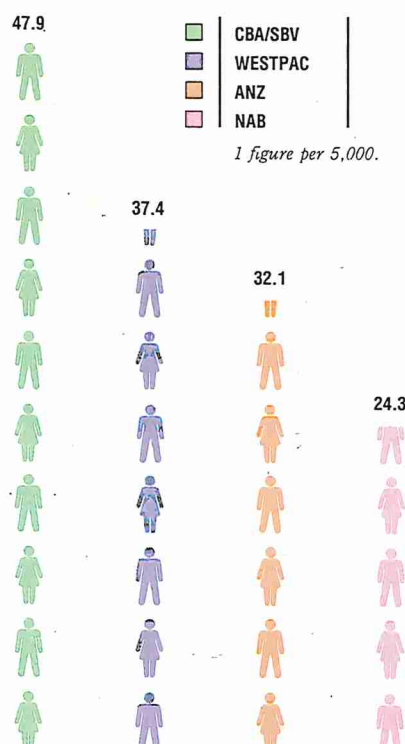
Number of Agencies — Australia



Number of EFTPOS — Australia



Number of Staff '000's — Australia



Thinking in terms of working for a national bank rather than a state bank may take a little getting used to. But one thing is for certain, we can now think big!

We've compiled a series of interesting statistics that will give you a clearer, overall picture of how we, the Commonwealth Bank of Australia, compare with our three major national competitors.

Just take a look at our relative size shown in the illustrations to the left.

Statistics compiled from annual reports and other sources.

## Commercial reinforces Bank's position



A still from SBV's new commercial.

Our Bank's new television commercial went to air on 1 January.

Produced by Campaign Palace, the commercial reinforces customers' banking relationship with State Bank Victoria and gives customers confidence about the merger with the Commonwealth Bank of Australia.

Chief Manager Marketing Peter Fitzhenry says: "We haven't had a strong presence in commercials for a few months.

"The commercial reinforces in the minds of the people of Victoria, particularly our customers, the Bank's position as the premier retail bank in the state.

"It is designed to show people there will be no apparent change to their banking arrangements."

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# Coping with change

Think about an average day in your life. Most likely it's full of demands, activities, routines and maybe a few surprises. One thing is for sure, every day brings changes, and change will always be a constant part of your life.

When we stop and reflect on our lives we realise just how much change we have, coped with over the years. Change such as moving house, new jobs, growing older we have coped with in different ways. We can draw strength from reflecting on just how well we have coped with change in the past and how we grew from the experience.

We want change, but also try to avoid it. When we love change, we seek it out each day: we eat at a new restaurant, travel to new places, wear something different. We may also hate change and do almost anything to avoid it. We worry about work, school and family. New jobs, neighbours, even disruptions in train timetables — almost anything new can bring some form of tension, feelings of uncertainty and anticipation.

Changes such as the merging of SBV with CBA can be very tension inducing. Many of us may find it hard coming to terms with the sale of SBV, which is out of our personal control. We experience discomfort with change when it feels out of

our control. Such changes are usually sudden and imposed upon us.

Change is a process that we all experience in our own individual way. Initially, many try to pretend change is not happening at all, that it will go away, or we decide to just wait and see what happens when the change occurs — a phase called denial. At a later point, some actively try to stop the change occurring, perhaps by not fully implementing new procedures or not co-operating — a phase of resistance. Others take on the new ways and accept that this is the way it is going to be — a phase of adaptation. Still others decide they can have an effect and plan how they may be included more actively — a phase of involvement. Some

of us work through all the phases; others some of them.

How we respond to any particular change depends on how much control we have. Initially we may be denying that the change will affect us since we may feel powerless. However, when we have more information, we may feel more able to do things about our own situation, to become more involved.

It can be helpful to reflect on past changes, how we successfully dealt with them and how we may use that learning in the present situation.

We need to live in the present and concentrate on things one step at a time rather than living in the future and worrying about problems that may never eventuate.

There is no way to stop change no matter how much we try. It happens naturally from the interaction between us and our environment. Life is change, and we can choose to deal with it in a positive way, or we can choose not to deal with it.

We need time to gain information to understand. Then we may accept that we and the things around us have changed. We will be better equipped to influence and manage change in our lives.

*The Bank's staff counsellors, who supplied information for this article, are available to talk to anyone who is interested in exploring methods of coping with change. You can contact them on 629 3746.*

God help us to change. To change ourselves and to change our world. To know the need for it. To deal with the pain of it. To feel the joy of it. To undertake the journey without understanding the destination. The art of gentle revolution. Amen.

Produced with the kind permission of Michael Leunig and Collins Dove Publishing from the book 'A Common Prayer' by Michael Leunig.



## Apologies to staff in our offshore offices

We apologise to staff in New York, Hong Kong and London. "The Thanks to Staff" article in the Annual Report to Staff (November 1990 True Blue) was meant to include all staff, including those from offshore offices. Unfortunately, the following names were inadvertently omitted.

### NEW YORK

Arlene Alvarez, Marilyn Ambrose, Karl Andresen, Patricia Bacchi, Richard Bergalowski, Gregory Blaszczynski, Rebecca Botescu, Brenda Browne, James Campbell, Linda Carmelitana, Olga Cruz, Carmine De Falco, Samuel Del Propost, Donna Derwin, Cheryl Diller, Francis Donovan, Donald Duffy, Marie Dysart, Eric Elmore, Judith Esposito, Simone Faulkner, Eileen Fiore, Alessandra Gajano, Ana Garzon, Sandra Graffeo, Danny Harvell, Marian Hegarty, Cecelia Herbert, Peter Klemm, Maria Lopez, William Lucy, Nora McKinney, Kathleen McLaughlin, Craig McMorron, Lisa McNeil, Camille Marcigliano, Vincent Milack, Lorna Palma, Murray Regan, Manuel Reynoso, Christopher Sansevere, Jesus Santiago, Carol Scagnelli, Jack Schechter, James Sullivan, Anna Maria Todaro, Khanh Vung, Robert Wander, Gregg Weisman, Scott Wilson.

### LONDON

Roy Berry, Chris Belcher, John Brennan, Ian Brooks, James Brotherston, Christine Caen, Mike D'arcy, Alan Duggan, Helen Fenemor, James Game, Michael Gray, Robin Hall, Ann Hennessy, Brian Hogg, Paul Holt, Paul Johnstone, Malcolm McDowell, John Marshall, Peter McLean, Richard Miller, Jason Muller, Julie Murphy, Lynne Newell, David Peebles, Martin Powell, Toby Robertson, James Sell, Paul Shackell, John Stone, Darren Talbot, Ross Taylor, Nicola Tyrrell, Linda Vignes, Nick Walker, Simon Walters, Simon Ward, Clifford Warman, Colin Webb, Karen Wilson, Richard Workman.

### HONG KONG

Sum Chan, Kevin Chan, Wendy Cheng, Robert Fotheringham, Tony Fu, Graham Kershaw, Paul Kerwick, Kris Kumar, Raymond Lai, Rodin Lee, Angela Leung, Polly Ng, John Palamara, Kelly Poon, Robert Stiller, Patty Teo, Catherine Tsang, Ada Tsui, David Watts, Melanie Wong, Pauline Wu, Caesar Yeung, Kobe Yu.

This record was correct as of 19 December 1990.



**Q** Will State Bank Victoria employees who start to clock up 10, 20, 30 and 40 years' service in 1991-92-93 receive any award/presentation? If so, will it be a State Bank Victoria or Commonwealth Bank of Australia presentation/award?

**A** No decision has been made as yet.  
**John Williams**  
General Manager  
Human Resources

**Q** Does the Commonwealth Bank have a no-smoking policy?

**A** Yes, the Commonwealth does have a no-smoking policy which is known as the "Clean Air Policy." Following the introductory phase which commenced on March 1 1990, the total ban took effect on January 1 1991.  
**John Williams**  
General Manager  
Human Resources

**Q** What will happen to any Bank employee who continues to smoke in the workplace now that the smoking policy has been implemented?

**A** The Bank is committed to providing safe and healthy working conditions for all staff and therefore introduced a smoke-free workplace. Smoking in Bank premises could be considered a breach of the Code of Conduct and therefore disciplinary action may apply to staff who fail to abide by the policy.

**John Williams**  
General Manager  
Human Resources

## Customer wins trip



At the presentation are, from left, Vivien McCarthy, Manager Merchandise Sales Third Party Sales, Mike Roloff and Joe Fenech, of Cigna; Lynette and David Boyd.

State Bank Victoria customers David and Lynette Boyd, of Devenish, have won a return trip for two adults and two children to Los Angeles and \$1000 spending money.

David and Lynette won the trip through the State Bank Victoria Family Accident Protection Plan Sweepstakes

conducted by Cigna Insurance Australia Ltd.

David, who works in Wangaratta, has been a customer of the Bank for more than 50 years since opening his first account at Boweya State Primary School. Lynette has also been a customer of the Bank since her school days.

## Odd Spot

The Manager of Nunawading Branch, Peter Molloy was amused to receive a fine for the Bank's failure to vote at the last council elections. As the fine was addressed to the 'Commissioners SSB of Victoria', Peter informed the Council that it would be difficult to round up all the Commissioners in response. The Council admitted a computer error and promised it would not happen again.

**Kathy Constantinou**  
Box Hill South Region

## True Blue Correspondents

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Enquiries.....678 9036

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Parkville North	Tracey McGee	389 8317	North West	Ivan Phillips	(050) 32 0617	Tammy Dzienciol	678 7140
Heidelberg	Leah Woodward	450 9710	North Central	Wendy Watkins	(054) 40 2628	Adam Trumble	678 7840
Box Hill North	David Cartwright	895 8220	North East	Sharyn Stacpoole	(057) 23 0310	Salvatore Dema	678 7068
Box Hill South	Kathy Constantinou	895 8257	Gippsland	Shirleen Barry	(051) 73 1852	Greg Milne	694 5783
Ormond North	Sandi Costa	577 8409	State Bank Centre	Carmel Oats	678 6560	Cheryl Swan	678 7461
Ormond South	Leone Murphy	577 8457	Head Office			Neil Morton	678 9403
Frankston	Jeff Hyde	784 1225	General Manager's	Graeme Hordern	678 7178	Julie Creighton	678 7090
			Corporate & International	Ken Martin	678 6171		



# The Great Victorian Bike Ride rides again!

The 1990 Great Victorian Bike Ride held in December once again proved to be a great success.

Geoff Brooks of Mansfield Branch competed in the event for the second time. Geoff said of the event: "The Bank's sponsorship of the event was a real winner and the dedicated organisers, supportive volunteers and enthusiastic riders all teaming together with the local townsfolk along the route, made it a very special event and gave lasting memories."



"Which way do I go?" Geoff Brooks of Mansfield Branch at the crossroads.



The last 500 on the ferry from Cowes to Crib Point caused queue chaos.

## Paul Rizzo Talks to Media — Post Merger

In recent weeks, the Bank's Chief General Manager and Merger Coordinator Paul Rizzo has been giving selective interviews to the media about the recent merger. It is early days and decisions have yet to be finalised, but True Blue has drawn some of the frank comments Mr Rizzo made and reproduced them below.

### Paul Rizzo's new role

"I actually have three things to take care of. One is I'm now responsible for both the State Bank and the Commonwealth Bank operations in Victoria. Secondly, I'll be asked to facilitate the integration of the two banks over the next few years and thirdly is to... give advice to Mr Don Sanders the Managing Director of the Commonwealth Bank."

Paul Rizzo

Source: Radio Interview with 3AW, Melbourne, 16 January 1991

### Branch closures

"There are 220 overlapping branches, but that doesn't automatically mean 220 closures; quite the reverse could be the case. I'll give you a simple example. You might have a State Bank branch on one corner and a Commonwealth Bank branch on the other corner; you simply can't transfer one branch into the physical facilities of the other. You might actually find that you've got to build a third and bigger branch, better branch just down the road."

Paul Rizzo

Source: Radio Interview with 3AW, Melbourne, 16 January 1991

"Rizzo says the State and Commonwealth banks will take some years of parallel running to integrate their products and operations."

Tony Thomas (journalist)

Source: Business Review Weekly, 18 January 1991

### Message to customers

"(As a customer) you should be totally reassured. You're now banking with the safest institution in the country for a start. You will have a much broader choice of products and service, branch outlets, and I can absolutely guarantee that the first thing that the joint bank has in mind is customer satisfaction. We will not do anything over the next couple of years to

disadvantage the customer. And that's what makes the merger work — satisfied customers."

Paul Rizzo

Source: Radio Interview with 3AW, Melbourne, 16 January 1991

"I think the customer could sleep well and know that the Bank is not only going to be around forever but is going to look after their interest."

Paul Rizzo

Source: Radio Interview with 3AW, Melbourne, 16 January 1991

### Name change

"The SBV name won't survive in the long term. We've already made it clear that you can't have two logos, that inevitably there will be a unified bank under the Commonwealth Bank name. But that will be done gradually and will be done with customers being conditioned to the change so that they can accept it as a logical extension of what's going on."

Paul Rizzo

Source: Radio Interview with 3AW, Melbourne, 16 January 1991

### The future of banking

"I think the '90s in banking will be back to basics. The pendulum has swung the other way; and people will be going back to core businesses, what they knew best and try to take as few risks as possible. There is a danger in going back too far, of course. I can remember when I started in banking the idea in lending money to customers was that they had to walk through broken glass and then you said no. Well, we don't want that."

Paul Rizzo

Source: Radio Interview with 3AW, Melbourne, 16 January 1991

### Market Share

"Uppermost in our thinking is keeping our combined market share and customers, and nothing will be done to disturb that. We should be able to enhance our share with our expanded network of 725 branches, which is more than double those of ANZ or National Australia Bank."

Paul Rizzo

Source: Business Review Weekly, 18 January 1991

"The commercial banks failed in their bid to exploit the State Bank's woes by taking from its market share."

Tony Thomas (journalist)

Source: Business Review Weekly, 18 January 1991

## TELLERS' TALES

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

A former Emerald Branch member, now at Northcote Central, felt stood up recently. He happily accepted an invitation to attend Emerald's Christmas party at Rembrandt's Restaurant, Wantirna South. When he didn't turn up, the staff became worried and rang the next day to find out what had happened. They couldn't help laughing when he said he had waited outside the Swagman Restaurant, Ferntree Gully, for two hours and finally went home after no one arrived. To add salt to his wounds, he had bought a \$100 shirt for the occasion.

★ ★ ★ ★

A staff member working at the Bank's children's Christmas party was caught off-guard by the following incident: a young boy approached the stand, asking for a Red Split ice cream. Told that they had run out, he exclaimed in horror: "What! No Red Splits!" Another young boy waiting beside him declared: "No wonder the Commonwealth is taking over."

Kathy Constantinou, Box Hill South Region

★ ★ ★ ★

Which Regional Administration Manager took an RDO the day after the region's Christmas party, after telling staff that under no circumstances were RDOs to be taken?

Still, if your birthday falls on the same day as the party, you could be excused for over celebrating!

## News in brief....News in brief....News in brief

### Book on former chairman

A book on Albert Edward Hocking, a former State Savings Bank chairman, has been published.

Stormy Petrel, A Biography of Albert Edward Hocking 1885-1969, is written by Patricia Hocking and published by Hyland House Publishing.

Mr Hocking started work at 14, became the youngest Mayor of Camberwell and was SSB chairman twice. He resigned at 78.

### Football club elections

Geoff Cameron, Ormond South's Regional Manager, has been re-appointed as Senior Vice-President of State Bank Victoria Football Club. The Vice-Presidents are Jeff Inglis, John Murrie and Tony Bull.

The elections were held at the club's annual general meeting on 19 November.

Other club positions are Secretary Peter Wabbis, Treasurer John Coghlan, Assistant Secretary Dale Doonan, Committee Danny Hayes, Craig Saville, Lionel Arnephy, John Murray and Viv Francis.

State Bank Victoria won last year's D-grade Victorian Amateur Football Association premiership and will compete in C-grade this season.

## Move over Tony Barber!

Sale of the Century has come to Reservoir Branch. The staff came up with a unique staff training idea when they conducted a Sale of the Century quiz on the Bank's products and procedures.

There were 24 contestants divided into two teams. Over four weeks, six finalists making up three teams emerged.

Contestants had to press their "Teller Available" buttons, making their lights flash. The quickest one answered the question after their name was called.

The champions were Russell Levins and Rita Follacchio who received suitable prizes from Tony Barber, alias Manager Ian Siede. Alyce Platt was played by Supervisor Joe Vincitorio. A great time was had by all staff and proved that staff training is not only valuable, but can be a lot of fun.

Leah Woodward, Heidelberg Region

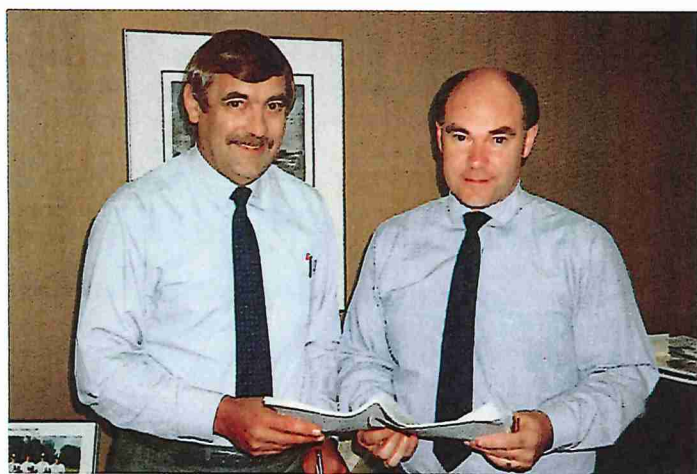




Welcome to a brief insight into the North West Region. Geographically, we are one of the largest regions covering about 62,000 square kilometres being bounded by the Murray River on the east and the SA border on the west. The southern boundary of the region includes the towns of Cohuna, Pyramid Hill, Kerang, Boort, Donald and Warracknabeal stretching to Mildura in the north.

The regional office was established in 1987 at Swan Hill and currently services 23 branches involving 143 staff. The vastness of the region and the associated remoteness of some of the branches (for example, Murrayville, 250 kilometres from the regional office) can cause problems with staff replacements, relief, training and so on. However, with the close liaison and cooperation shown by all staff, the region generally operates quite smoothly.

Total population within the region is just in excess of 96,000 with the major portion being distributed in the Sunraysia (Mildura) and Swan Hill areas. Population growth has been minimal overall. However, the shift from small rural communities to the larger towns has been evident with rapid growth being experienced in the Sunraysia district.



From left, Allan Timmins, Senior Regional Manager; Neil Nelson, Regional Manager.

The financial stability and development of the region is largely dependent on the prevailing rural economy and conditions which are currently at a low ebb. There is a saying that "When the farmers are doing well, everybody is doing well." So it goes, that when times are tough in the rural industry, it has a major effect on all sectors of the community in the relative areas, including banking.

This region covers a very diverse area of primary production from broad acre cereal crops, legumes and sheep in the Wimmera-Mallee to citrus, grapes, vegetables and stone fruit along the Murray River from Sunraysia to Swan Hill and dairy farming, pig production, lucerne and tomato growing around the Cohuna, Kerang and Boort areas.

To illustrate the extent of our involvement and dependence on the rural industry in this region, 43 per cent of our total asset base involves rural loans. Consequently, the knowledge and expertise of our Rural Consultant Ian Boyd-Law, is heavily relied on for advice and valuations. Ian covers an average of 75,000 kilometres per annum in providing this important service to branch managers and rural clients.

The life-blood of all primary production along the river from Sunraysia to Cohuna is the "Mighty Murray" itself, providing an abundance of water through a vast network of irrigation systems. The attraction of the river and climate also provides a major tourist industry for the river towns. Tourists are well catered for with fishing,

boating, houseboat holidays, motels, caravan-national parks, clubs and pokies and so on. It must be said that the weather is magic in the North West. The Sunraysia area boasts more sunshine hours per year than Surfers Paradise, so "come up and see us sometime."

In proportion with being the smallest of the regions by way of branch and staffing numbers, we also have the lowest number of regional office staff — currently 13. We are committed to the principles of regionalisation with our foremost objective being to provide guidance and support of the highest quality to branches in the North West.

Finally, it has often been said that one of the most important assets of any large institution is the quality and loyalty of its staff. This has been a strong asset enjoyed by State Bank Victoria over the years which was strengthened with the introduction of regionalisation. Speaking for this region, I have every confidence that with continued application to our jobs, together with patience and a positive thinking attitude being maintained, we will prove to be a valuable asset to our new owners.

**Allan Timmins**  
Senior Regional Manager  
North West Region

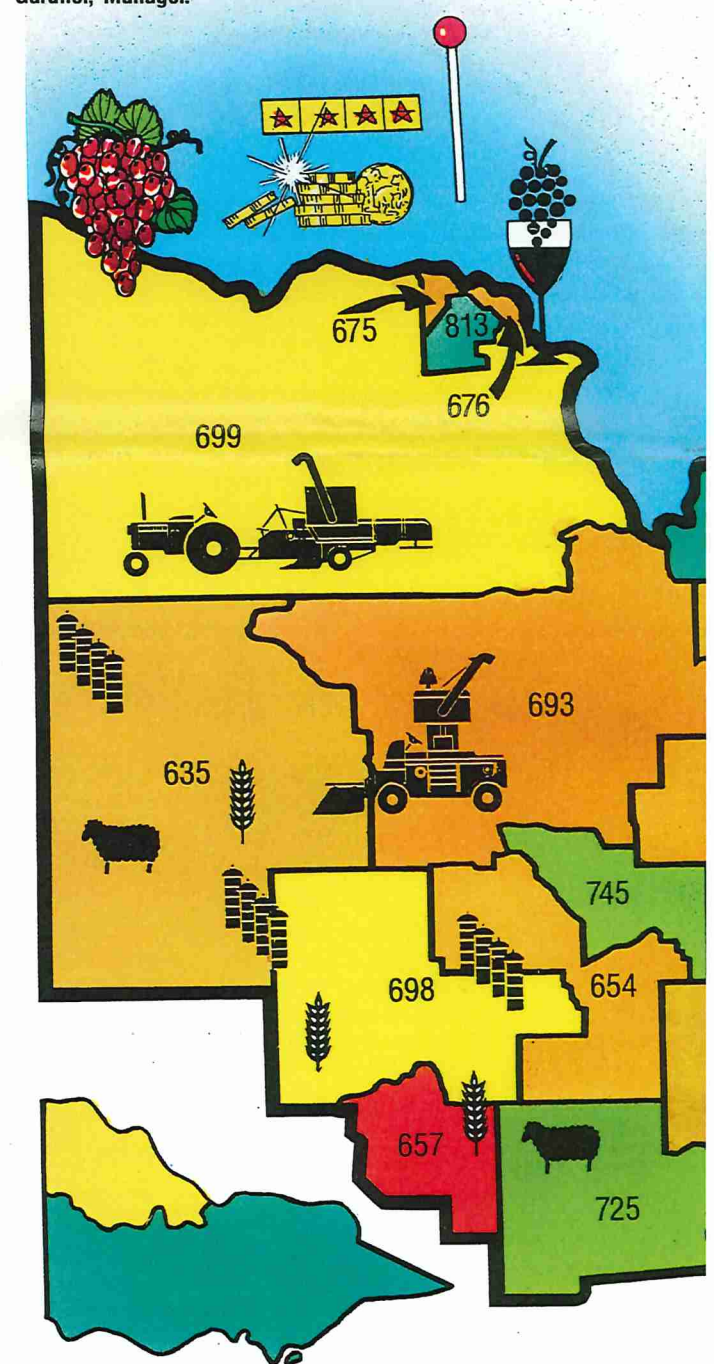
# OUR REGION NORTH

Compiled by Wayne Fry, RAC

## Mighty Mildura Plaza



Staff at Mildura Plaza take a quick break. From left: Paul Butler, Helen Roads, Marian Rix, Susan Lucas, Donna Robertson, Kim Cattermole, Col Gardner, Manager.



## Donald Down Under



Donald Branch staff are, from left, Kylie Cooper, Rachel Stebbins, Dianne Newall, Ray Walker, Manager; Scott Mellings, Jan Jones.

## Robert is flying high

Robert Tierney, of Cohuna Branch, first became interested in ultralight aircraft three years after attending a "fly-in" at Cullullarine, west of Mildura. Robert liked what he saw and after obtaining his pilot's certificate, bought his own aircraft.

The aircraft has a range of 300 kilometres which makes a cross-country flying a real pleasure. Robert plans to sell his single-seater aircraft in the future, not to give the sport away but to advance to a two-seater aircraft so he can share the pleasure and excitement of ultralight flight with his friends.



Robert prepares to take off in his ultralight aircraft.

## They're all smiles



The staff of Swan Hill Branch were recently judged the winners in the town's Smile campaign, organised by the local tourist industry. The staff, pictured in front of the historic Cobb and Co. building, one of the many tourist attractions in the Pioneer Settlement, are back row from left: Dale Grant, Sheryl Bulluss, Kathy Ingram, Liz Sinapius, Paula Gibbs, Leonie Ryan. Centre row: Sandra Ward, Glenda O'Loughlan, Gary Wilson, Wade Harris, Karen Saywer, Helen Frame. Front row: Graeme Kelly Relieving Manager, Jenny Jacobs, Maree Sleeman, Ken Whitelaw, Gabriella Cardin.

## Mildura is the biggest



Mildura Branch staff proudly pose for a picture in their unique branch.

Mildura Branch is the largest branch in North West Region. The branch has distinctive features such as extensive use of glass bricks, skylighting and the frontal features facing Langtree Mall.

A full-length mural along the back office wall greets customers when being served at the 10 teller stations. The mural was created for the Bank by Ernest Eries and features grapes, oranges and lemons with the sun and a silver wave-like shape depicting the Murray River. The vault proof bars have wave shapes to complement the mural.

Mildura is 220 kilometres north-west of the regional office and 550 kilometres from Melbourne with major industry being citrus, viticulture, vegetables, broadacre farming, dried fruit, wine production and tourism.

## Sunny Merbein



Merbein Branch staff are, from left, Belinda Shields, Keith Stephens, Manager; Sharyn Hancock, Leonie Tisler.



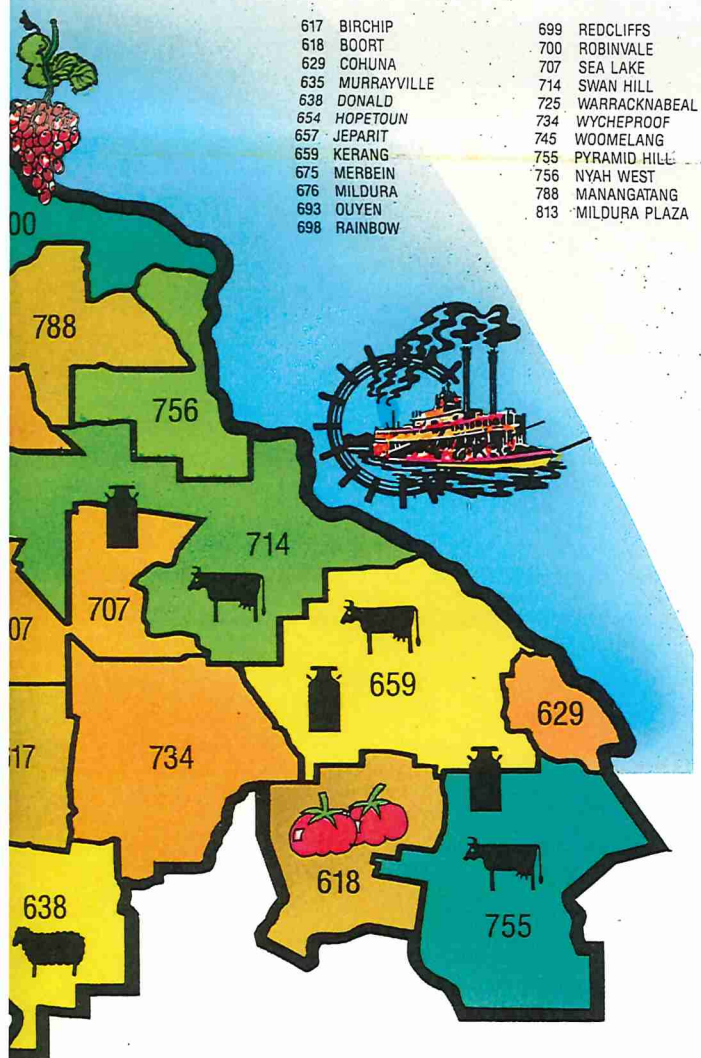
# OF THE MONTH WEST

el Scarce and Loretta Ryan.

## Who's who in the regional office



The staff of North West Regional Office. Back row from left: Ivan Phillips, Tony Bellinger, Tom Crouch, Ian Boyd-Law, David Wallace, Neil Nelson, Regional Manager; Wayne Fry, Allan Timmins, Senior Regional Manager. Centre row from left: Rod Caldwell, Peter Barry. Front row from left: Karen Ketts, Loretta Ryan, Rachel Scarce.



## Kerang's Waterbird Wonderland



Staff at Kerang Branch give a smile for True Blue. Back row from left: Andrew Petersen, Angela Pengelly, Julie Adams, Marg Laidlaw, Mark Luxtable. Front row from left: George Kitto, Manager; Narelle Tartaglia, Mym Shanahan, Anne-Maree Williams.

## Big Lizzie



Standing in front of Big Lizzie, Red Cliffs Branch staff are, from left, Cheryl Pearce, Ray Isaac, Manager; Diana Eisele, Fiona McEwan, Lisa Knight, Donna Brown.

Big Lizzie, in Red Cliffs, is the largest engine built in Australia. It was built to clear scrub land in the Sunraysia area and took two years to make its way from Melbourne to Red Cliffs.

## Happy Hopetoun



The happy staff at Hopetoun Branch are, from left, Kerry Seipolt, Norm Smart, Manager; Noeline McCullough, Mark Smith, Ian Afford.

## Murrayville update

Times change at Murrayville Branch.

Gone is the dilapidated old building and in its place is a modernised branch at a new location.

Murrayville is 250 kilometres west of the regional office and 550 kilometres north-west of Melbourne.

Pictured inside the new Murrayville Branch are Robert Long, Manager and Christine Fiebig.



## Pick of the bunch

Robinvale Branch is in a grape-growing area of the region.

So the staff decided to visit one of the wineries for this photo.



Pictured sampling some of the wide variety of wines available are, from left, Fred Stewart, Anne Walsh, Kevin Stafford, Manager; Kate Grant, Jodie Collins, Kathy Tomlinson, David Oliver.

## Record breaking Wycheproof

Wycheproof is not only known for wheat and other cereal production, but has the record for the smallest mountain in the world and a railway line that goes right up the centre of the main street.



Wycheproof Branch staff are, from left, Sandra Hill, John Martin, Manager; Jan-Louise Prater.

## Birchip — no bull

Birchip is the branch associated with the famed Mallee Bull.

Staff members Dianne Tierney and Noeline Windsor were entrants in the Birchip Traders' Association Employee of the Year award and reached the final five.



At the entrance to the town of Birchip are Birchip Branch staff Dianne Tierney and Noeline Windsor.

## Ouyen's stump

A recently-installed landmark in the township of Ouyen is the Big Mallee Stump.

It is a memorial to the pioneers of the Mallee area who cleared land to start farming operations.



At the Big Mallee Stump, Ouyen staff are, from left, Karl Ferguson, Juanita O'Callaghan, Leanne McLean, Ann Duncan, Gary Mann, Manager.

## Jeparit — home of Sir Robert Menzies

A plaque of former Prime Minister Sir Robert Menzies was recently unveiled in Jeparit.

The sculpture was unveiled by the Governor, Dr Davis McCaughey, in the presence of Dame Pattie Menzies, Sir Robert's widow.

Sir Robert was born in Jeparit on 20 December 1894 and attended Jeparit State School from 1899 to 1904.

He will be remembered for many things, including the quote: "You must take praise, blame, love and hatred all in your stride. The main thing is that you should be doing your best. Your best may not be as great as somebody else's, but you must do your best, that's all."



Standing in front of the plaque of Sir Robert Menzies are Ian Coleman, Jeparit Branch Manager and Clerk Sharon Pfeiffer.

## And they're racing — at Manangatang

You've heard Lou Richards refer to the Manangatang thirds football team and you've probably heard of the Manangatang races held twice a year.

Manangatang is in North West Region. Manager Alan Marsh, Donna Plant and Miles Gould are the staff in the branch which services a predominantly rural community of cereal growers.

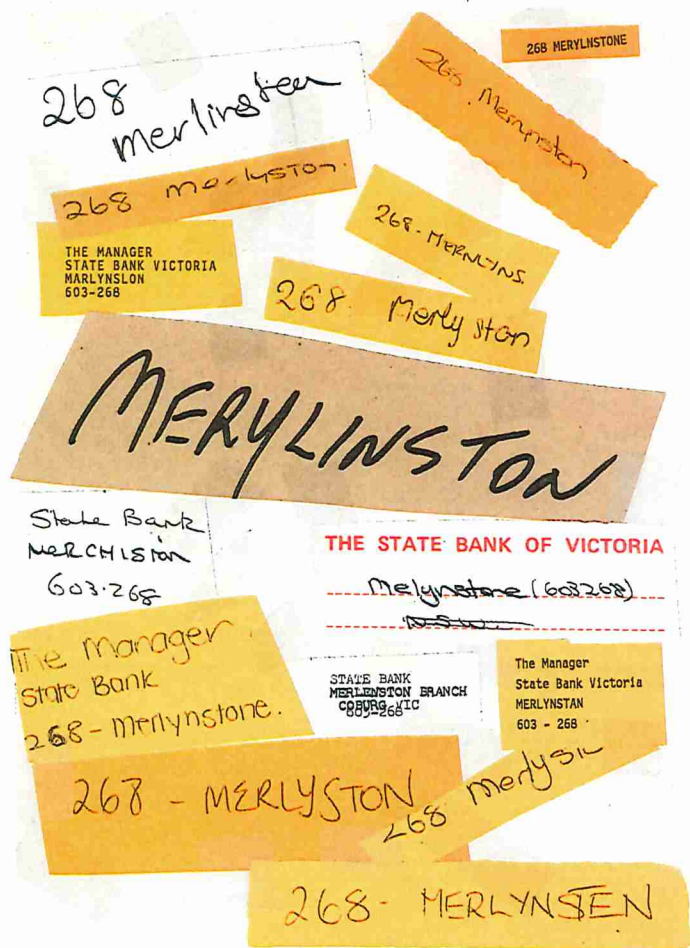
Ackie Jones of the stage play 'The Big Men Fly' does not really exist but the football team and wheat farmers are a major part of the town which is 85 kilometres north-west of Swan Hill.



A person presented Supervisor Alistair Fisher of Surrey Hills Branch with a withdrawal order for \$700. Alistair cancelled the signature and processed the voucher through the NCR terminal. It was at this point that he noticed the man appeared nervous. After checking the signature, it seemed to have been traced. Alistair asked him to sign on the back of the

**Kathy Constantinou**  
**Box Hill South Region**

They are obviously a patient lot at Merlynston or — is that Merlenston?



The winners in December's Product Spotlight are: Ron McInnes, Highett; Jane Brooks, Hawthorn North; Kathy Johnston, North Central Regional Centre; Peter Wells, Internal Audit; Beverley Wood, North Central Regional Centre; Paul Barron, CBD Regional Office; Richard Crist, Box Hill South Region; Bill Hanna, Macleod

The trip took 10½ weeks, so to break the monotony we were formed into choirs and taught songs. We became known as the 'Singing Ship' which was to become the name of one of several books written about this trip. Only recently I heard from a woman who was with her parents on the Stratheden (in our convoy) and she remembers hearing



My sisters and I disembarked in Melbourne on 14 October 1940 and with many other children were placed in hostels until satisfactory foster homes could be found. Over the next five years I had nine foster homes, and attended six different State Schools and had

Arriving back in England at that time after five years living in good old Australia was, to say the least, quite a shock. Food and clothing were rationed, no fruit or sweets, little heating fuel and not many jobs for those old enough to work. Three days after arriving home we all went to Australia House in London to apply for migration back to Australia!

**John Hare**  
**Retired Manager**

Wonthaggi Manager Rod Beech presents Rae Haines, President of South Gippsland Ladies' Golf Association with a special award of six glasses.

## A photograph of two men in suits standing behind a counter. The man on the left is looking slightly to the side, and the man on the right is smiling at the camera. A white telephone is on the counter in the foreground.

The visit all came about when Mr Rizzo accepted the invitation of Coburg Branch Manager Neil Bolt to visit the branch and meet staff.

**Tracey McGee**  
**Parkville North Region**



## Brighton Middle celebrates a century of service

Wednesday 28 November was cause for a day of partying for the staff of Brighton Middle Branch as they celebrated the branch's century of service to the residents of Brighton. For this special occasion, staff stepped back in time by wearing costumes of the period 1890, the year the branch opened for business.

A morning tea was held at the branch and guests were welcomed by Manager Fred Jamieson and General Manager Personal Banking Peter Shepard. After the morning tea, Miss Mary Cromie, the eldest customer of the branch and Kirsty Forster, the youngest customer helped Fred Jamieson cut the appropriately decorated cake.



Lynette Kirkham, Ormond South Regional Centre

Brighton Middle Manager, Fred Jamieson looks on as the Branch's oldest customer Mary Cromie cuts the cake, while the branch's youngest customer, Kirsty Forster looks a little bewildered by the whole event.



Brighton Middle Manager staff step out in period costume to mark the occasion of the Branch's century of service.

## Coburg West has the competitive edge



Some of the "friendly" SIA competitors from Coburg West, are, back row from left: Angela Giotas, Vic Zappa, Manager; Julie Hasan, Di Aparao. Front row from left: Rebecca Robinson, Penny Lomas, Margaret Radford.

The staff at Coburg West Branch decided to throw themselves into the recent SIA promotion to make it a little more interesting and to find out which staff members have the "competitive edge".

They divided themselves into three teams for some "friendly" competition to find out which team could open the most new accounts and collect the highest amount of new money. There was plenty of motivation to win as the losing team for the week had to buy morning tea on the Friday and be a "slave" to the other staff members for the day. At the end of the promotion, each member of the winning team would

receive a bottle of champagne. Team member Rebecca Robinson said: "As no staff member wanted to buy morning tea, we all tried our hardest to get the best results."

Coburg West's target for the three weeks was to open 20 new accounts and collect \$200,000 in funds. After two weeks, the branch opened 13 new accounts and collected \$224,408.04 in funds. Rebecca says of the promotion: "Teamwork has proved to our branch that, with motivation from other staff members and friendly competition, it is possible to reach our goals and enjoy doing it at the same time."

## New York New York — the thunder of hooves and running shoes

State Bank Victoria's New York staff and their families had a picnic outing recently to Monmouth Park racetrack, New Jersey.

Senior Vice-President Operations Frank Donovan says it was the third annual outing to the racetrack and a big success.

"We had plenty to eat and drink and you can bet on the horse races at the same time," he says.

"Because we had more than 60 people, the racetrack named a race after the Bank."

The winning horse in the State Bank of Victoria race was called Diver

and paid \$US10.40 for the win. "We had some winners and some losers in betting but we were all winners in having a great time," says Frank.

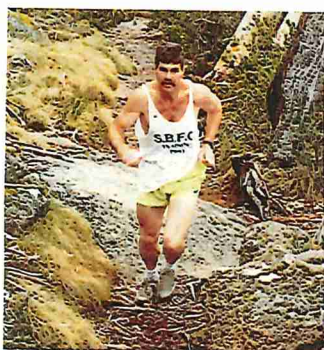
A few weeks after the racetrack trip, New York office took part in the Manufacturers Hanover Trust Company's Corporate Challenge Race, a 5.6 kilometre mini-marathon through Central Park, Manhattan.

"We had a team of six (captained by Jim Campbell) who competed against about 600 other corporate teams," says Frank. "We did not fare all that great but it is the spirit that counts."



New York office staff and their families give a winning smile at Monmouth Park racetrack.

## Man on the run



Peter Wynd slogs it out, close to the top of Mount Buffalo.

Peter Wynd, Customer Service Manager at Central Branch, took part in the Bright Alpine Climb last November, a run to the tops of Mounts Porepunkah, Feathertop, Hotham and Buffalo.

The race was held over four days and Peter's overall time for four mountains, 40 kilometres and 6000 metres, was 7:01:38.

The winner did it in just over four hours.

The event was initiated in 1979 and has been popular since, with about 100 dedicated runners.

For the statistically-minded, the runs were: Porepunkah, height 1194 metres, distance 6.4 kilometres; Feathertop, 1922 metres, 11 kilometres; Hotham, 1860 metres, 14 kilometres; Buffalo 1200 metres, 10 kilometres.

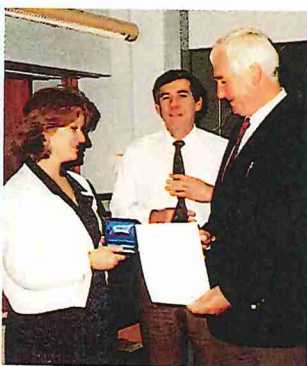
# WORKING INTEREST

## Silver Service

### Better late than never



Sharon Jones of Sunshine Branch had all eyes focused on her when she was presented with her 10-Year Service Award at a morning tea held in her honour. Presenting the Award were from left: Parkville West Regional Manager Alan Moule, Manager John Brown, Sharon Jones and Senior Regional Manager John Murrie.



Sue Smith of St. Kilda South Branch proudly accepts her 10-Year Service Award from Ormond North's Senior Regional Manager Terry Preston as her Manager Brian Furlong, centre, looks on.



Bruce Evans, Manager of Malvern Branch, recently presented Sue Robson with her milestone 20-Year Service Award.



Donna Stephens, Supervisor at Hughesdale Branch, is presented with her 10-Year Service Award from Ormond North Regional Manager, Kevin Wells.

Christmas eve at St. Kilda South Branch was even more exciting than usual when Sue Smith was presented with her 10-Year Service Award by her Manager Brian Furlong and Ormond North Senior Regional Manager, Terry Preston.

To mark Sue's achievement and because it was Christmas eve, the Award was presented at a pancake and champagne breakfast at the Branch. The breakfast was served a little later than anticipated. The boss slept in, then he ran out of petrol on the St. Kilda Esplanade. Fortunately the Senior Regional Manager came to his rescue!

Sandi Costa, Ormond North Region

## Retirements

- Sidney A. Fyfe, Port Melbourne, joined 1945
- John S. Clark, State Bank Centre, joined 1950
- Robert B. Stark, Box Hill North Region, joined 1951

## Hadfield hits the heights in SIA promotion



The Hadfield SIA pace-setters, back row from left, are, Frank Perez, Helen Connors, Wilma Cerminara, Sue Rooke, Paul Patman, Craig Prollius, Wade McNabb. Middle row from left, are, Maureen Santo, Jenny Goodchild, Kim Graham, Jodie Phillips. Front row from left, are, Lynne Ross, Lynne Sleep, Derek Jones, Manager; Maria Micallef.

Reaching the targets set for the SIA promotion proved to be no trouble at all for Hadfield Branch. Wilma Cerminara set the pace on the first day when she opened four new accounts. This motivated the rest of the Branch who attempted to catch Wilma's total. But the "star" of the SIA promotion was way out in front and due to her excellent cross-selling techniques sold 15 new accounts!

Altogether a magnificent effort was made by every staff member and the results showed what commitment and team effort can achieve. After week two, the Branch opened 56 new accounts and the balances increased by \$318,335.00.

Helen Connors, Hadfield Branch



Here is your chance to have your say about your newspaper. So get your pen ready...

Below are a number of questions on different aspects of True Blue. Many are multiple choice. One of our aims with True Blue is to provide a newspaper that contains information that is personally relevant, useful and interesting to you. Do you think we do that? Let us know by taking five minutes to complete this questionnaire.

When completing your questionnaire please ignore the numbers in brackets.

1. Please circle your level, location, sex and age group.

Level    G1 G2 G3 G4 L1 L2 L3 L4 L5 L6 L7  
          Exec    Retired

Location Branch (1) Head Office (2) Region (3)

Sex       Male (1)/Female (2)

Age group 17-25 (1) 25-30 (2) 30-55 (3) 50 and over (4)

2. On average, what percentage of each issue of True Blue do you usually read?  
(Please circle your percentage choice)  
100% (1)    75% (2)    50% (3)    25% (4)    10% (5)
3. For each of the following, how do you think True Blue rates?  
(Please circle your choice, 1 being the highest and 5 the lowest).
- |              |   |   |   |   |   |
|--------------|---|---|---|---|---|
| informative  | 1 | 2 | 3 | 4 | 5 |
| detailed     | 1 | 2 | 3 | 4 | 5 |
| helpful      | 1 | 2 | 3 | 4 | 5 |
| topical      | 1 | 2 | 3 | 4 | 5 |
| entertaining | 1 | 2 | 3 | 4 | 5 |
| attractive   | 1 | 2 | 3 | 4 | 5 |
| well written | 1 | 2 | 3 | 4 | 5 |
4. Please indicate whether you think True Blue provides you with too much, enough or not enough information on the following topics.  
(Please tick your choice)

Information	Too much (1)	enough (2)	Not enough (3)
Bank			
initiatives			
policies			
news			
Employee			
profiles			
interests			
hobbies			
Dept/Branch			
profiles			
news			
initiatives			
Topics			
Letters of Apprec.			
Sport			
History			
Service Awards			
Health			
Sponsorships			
Humour			

5. (a) How often do you read each of the following sections of True Blue?  
(b) To what extent do you read the article? (Please tick your choice)

	(a) How often:					(b) To what extent:		
	always (1)	often (2)	sometimes (3)	rarely (4)	never (5)	all of it (1)	most of it (2)	skimmed (3)
Insight (CEO column)								
Access (questions, from staff answered by management)								
Tellers' Tales								
News in brief (Bullet-point form news)								
Regional/ Divisional spread								
Crosswords/ Puzzles								
Working Interest (Service awards etc)								
Product Spotlight								
Cartoons								

It's only by receiving your thoughts that we can produce the most useful publication for your needs.

The questionnaire is anonymous, but it is important that you circle your level and location — so we know which articles appeal to which members of staff.

If you need more copies, please photocopy this one.

When you've completed the questionnaire, please send it in to Communication Department by Thursday 28 February.

6. How do you feel about the components of True Blue's format:  
(Please tick your choice)

	like (1)	dislike (2)	doesn't matter (3)
Colour			
Size			
Timing (monthly)			

Please feel free to offer your suggestions.

\_\_\_\_\_

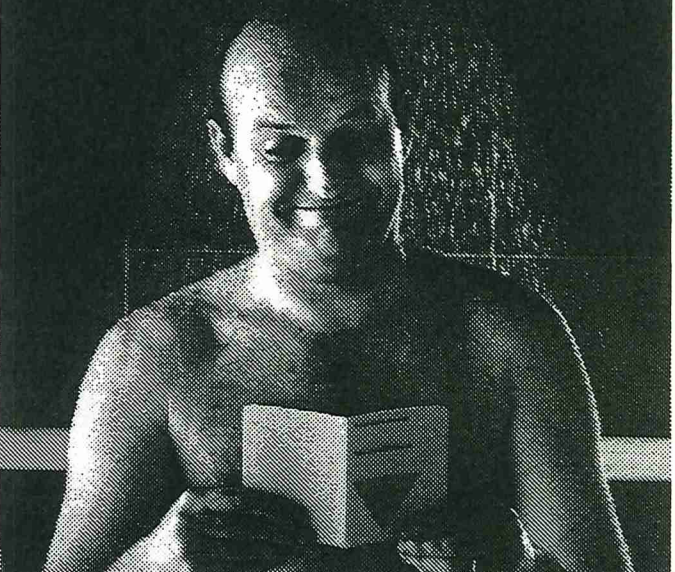
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\_\_\_\_\_

7. Does your work area receive sufficient copies or too many copies of True Blue. Would you prefer your own copy?  
(please circle your answer)
- (a) There are enough copies to go around (1).  
(b) We receive too many copies (2).  
(c) I would like my own copy (3).
8. The 'Access' column is a method of enabling staff to ask questions and have them answered by the appropriate manager.
- (a) How useful do you feel reading Access is to you.  
(Please circle your choice)
- Very useful (1)    Useful (2)    Not Useful (3)
- (b) Have you asked a question?    Yes (1)    No (2)  
(Please circle your answer)
- (c) If you answered no to (b), what has prevented you?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

9. Please feel free to write any additional comments you have about True Blue.
- \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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**State Bank Victoria**

\*Current annual yield assumes that interest earned each quarter on \$100,000 or more is reinvested for a twelve month period at the current annual nominal interest rate of 10.46111%.

# Table tennis tournament is a smash

A doubles table tennis tournament was recently held with teams comprising staff from Parkville North and Parkville West regional offices.

With the elimination series completed, it was left to Peter Woolford, of Parkville West, and his partner Michelle Grech, of Parkville North, to compete against Tony Nido and Stephen Hackett, both from Parkville North Region. In the closely fought four-set grand final, Peter Woolford and Michelle Grech defeated Tony Nido and Stephen Hackett.



The table tennis finalists are, from left, Tony Nido, Stephen Hackett, Michelle Grech, Peter Woolford.

# Slam-dunkers of Heidelberg

The staff at Heidelberg Regional Centre recently competed in a basketball challenge at a nearby High School. The Administration, Business Banking, Credit Management and Valuers sections all competed against each other.

**Leah Woodward, Heidelberg Region**



The Heidelberg Regional Office team that plays together and stays together. Basketball challengers from left, are, Hoon Tan, Kellie Aston, Greg Parsons, Kerrie Evans, Tony Holmes, Janet Scott, Darren Wade, Leah Woodward, Peter Newman, Robert Reardon (crouching) Greg Madge and Michael Tomasoni.