

True Blue

July 1989

STAFF NEWSPAPER

State Bank  Victoria

A WELCOME TO THE FIRST EDITION

Welcome to the first edition of your new staff newspaper. It is indeed your newspaper; even the name of True Blue has been decided by staff.

Each month, through your newspaper, you can keep up to date on what's happening in the Bank, and how it affects all of us.

An important message to emerge from the recent communication survey is that you want to be kept up to date on what's happening in the Bank. True Blue is the place to catch up on Bank news.

We are working in a challenging and changing environment. We need to make sure that we all communicate effectively

and regularly on issues that are important to us.

True Blue is a major step toward changing communication so that we all learn more about what is happening inside State Bank Victoria.

Evolving the best mix of information and news will, of course, take time. This is your newspaper; we need your contribu-

tions in the form of articles, photographs and ideas.

I ask you to contact the correspondent in your region or division and help contribute to the success of True Blue.

Enjoy the first edition, and the others to follow.

LGC Moyle
Chief Executive Officer



CEO Bill Moyle, centre, Diane Beale, Ringwood, and Hadjit Singh, Titles Office, all agree our new newspaper is True Blue.

True Blue wins the Name Contest

True Blue is it! A clear majority of the 1200 staff who voted in the "Name Your Staff Newspaper" contest voted for True Blue.

All staff who suggested True Blue received a \$100 gift voucher. They are: Julie Robbins, Barry Thompson, Trevor Dunne, Sharyn Neil and Gavin Myers, Creswick; Christine Clancy, Maffra; Narelle Johnson, Meeniyah, and Bronwyn Williams, Wandin North.



From left, Barry Thompson, Sharyn Neil, Trevor Dunne, Ann Carey, (Julie Robbins absent), Gavin Myers, Creswick, celebrate their win.

The Shortlist

Communication Department was flooded with about 1,000 creative suggestions.

Suggestions were received from all over the SBV network, and from all staff. GCO's, classified staff and executives from branches, regions and head office, were all keen to name the new staff newspaper.

Nick Walker and Patricia Milligan, London Office, even faxed their suggestions from London to make sure they made the deadline.

There were many different types of names suggested. Some of them included Aurora, Banker's Brag, Bank-Chat, Batching Slip, Eye On State, Hot Gossip, In Your Interest and Pulse.

Some staff even sent in fun names like Moyle's Mail, Which Bank — State Bank, and It's Your Paper, Ralph.

The final short-list of four, was:

True Blue

Corner to Corner, Siew-Lim Lee, Auburn South.

Current Accounts, Tim Baird, Legal,

Working Interest, Danny Hayes, Merlynston.

Each person who suggested a shortlist name won a double movie pass.

Voting

Voting slips were sent to everybody so all could participate. Staff throughout the network responded.

The names of all staff who voted for True Blue were placed in a barrel. Twenty people were selected at random to receive a double movie pass as a prize for having helped pick True Blue. The winners are:

Name

Branch/Section

Michelle Ackland
Lynne Bailly
Michael Baker
Sally Berg
Fred Borg
Salvitore Carpinteri
Michelle Churchill
Peta Cockburn
Sally Cox
Frank Graham
Adrian Irwin
Cathy Zamperoni
Kaye Mortimer
Shane Mottershead
John Piccione
Nicole Price
Wendy Roper
Janet Scott
Leanne Scott
Rowan Wilson

Heathcote
Correspondence
Treasury Place
Winchelsea
Charlton
Reservoir
Cowes
Greythorn
Mentone
State Bank Centre
South Central Region
Myrtleford
Carnegie
Blackburn South
Box Hill North Region
Highpoint
Toorak
Heidelberg Region
Hightett
ISD

DOUBLE CENTURY OF SERVICE

Seven noble Bank managers of Ormond North Region recently joined with staff members to celebrate a total of 210 years service with our Bank.

Happy to notch up individual efforts of 30 years were: Ivan Andrews, Burwood, Through Road; Ian Jenner, Ashwood; Ross Tucker, Caulfield East; Neville Morey, Relieving Staff; Bob Bury, Prahran; Brian Francis, Jordansville; and Ray Taylor, Brighton North.

Following an informal and very personal speech by Senior Regional manager Terry Preston, each was presented with a silver ingot.

Their happy wives also received a silver bracelet.

Sandi Costa,
Ormond Nth



Celebrating 30 years service are Ivan Andrews, Manager — Burwood, Through Road and his wife, Lyn.



Bob Bury, Manager — Prahran, with his wife Marney, is all smiles because of his service award.

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Reactions from Staff

Barry Thompson, Branch Manager, Creswick said, "Julie Robbins organised the joint effort of all the staff at the branch to think of the right name. I think True Blue really captures the spirit of the Bank."

Diane Beale, Ringwood and Hadjit Singh, Titles Office were at State Bank Centre with CEO, Bill Moyle when the name was announced.

"The name is easily identifiable with SBV. 'It comes together with the Bank's image,' said Hadjit.

"I like it," said Diane. "True Blue sounds like it's not all bank articles; it sounds friendly."

Bronwyn Williams was thrilled when she was told that True Blue had won, especially after calling all her friends and telling them to vote for True Blue.



Bronwyn Williams
Wandin North



Christine Clancy
Maffra



Narelle Johnson
Meeniyah

HARD WORK PAYS OFF

John McGuire, Manager, Deepdene Branch, was recently presented with his Certificate of Business Studies (Banking) at Box Hill College of TAFE.

The presentation culminated four years of part time study for John who took up the challenge of study, "because I felt the knowledge I would gain would be both useful and relevant to the branch environment in which I operate."

Acknowledging the hardships that part time study imposes, such as reduced time with family, John also lists the benefits of study.

They include meeting officers from other banks and sharing experiences, a sense of self satisfaction, and the motivation to pursue further study.

John has already undertaken more study, and is working towards an Associate Diploma in Accounting.

Appointed to his current role in February this year, John recently celebrated 30 years with the Bank.

*John Piccione,
Box Hill Branch.*



John McGuire

PERFORMANCE APPRAISAL

Everyone needs to know where they're at and where they're heading.

That's the job of Performance Appraisal.

Applying to everyone — GCO's, managers and Accountants — the Appraisal System gives information about present performance and guides toward future improvement.

It influences our careers in a number of ways,

- through identifying our training and development needs
- as a means of making sure that the right people are appointed to the right jobs
- the level of our remuneration (salary increments, bonus payments and profit share).

Whether you are an appraising officer or an appraisee, you have an important part to play. Make sure the appraisal is objective — that it reflects achievements against set objectives.

Appraisals are not a chore! They are an important communication tool and should help build a relationship between appraiser and appraisee.

Do You Know How the System Works?

If you are not sure, read the Performance Appraisal and Development System Manual. Each branch and Head Office department has one. Ask your supervisor questions you are unsure of, or contact the Performance Appraisal Section in Personnel Department.

How Often Should One Be Completed?

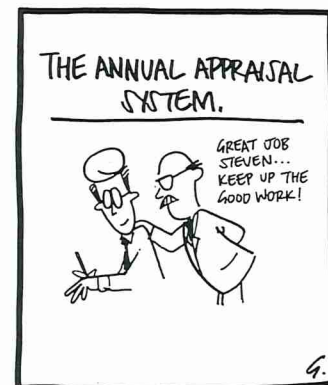
Each officer must be appraised annually. If not, you may be disadvantaged by being deemed ineligible for the incentive/reward schemes, which are linked to appraisal results.

There are set periods for each group of officers:

- GCO's — April to June
- October to December
- Accountants — January to March
- Managers — July to October.

If an appraisal cannot be completed during the set period for your group, make sure you follow it up with your appraising officer.

Max Langham, Personnel



Let's Get Physical

The State Bank Fitness Centre, for those of you who don't know, is located on level one of State Bank Centre Branch.

Opened as a fitness centre for all State Bank staff in July 1987, the centre is a great idea.

It allows people to relax with colleagues, and helps clear the head so we can all perform even more efficiently in our work.

The facilities include a heated 16.7 metre pool, spa, sauna, steam room and aerobics room, with exercise bikes, rebounders and heavyhands.

The 24 aerobic sessions held weekly are run prior to work, during lunch hours and after work. To be tailored to the variety of aerobic sessions on offer, a complete fitness assessment is suggested by centre staff.

These assessment results lead to a personalised exercise and healthy living programme. The programme is designed to improve the level of fitness, reduce health risks, encourage lifestyle changes and motivate.

Other services include health promotions, home exercise programmes and nutrition counselling.

If you want to join a swimming squad, or learn how to swim, take part in water aerobics or water volleyball, learn first aid, self defence or tai chi, then you can find it at the centre.

For more information, call Kelly or Beverly at the centre on 604 7111.

*Lucy Reithof,
Overseas Section,
State Bank Centre Branch.*

FRED BORG FOR MAYOR

A total of 93 professional road cyclists from around Australia entered the State Bank Victoria-sponsored Bendigo to Charlton Cycle Race held earlier this year.

Charlton Manager, Fred Borg, is a member of the Charlton Community Development Committee, which was instrumental in re-introducing the race to the area.

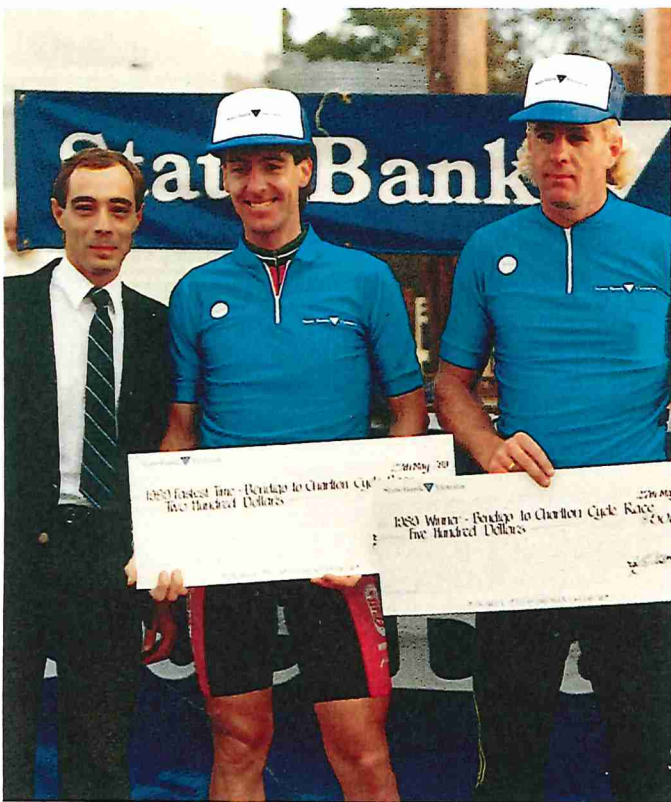
The race was very popular in the 1960s and 70s, attracting large field of champion cyclists.

Eventual winner this year was Grant Reynolds, with Commonwealth Games medallist Rick Flood recording the fastest time. Flood set a new race record time of two hours, five minutes for the 103 kilometre event.

At the winning presentation, Fred was introduced to the crowd as, "not only a good Bank Manager, but a great bloke!"

A deafening cheer rose from the crowd, repeated again as thanks to the Bank was made for sponsoring the race. The only chant missing was that of, "Fred Borg for Mayor! Fred Borg for Mayor!"

*Wendy Watkins,
North Central*



Charlton Manager, Fred Borg, left, with winners of the SBV-sponsored Bendigo to Charlton Cycle Race, Rick Flood and Grant Reynolds.

TALENTED TWO

Fans of Hey, Hey, It's Saturday, are obviously aware of the talent (???) search on Red Faces.

Anyone who watched the show recently might have recognised the familiar faces of Heather Shaw and Karen Thompson, from Box Hill South Region.

Heather's act, called Fowl Play, was an imitation of a chicken laying an egg. Apart from the lack of feathers and beak, the

performance was very convincing.

Due to popular demand, this was followed by an encore of, Dance of the Blow Fly.

You may have laughed when seeing it, but Heather had the last laugh when she won first prize of \$500.00.

Karen's act, called Cindy Thompson Doesn't Want to be Embarrassed, was a self written song, supported by a ukelele.

(Eat your heart out Tiny Tim).

Dedicated to Red Symons and his antics as cranky judge, Karen was not surprisingly gonged out by none other than the man himself.

No matter what the final scores, Heather and Karen definitely deserve 10 out of 10 for courage.

*Kathy Constantinou
Box Hill South*



Karen Thompson



Heather Shaw

Best of the Newcomers

Stockbroking firm Burdett, Bucheridge and Young, 50 per cent owned by State Bank Victoria, has been named best 'new' broker by a poll conducted by magazine, Business Review Weekly.

Australian institutions named BBY as number one and voted BBY Director Graham Buckeridge as one of the industry's best dealers.

John Rawlins, Chief General Manager Treasury, describes the firm's entry into the broking industry as 'an outstanding start'.

BBY was established, with 50 per cent backing

from the Bank, in July 1988, eight months after the stockmarket crash in 1987. Board members include SBV CEO Bill Moyle, SBV Director Ian Renard and John Rawlins.

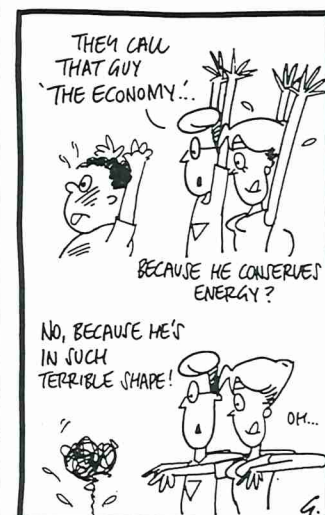
The firm's success to date, John Rawlins says, has been due to BBY's management team being 'extremely efficient, intelligent and entrepreneurial in their approach, without taking unnecessary risks.'

The firm's recruitment of experienced broking personnel has been another bonus, he adds. The Bank has been

looking closely at the stockbroking scene for a number of years as part of its expansion programme into the financial services market.

'We resisted the temptation to go into a venture during the stockmarket boom period,' he explains.

'Some said we were foolish to go in when we did (post crash) but we identified an opportunity in BBY and our judgement has been vindicated.'



Defensive Driving— how would you react?

Have \$100 slashed off your next car service.

Over the next three months, Occupational Health and Safety, Personnel Department and True Blue will give SBV drivers the chance to have their car serviced free of charge.

Starting with this issue, if you read the defensive driving article, answer the questions and send in your entry, you become eligible to win.

For each issue, the first three correct entries pulled out of a barrel will win free car servicing (at the garage of their choice) to the value of \$100.

To enter, write the competition answers and your name and work address on a blank sheet of paper, and mail the entry to reach Communication Department within two weeks of the article being published.

You can enter only once per issue, but for each of the three issues.

Knowing what the driver behind you, in front of you, in your lane, in the next lane, in the on coming traffic lane, and the little old lady with the bull-terrier about to cross the road is going to do next is a challenge drivers face daily.

According to the Road Traffic Authority and Jim Murcott's Advanced Driving Centre, it's essential to know and obey all road rules, but there's more we can do to prevent a collision. We cannot always depend on the actions of others on the road or "ideal" driving conditions.

We must work on the basis that all drivers make mistakes. Recognising potential hazards, under-

standing the defence and acting in time to avoid a collision are what defensive driving is all about.

Expecting the unexpected is the key to defensive — or protective driving.

Here are some tips

1. Know

- Know that drivers will do unexpected things, turn abruptly, signal incorrectly or not at all, or slow down dramatically — or even stop — for no apparent reason.

- Know that traffic signs and signals attempt to regulate traffic, but cannot be taken for granted. Drivers don't even see them sometimes, so remember that a Stop sign or red light won't necessarily prevent a vehicle from entering an intersection.

2. Stay alert

Expect the driver ahead of you to brake at any time without warning or apparent reason. Look for clues that they are going to brake, eg, vehicle slows down, directional signals blink, brake lights on.

3. Stay back

Don't underestimate your stopping distances. Even with good brakes it takes a lot of room. Stay behind at least one vehicle length for every 15 kilometres per hour of speed — from 60km/h you will need about 20 metres of braking distance on a dry road — not including your reaction time which could be two or even three seconds. On wet or icy roads, double the safety margin. Watch out for:

- frosty, wet or loose gravel; two to six times more stopping distance needed
- tightly packed traffic or trucks ahead that reduce forward vision

- smaller vehicles — they can stop quickly.

4. Start stopping sooner

When you know you will have to stop, slow down gradually. Don't wait until the last moment. Start slowing down at once. Delayed braking is dangerous. Avoid:

- unnecessary sudden stops
- speeding too fast for road or weather conditions.

5. Stay ahead of the situation

Watch as far ahead of you as you can. Keep an eye on side roads. Often you will see when the

driver in front of you may have to slow or stop suddenly. Watch for:

- vehicles entering from side roads
- traffic signals ahead
- someone cutting into your lane further on
- road repairs ahead.

Competition Questions

1. What are the five main tips you need to remember to be a defensive driver?

2. On a dry road, and assuming your brakes are in good order, what is the correct safety margin you should have between you and a car either in front or behind you?

3. What are the three clues that another driver is going to brake?



Reproduced from Car Australia Magazine.

TWO CELEBRATE 10 YEARS

Two presentations for 10 years service were held recently in Box Hill North region.

Margaret McMillan, of Doncaster Branch, joined the Bank in Bankcards Department in 1978. Her career includes extensive branch experience in the region.

Robert Rezuk, a Supervisor of Kew Branch, began his career at St. James Building in 1979. He has also worked at Parkville North Region Office.

John Piccione,
Box Hill North



Acting Regional Manager, Box Hill North, Garry Beckett, presents Margaret McMillan, Doncaster, with her 10 year service award.



Robert Rezuk, Kew, right, is congratulated on 10 years service by Acting Regional Manager, Box Hill North, Garry Beckett.

AWARD-WINNING ROVER

Maffra's Mark Williams was presented with the Baden-Powell award at Government House recently.

The ceremony was the culmination of six years hard work for Mark as a Rover Scout.

To win the award, a Rover has to complete four badges — Rambler, Project, Service Training and Scoutcraft — and endure gruelling survival exercises.

Mark's first test was a tough and testing four day hike in the Victoria River and Dinner Plain area. He then took on the project of building a Rover hut, an exercise which took over five years to complete.

For the service training component, Mark offered his services to the First Heyfield Cub Pack, organising camps among other activities.



Award-winning Rover, Mark Williams, of Gippsland Region.

He completed the award by demonstrating his campcraft skills on camping excursions at locations such as Mayford and Woolenook, over a four year period.

Mark's persistence and skills paid off as he is now the proud recipient of the Baden-Powell award.

Derek Lowe,
Gippsland

AIDS AND THE WORK PLACE

Sooner or later you and I may be working alongside a staff member who has AIDS or is HIV positive, that is, has the health condition that is likely to develop into AIDS.

Headlines such as, AIDS Cases Will Surge: Expert, underline this point.

How will we react? We need to plan ahead before it happens so we are not caught unprepared.

Most of us are a little uncertain or even afraid about AIDS and how we would feel about working with an AIDS sufferer.

A few key points by way of reassurance:

— AIDS is transmitted only by sexual contact, or by an exchange of blood, for example, sharing needles or syringes.

— AIDS is not transmitted by any kind of normal contact in the workplace. Sneezing, hand-shaking, sharing of eating or toilet facilities, or work equipment will not transmit the AIDS virus.

— Infected people do not pose a health risk in the workplace during normal work contact. They can work as long as their physical condition allows them to.

— Normal hygienic precautions will be adequate to cope with an accident that causes loss of blood by an AIDS sufferer.

Government Legislation is now quite clear on the treatment of those who have AIDS. The Commissioner for Equal Opportunity has stressed that:

— Employers cannot fire someone or refuse to employ someone who is infected or believed to be infected with AIDS.

— Employers cannot require an employee or potential employee to take an HIV antibody test.

— Shops, businesses, and other providers of service to the public cannot refuse to provide services to people who are or are believed to be HIV infected.

The Government stand should reassure you that your ordinary dealings with customers, such as handling their money, will not expose you to AIDS.

The Bank's policy on AIDS in the workplace will shortly be available from the Occupational Health and Safety Section of Personnel Department

(Tel: 629 3334).

Dennis Feeney,
Personnel

YOUR SAY

We welcome letters to our regular Your Say column, where you have the opportunity to have "your say" on issues that are important to you.

★ ★ ★

Dear True Blue,

One of State Bank Centre's Managers has a son set to succeed in the world of high finance.

Not long ago, he came across a small horde of some 47 golf balls, apparently abandoned by a disillusioned golfer.

Knowing his father was not a keen golfer, he offered his father's Manager friends, keen golf enthusiasts, the opportunity of purchasing the same, at a good discount price of \$38 the lot.

A neat profit to be sure!

The enterprising lad is only 11 years old.

Rowena Sulistiyanto,
State Bank
Centre Branch

★ ★ ★

Dear True Blue,

Have you always wanted a fernery in your back garden, but been unable to find a suitable place because of too much sun or wind?

Here is a method you can use. First you must construct a site that is protected from the sun and hot winds.

You can do this by planting trees, shrubs and palms in the chosen area, before planting the ferns of your choice in the shelter these provide.

The addition of a pond in this area is most attractive, and will add to the cool effect created by the ferns.

Happy gardening.

U. Sammut,
State Bank
Centre Branch

HAPPY BIRTHDAY MELTON WEST

Melton West Branch are currently having a promotion to celebrate the second birthday of the shopping centre in which they are located.

Staff have decorated the branch in blue and white streamers and Relieving Manager, Geoff McCubbin, blew up lots of balloons (and still had plenty of air left).

The branch is also offering customers the opportunity to win a dinner at a local restaurant if they open an SBS account during the celebrations.



Celebrating Melton West's second birthday are, from left, David Leveridge, Harold Parkinson, Accountant, Catherine Haveos, Deborah Egan, Ron Nelson, John Dodemaide, Manager, and Sue Whitfield.

GCO'S REVENGE

To all GCO's, here is one sure fire way to watch your Accountant's credibility go down the drain in one night at very little expense to yourself and others.

Take a night out at Dracula's. Footscray Nicholson Street Branch enjoyed a night there recently.

The typical State Bank Accountant image had preceded us and, much to Accountant Andrew Beaughall's concern, and the GCO's delight, he was the brunt of bad jokes and abuse for the whole night.

Our other Accountant, Chris Morcom, wisely didn't sit at the front and was spared the jokes.

We then discovered we had a "superstar" in our midst. It was Andrew's turn to be up on stage with the rest of the show to star in Dracula's home video.

He disappeared back stage for what was going to be the time of his life. When he reappeared, clad with a big black cape and a face full of make-

up gone wrong, it was time for revenge on all Accountants.

Of course, he was the villain in the show. Apart from giving his Marcel Marceau laughs and tying a girl to train tracks, he didn't do much more than successfully embarrass himself, much to our delight.

After his acting career came to an end, Andrew was very quiet, threatening transfers left, right and centre, especially to the girl who gave his name to staff.

We all enjoyed a good night out and even more — the GCO's finally got back at the Accountants.



BEFORE: Footscray Nicholson St Accountant Andrew Beaughall.



AFTER: Andrew disguised as the villain at Dracula's Restaurant.

MELTON BREAKFAST BARONS

The Melton Breakfast Barons, alias Melton Branch, have every reason to smile.

As part of the ongoing Opportunity Knocks campaign, the "barons" identified 61 opportunities, totalling 1,543 points.

An excellent effort, considering their target was 1,238 points.

The end result is that the barons are planning a slap up breakfast to the value of \$374.00.



The Melton Breakfast Barons.



More Barons

Over 200 Years Service

Seven managers from the Parkville West region were recently presented with 30 year service awards at a luncheon held on level 41 of State Bank Centre.

Hosted by Senior Regional Manager Kevin Lloyd, the lunch was attended by managers and their wives.

Celebrating 30 years are:

Richard Grant	.....	Ascot Vale
John Derham	.....	Footscray West
John Brown	.....	Sunshine
John Bullen	.....	Williamstown
Graeme McDonald	.....	Kingsville
Ian Leeder	.....	Hopper's Crossing
Russell Homewood	.....	Highpoint

BRANCH TALES

As part of the Opportunity Knocks campaign, a number of branches in Parkville West region won breakfast hampers. The successful branches are:

—Footscray West
—Newmarket
—Collingwood —Seddon
—St Albans —Deer Park
—Melton

★ ★ ★

Who was the G.3 from a branch in the Parkville West Region who recently attended a customer at the enquiry counter wishing to borrow \$22,000 to buy a Cobra?

"That's a lot of money to pay for a snake" said the G.3.

Oops! sorry Paul, we forgot you didn't want the Manager to know about your blooper.

OUR REGION OF PARKVILLE WEST

COMPILED: Raelene Danaher
Parkville West

PARKVILLE WEST

- 105 Altona
- 107 Ascot Vale
- 163 Footscray, Barkley Street
- 164 Footscray, Nicholson Street
- 165 Footscray South
- 166 Footscray West
- 185 Kensington
- 202 Newmarket
- 203 Newport
- 209 North Melbourne
- 228 Seddon
- 231 Spotswood
- 238 Sunshine
- 247 Williamstown
- 248 Yarraville
- 250 St. Albans
- 256 Aberfeldie
- 277 Kingsville
- 290 Sunshine West
- 294 Altona East
- 303 Spotswood, Wembly Avenue
- 316 Braybrook
- 322 Deer Park
- 323 Sunshine North
- 328 Avondale Heights
- 347 Footscray North
- 348 Sunshine Heights
- 353 Altona North
- 354 Laverton
- 358 Keilor East
- 374 Keilor
- 386 St. Albans West
- 387 Hoppers Crossing
- 391 Highpoint
- 397 Deer Park Shopping Centre
- 409 Werribee Plaza
- 412 Melton West
- 729 Werribee
- 746 Melton

Parkville West

Parkville West was one of State Bank Victoria's first regions to become operative in August 1986 - with little more than a handbook for direction and a team of dedicated State Bankers who set about making the new concept work.

It is no surprise that regionalisation has been a big success, providing far more accessible help to the branch network.

It was the first time that personnel and branch banking activities were managed anywhere except head office, and although Parkville West was not perfect, other regions called on its experience to help train their staff and share ideas.

New programmes have been tested in Parkville West with the Branch Establishment System (BES) in 1987 being the most notable. It was only with the cooperation and patience of the people throughout the region that proper testing was possible.

Lending priority

In the business sense, the early focus of the region was on lending. Strategies were put in place that increased new lending by nearly

100 per cent between year. The aim was to file in the business comparatively modestly.

At the same time, nearly 20 per cent strong base.

Training

As regionalisation that training would play a important role through Parkville West implementation increasing the skills of GCO staff.

The programme was in a competitive were appointed after implementation later in

Future

The focus for Parkville West to centre on improving business sector with facilities. Individual motions are planned

OUR TEAM OF CORRESPONDENTS



John Piccione, Box Hill North

Since joining the Bank at North Fitzroy, St Georges Road Branch in 1974, John has gained wide banking experience, both at Branch and Head Office level.

After five years at a number of branches, John worked in Internal Audit and was then promoted to Records Management as an Accountant.

He then joined Premises Department, and was promoted to Accountant Grade 2 before being seconded to his current position as Branch Marketing Support Officer in October 1987.



Kathy Constantinou, Box Hill South

A love of travel has characterised the banking career of Kathy. Joining the Bank as a school leaver in 1975, Kathy worked at a number of branches before transferring to our London office where she worked for three months.

"Definitely one of the highlights of my career," says Kathy.

After touring Europe, the British Isles and America, she gained further branch experience before moving to the Money Market dealing desk at Treasury Division. She became Marketing Support Officer at Box Hill South last year.



Barbara Howe, Central Business District

Barbara has been a Marketing Support Officer for Parkville South Region for the past two years.

Previously she spent over four years at Prahran Market Branch, during which time Barbara went from being a GCO to an A3. "Times were rough at the market, but the staff were a great team and many early morning chicken and champagne breakies set a good mood for the day," she says.

Outside office hours, Barbara enjoys travelling, gardening, shopping for antiques and craft work.



Norman Lyons, Frankston

In his fifteen years with the Bank, Norman has had the opportunity to meet many bank people during his wide ranging branch experience.

His present role is as Branch Analyst at Frankston Regional Centre.

Norman's interest in sports of all kinds is well illustrated by his club memberships — the Devil Bend Golf Club and the Tyabb Cricket and Football Club



Leah Woodward, Heidelberg

Leah joined the Bank in 1978, and has gained extensive branch experience since that time.

Leah reports: "My job as Marketing Support Officer means I spend most of my time in branches assisting with Marketing campaigns and customer service training."

"I have been at Heidelberg Regional Centre for five months and am enjoying my current position."



Wendy Watkins, North Central

Married and the owner of two Siamese cats (both boys), Wendy joined the Bank in 1978. Eight of the past 10 years have been spent in Bendigo area branches.

Wendy was selected as an original staff member of the North Central Regional Office in 1986, and appointed Marketing Support Officer in June last year.

Her various hobbies include dressmaking and photography. Both take a back seat to husband Leigh's hobby of motor racing in the AUSCAR series at Calder Park Thunderdome. Car number 47 for you Ford fans (or prospective sponsors?).



Bernie Finnigan, North East

Bernie joined the Bank in 1969 at Nagambie branch where he spent four years.

He transferred to relieving staff in the Metropolitan and Mornington Peninsula areas for just over four years before moving into Karingal branch for 18 months.

Bernie worked as the Relieving Accountant at Wangaratta from 1980 to 1987 before taking up his present role as Marketing Support Officer at North East Regional Office.



Peter Alexander, North West

Peter's career with State Bank Victoria began in 1971 at Nyah West Branch.

Since that time he has gained suburban and country experience at Swan Hill and Mildura and worked within the Bank's Marketing and Retail Marketing departments.

Outside of work, Peter's interests include camping, fishing, trailerboating and all facets of outdoor life.

Introducing:

Our team of correspondents is working to ensure that True Blue reflects the happenings and achievements of SBV people.

They want to hear from you if you have an item or photograph to submit or an idea for a future article.

Let them know what you think of the first edition, and contribute ideas for others to follow. This is your newspaper.



Sandi Costa, Ormond North

Sandi began her career in the branch network in 1981 at Greythorn and Bulleen.

Three years later, she joined the Marketing Department. She gained a Head Office perspective before moving to Ormond North Regional Centre where she performs the Marketing Support role.

In her spare time, Sandi says she is kept busy teaching aerobics and eating out — not necessarily in that order!



Lynne Kirkham, Ormond South

During her time with the Bank, Lynne has worked at a number of branches before becoming an Accountant on relieving staff, followed by her current position as Marketing Support Officer.

In her spare time, Lynne is a leader with the Cubs and Venturers in the Berwick District. She is also involved with the Berwick Show Society.



Tracey McGee, Parkville North

Tracey reports that her banking career consists of over two years at Niddrie Branch, five years at Newmarket Branch and the last 12 months as Assistant Training Officer, Parkville West Region. She is also on the CORP program.

Of her recent appointment as Branch Marketing Support Officer, she says: "I am looking forward to the many challenges and opportunities that this has to offer. This will be a completely new direction in my banking career."

Tracey's hobbies include cooking, collecting antiques and renovating her house in Essendon to its original condition.



Raelene Danaher, Parkville West

Raelene is the Branch Marketing Support Officer for Parkville West Region.

Raelene joined the Bank in 1980 at 37 Queen Street. She also worked at Spotswood Hudson Road, before joining the team at Parkville West.

"I hope staff in the region will support the newspaper by sending me in lots of photos and articles," Raelene says.



Glenys Hetherington, South Central

Glenys began her career in the Bank in 1975 at 765 Ballarat, where she worked for two years.

She then moved on to 607 Ballarat, followed by a period at 145 Coburg before taking up her current role as Branch Marketing Support Officer at South Central Regional Centre.

Glenys lists her interests as gardening, "especially old fashioned roses", renovating old homes, art, music, reading and comedy.



Carolyn Davis, South West

Carolyn has worked for the Bank for over seven years. In this time, she has gained branch experience at Mortlake before joining South West as receptionist/typist.

Carolyn has been in her present role of Branch Marketing Support Officer for just over six months. The position involves co-ordinating functions, dealing with sponsorships, assisting and supporting branches with their marketing initiatives and strategies.

She lists her interests as: "meeting people, supporting the local football team, water sports, most sports and raging on the weekends."



Rowena Sulistiyanto, State Bank Centre

Rowena has been at the State Bank Centre Branch for just over a year. She worked as a teller, a position she very much enjoyed before progressing to side counter enquiries.

"However, I find my current position of Marketing Support Officer the most challenging and interesting to date," she adds.

"Being a correspondent for our new staff newspaper is giving me the opportunity to discover the many talents and varied interests of our staff members," Rowena says.



Graeme Hordern, CEO

Graeme has been with State Bank Victoria for the past 23 years since D.C. (Decimal Currency Day), 14 February 1966.

He began his career at St Kilda South Branch and, for the following 21 years, worked at various branches.

In 1987 he was appointed Administration Manager in Information Systems Department. In May last year, Graeme took up his current role as Administration Manager, General Manager's Department.



Ken Martin, Corporate and International Division

Ken joined the Bank in 1965 at Geelong North and then worked at Belmont branch before being transferred to Head Office in 1974.

He held accountant positions in Chief Accountants and Overseas Departments before returning to the Geelong area in 1980 (Belmont, Manifold).

Ken was appointed to a managerial position in Branch Banking Department in 1986 before taking up his current position as Manager, Divisional Administration, last year.



Suzanne Beavan, Information Systems

After completing a Diploma of Education and working in the education field, Suzanne joined the Bank in the Information Systems Department.

Her role was to provide support and training to systems and programming staff in SDM70. Last year, Suzanne transferred to the IS Training Group, developing and conducting courses and producing the ISD newsletter. It is the latter that had lead Suzanne to become involved with True Blue.



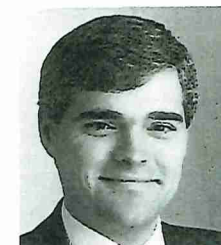
Janet Rees, Management Services

During Janet's eight years with the Bank, she has gained Branch and Head Office experience.

After over three years at Coatesville branch, Janet transferred to Organisation & Methods, now part of SO & P.

Last year Janet decided to take a much needed and deserved break, so travelled overseas for four months.

On her return she was appointed to Forms Design, an area she has enjoyed for the past 10 months.



Adam Trumble, Marketing

Adam joined the Bank in June last year as Senior Manager, Public Relations, part of the Marketing Department team.

His role largely relates to dealing with the media. This includes organising press releases, answering media enquiries, promoting the Bank and other related functions.

Immediately prior to joining the Bank, Adam was the Melbourne manager for an international public relations consultancy. Previously he worked for a merchant bank.



Peter Maguire, Personnel Department

Peter joined the Bank at Eaglehawk in 1959. From 1966 he spent six years as an Inspector's Clerk.

Accountant appointments have been at Gardenvale and Elsternwick. Peter was promoted to Manager status in 1980 with an appointment to the Chief Accountants' Department.

For the past seven years in the Personnel Department, he has gained wide experience in all aspects of staff leave and general administration. Currently, Peter is Executive Assistant in Personnel Department.



Ian Jenkins, Retail Banking

Ian is one of Retail Banking's newer managers, joining the division as Manager, Divisional Administration, earlier this month.

He began his banking career in 1967 at St. James before joining Personnel the following year, working in the recruiting area. Then followed the positions of Accountant at Balwyn Branch and, more recently, Administration Manager, Corporate and International.

Ian recently completed his Advanced Certificate of Personnel from Swinburne Institute. He keeps fit by playing pennant tennis during the winter months.



Nadine Corsetti, Treasury

Staff newspaper correspondent for Treasury Division is Nadine Corsetti, who has worked for the Bank for a little over one year.

Currently studying karate, which, although enjoyable, can leave her sore and tired for days. Nadine's other interests include taking part in the Treasury running club.

Nadine reports: "Since Treasury is such a large division, you will probably be hearing from me and others within our area regularly. I hope you enjoy the contributions that Treasury makes to this publication."

BUSINESS BRAINS

Credit Analyst Anthony Banadinovich, of Parkville North Region, was recently presented with his Bachelor of Business (Accounting) from Phillip Institute of Technology.

Anthony, 24, began his career with the Bank last August. He is part of the Career Bankers Development Scheme, and is currently posted at the regional office.

After three long years of academic life, Anthony is now undertaking further

study in a number of specialist banking subjects.

*Tracey McGee,
Parkville North*



Anthony Banadinovich

Frankston Regional News

Congratulations...

Frankston Region had had its fair share of promotions recently.

Judith Fasham has been appointed an L1 at Mornington and Mandy Edlington has been made a Lending Officer at Fountain Gate.

Robyn Santon and Karen Heelan have been promoted to Relieving Staff at Frankston Region and Ormond South Region respectively.

...And Farewell

Two very important farewells are listed for the month of July.

Bill Moncrief, Berwick Branch, retires this month after 40 years with our Bank.

Lance Grey, of Hastings, who has notched up 38 years service with SBV, also says farewell this month.

*Norman Lyons,
Frankston*

GUIDE AWARENESS MONTH

April was Guide Awareness Month for the Girl Guides, a fact not overlooked by our Bank.

Seymour Branch Manager, Doug Jeffery, reports that the branch decided to support the guides during their special month.

"We mounted a display in the branch, which

depicted all aspects of the movement during its history in Australia," he told True Blue.

The guiding movement is also close to Doug's heart. His wife, Jill, is a guide leader in Seymour and his daughter Elise was recently presented with the BP Emblem, one of guiding's highest awards.

FOND FAREWELLS FOR GRAEME CATHCART

With 40 years service up in April and having turned 55 last year, Bendigo Manager Graeme Cathcart decided it was time to commence his career as a full time golfer.

Graeme's last week in the Bank was by no means a quiet one.

A committee was formed, namely Alan Darby, Graham Stephens, Peter McKerlie and Wendy Watkins, to organise a few functions to give everyone the opportunity to say farewell.

They included a special PWE, attracting the largest crowd from the region ever attending; a get together with 80 local business people, as Graeme played a large part in assisting many in establishing their

businesses; informal drinks with branch staff, and a formal dinner.

At the dinner, for over 70 people, Graeme was thrilled to see so many old workmates as well as many of his current staff join him on his last day of service.

Staff contributed generously to the Graeme Cathcart Golf Club Fund, much appreciated as Graeme and his wife Pam intend to play a lot of golf in retirement.

*Wendy Watkins,
North Central*



Bendigo's Graeme Cathcart and his wife Pam, seated, are farewelled by Bendigo staff. They are, from left, Geraldine Bateman, Wendy Watkins, Kerrie Adamson, Jenny Byrne, Sharon Tonkin, Alan Darby, Sonia Hutton, Graham Stephens, Jan Brain, Carmel Ervin, Robert Smith, Peter McKerlie.



Seymour Manager Doug Jeffery, with his wife Jill and daughter Elise, stands next to the Bank's Guide display.

Our Ads Top the List

Few people forget our ads, according to a recent Roy Morgan survey.

In the national survey on consumers' advertising recall, SBV ranked third, behind leaders Coke and Decore.

The survey questioned 1133 people aged fourteen and over and asked them "Of all the advertising you've read, seen or heard within the past month which one advertisement comes to mind? Which brand was being advertised?"

The two groups most likely to recall our ads were men, and consumers in the 50 plus age bracket.

The national result reflects SBV's high ranking in the Victorian section of the survey, where we beat the national leader, Coke. The results were:

- 1st State Bank Victoria
- 2nd Coke
- 3rd Anti-Smoking

Trevor Salmon, Senior Manager Advertising said, "We are certainly pleased with the results of our own research, comparing our advertising with the other major banks in Victoria.



However, to achieve the results from the Roy Morgan national and state survey's was an added bonus. The challenge now is to maintain this level of awareness for future campaigns."

SBV's Advertising campaign: high rating.

LITTLE RIPPER AWARDS

- Pick up your pens.
- Fire your imaginations.
- Exercise those grey cells!

Write an article for True Blue and you could be in the running for our Little Ripper awards.

Little Ripper is the name of the monthly award which will be presented to the most entertaining item published each issue.

The inaugural Little Ripper goes to Kathy Constantinou, our Box Hill South Region correspondent.

Kathy wrote an amusing piece on the region's talented twosome, Ferntree Gully's Heather Shaw and Camberwell's Karen Thompson.

Heather and Karen bravely took on the Red Faces judges on the national TV programme, Hey Hey It's Saturday.

You can find out how they fared on page 2.

Remember, you've got to be in it to win it. So write an item for True Blue and, like Kathy, you could win a Little Ripper.

A STREAMLINED MOVE

The Processing and Reconciliation Sections of our Bank are vital to the smooth running of the daily operations of SBV.

Recently both sections were relocated to 83 Batman Street, further ensuring streamlined operations.

Operating on three, eight-hour shifts, staff number 129 in Processing, of which 16 are part timers.

Twelve members of the team are located at the off site section at our Clayton Service complex.

Two of the major tasks

for Processing staff are the MTCR encoding of other bank and SBV cheques received over the counter that day, and the MICR capture of SBV cheques.

Remittances are then proved in, encoded, balanced, delivered and exchanged with other banks at the Melbourne Clearing House.

Figures are exchanged, summaries are completed, from which our Treasury Section can either invest or borrow, depending on the net figure exchanged on the overnight Money

Market.

In Reconciliation, 44 staff members answer all trace inquiries, either credit or debit items, instigated by either our branches or other banks.

Another duty is to key back to branches all the value amounts to clear out their operating accounts, including remittances, credit and debit amounts supplied by Processing.

*Laurie Coyne,
Manager Clearing*

BREAKFAST ON THE HOUSE



Congratulations to Wattle Park branch who won a breakfast hamper after Phase one of the Opportunity Knocks Campaign.

Looking happy with their win are original team members, from left, Leanne King, Rod Cantwell, Russell Parker and Sharon Hallam.

INTEREST RATES EXPOSED

SBV Economist Jane Nash gives us a behind the scenes look at rising interest rates — what causes them, the role banks have to play, and the outlook over the next few months.

Mortgage rates are at a historically high level. In a country with one of the highest levels of home ownership in the world, this affects millions of people.

Interest rates generally have moved progressively higher since May 1988. This is a Government policy response to Australia's major economic problem — a booming economy reliant on foreign savings.

The problem is that, under boom conditions, demand for goods has grown more strongly than Australia's ability to produce these goods. Spending by consumers has become increasingly directed towards imported goods.

As a result, our import bill has risen more quickly than our export receipts, leaving us with a deficit or shortfall financed by borrowings from overseas.

The shortfall arising from all our transactions with the rest of the world is measured by the current account deficit. At more than \$17 billion, the current account deficit for 1988-89 will be a record high.

Foreign debt build up

The end result of years of running current account deficits is a build up of foreign debt. Although it has not received much attention in the media until recently, Australia's debt has grown rapidly during the 1980's.

In March 1989, Australia owed the rest of the world \$103 billion in net terms and we are adding to this at an unsustainably fast rate.

In order to reduce our current account deficit, and begin to stabilise our level of foreign debt, Australia's domestic spending needs to be lowered to produce a more sustainable level of imports.

Failure to do this is likely to cause Foreign lenders to reassess their willingness to lend money to cover Australia's excessive spending.

The consequences of this sort of reassessment can be serious: a sharp drop in the exchange rate, rising inflation and a loss of confidence on the part of all foreigners with money invested in Australia.

Tightening of monetary policy, which effectively

means raising interest rates, is one means the Government has of lowering spending.

Why interest rates rise

High interest rates slow domestic spending since they increase both the cost of new borrowings to finance new consumption and/or investment and the cost of servicing existing loans.

The aim in slowing growth in domestic spending is to choke off imports and so improve the current account position.

The conduct of monetary policy is the responsibility of the Reserve Bank of Australia (RBA). The RBA, rather than the banks themselves, influences the level of interest rates through its day to day actions in the professional money market.

When the RBA drives up interest rates on the professional money market, the cost of the funds the banks use for lending rises.

To continue in their role as providers of finance, banks need to increase the rates at which they lend.

If they did not, they would be paying out more in interest on their deposits than they earned from their lending and would ultimately go out of business.

Greater rise in deposit rates

A charge often levelled at banks is that their interest rates are excessive and so too are their profits. This is not really the case.

In times when interest rates are high, such as now, interest rates on deposits tend to rise by more than rates on lending, so that the margin between the two is reduced.

Deregulation of the finance sector in the early 1980's has also ensured competitive pricing of bank services.

The Australian Government has said that it will not ease monetary policy and allow interest rates to fall until clear signs of a slowing in domestic spending emerge.

The good news is that signs that high interest rates are starting to dampen spending are emerging. However, it will be some months yet before spending has eased enough to allow scope for a substantial fall in interest rates.

LOOK OUT SHARK!

Ormond North Region was well represented in the recent Inter-Bank Tournament conducted at Kingswood Golf Club.

The team consisted of Brian Francis, Manager, Jordanville; Terry Preston, SRM, Ormond North; Bob Grieve, Manager, Malvern North; and Rodney Bramich, Senior Lending Officer, Ormond North Region.

The star of the day's play was undoubtedly Rod

Bramich. Rod romped home with the "C" Grade Individual event with 45 stableford points, a great effort considering the high standard of the course.

Ormond North finished three points behind the eventual winner NatWest. With the best three cards from the official team of four, Ormond North had a combined total of 103 stableford points.

Sandi Costa,
Ormond North



The tournament team, from left, are Brian Francis, Jordanville; Terry Preston, Ormond North; Bob Grieve, Malvern North and Rod Bramich, Ormond North.

Word Puzzle

To celebrate the first edition of the new staff newspaper, you have a chance to be one of ten double movie pass winners. To enter the draw, fill out this word puzzle, write your answer in the space provided, and send it through the internal mail to Communication Department.

Here's some guidelines to help fill out the puzzle.

Find and cross out each of the listed words in the grid (see example). The words can be horizontal, vertical, or diagonal and some of them are backwards. Once you have crossed out each word, a phrase remains.

Handy Hint: Use a highlight pen to cross out the letters because some letters form part of more than one word. The filled in squares represented the end of the word in the answer.

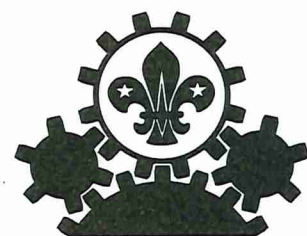
G	W	A	S	K	E	N	J	O	Y	A	I	D	E		R
I	N	D	I	V	I	D	U	A	L	S	N	K	E	E	V
E	H	I	E	R	C		F	S	E	M	A	N	M	O	R
T	T	E	R	G	O	B	S	E	R	V	E	O	E	T	S
E		A	L	A	N	O	S	R	E	P	T	W	I	T	H
A	T	S	L	P	C	S	E	V	A	S	E	L		A	A
M	R	Y	O	E	E	U	F	E	U	L	I	E	N	E	R
S	U	O	E	T	R	U	O	C	C	S	R	D		L	E
M	S	D	E	E	N	O	R	O	T	E	L	G	A	I	N
S	T	S	E	V	N	I	M	E	N	E	T	E	R	M	S
H	G	U	A	L	B	E	N	E	F	I	T	S	E	S	Y

aid	form	listen	serve
ask	gain	names	share
benefits	handle	needs	smile
caring	help	observe	team
concern	individuals	personal	terms
courteous	invests	relate	trust
customer	knowledge	saves	welcome
enjoy	laugh	see	

Answer:.....

Name:Branch/Dept:

A CALL TO SBV EX-SCOUTS



SCOUTING AND BUSINESS.
PUTTING YOUNG AUSTRALIANS ON
THE RIGHT TRACK.

The Bank has been asked to assist the scouting movement in compiling a data base of ex-Scouts.

The Scouting Association wants to hear from you in its efforts to develop a partnership between business and young people involved in scouting.

You can help by sending in, by August 1, the following information to John Williams, General Manager Personnel, at Head Office.

List your name, address, home and business telephone numbers, the name of your former scout group. Indicate if you were a Cub, Scout, Venturer, Rover or leader.

HOWZAT!!

It has been a big year for Chris Farrington, Box Hill South's mild-mannered Lending Officer.

Chris, who was captain/coach of Elsternwick Football Club, also plays cricket for South Caulfield. (What an energetic soul!)

His hard work with South Caulfield was finally rewarded this year when he took out the prestigious Roy Paximo medal as the VJCA Senior division's best player.

This came after being runner-up for the award in the previous two seasons.

Chris has escaped our winter and is currently playing league cricket in London for Epsom. Following this, he will be touring Europe with Contiki for another month. It's a hard life!

Kathy Constantinou
Box Hill South

SERVICE AWARDS

Congratulations to Bill Redding, Upwey and Arthur Robertson, Relieving Staff, who both recently celebrated 30 years service with the Bank.

Celebrating 10 years service are Andrea Delves, Camberwell; Leanne Hogan, Camberwell Junction; Jackie Ruigrok, Mitcham; Joanne McCormack, Syndal; and Phillip Dewar, Studfield.

Kathy Constantinou,
Box Hill South

SBV WINS GOLD

Last year's SBV housing insurance campaign, Operation A, has won a Gold Quill merit award in the 1989 International Gold Quill competition.

The awards, organised by the International Association of Business Communicators, recognise excellence in communication and attract entries world-wide.

Campaign manager, Debbie Vanderplight, Communication Dept., says that a major reason for Operation A's win was branch support, which enabled the campaign to meet its objectives successfully.

Three other SBV entries made it through the highly-competitive Asia-Pacific regional judging to become award finalists in San Francisco.

The other entries were a Retail Banking Circular note, the SBS Plus staff awareness campaign, and last year's internal communication survey.

TELLERS TALES

A country teller discovered at 5.05 pm on a Friday that they had a discrepancy of \$287.17. However, when the Manager opened the cash drawer, a cheque was discovered in the security note clip.

★ ★ ★

Who was the person at a Geelong Branch who stamped a deceased account passbook in the following manner:

"Paid in Full — we would be pleased to re-open your account at any time."

★ ★ ★

Glenys Hetherington,
South Central



The Mighty Megadumspuds...

OPPORTUNITY

Newspaper

July 1989 Edition

KNOCKS

State Bank Victoria

Collingwood overcomes the Colliwobbles

Finally and at long last, Collingwood has overcome the dreaded "Colliwobbles" to take out the Premiership in the Bank's Opportunity Knocks campaign.

With a strong forward line of Phillips, Bui and Crupi plus a talented centre line of Cameron, Sotiriadis and Rigoni, together with a robust following division of McNamara, Seaman and Goulding and assisted by a rock solid defence lead by Marie and Boardman, the team forged ahead in the first quarter and never faltered.

News of this outstanding result staggered Collingwood supporters who have many vivid memories of the dreaded "Colliwobbles". However coach Moylan was also confident as a good "Bomber" was showing the way.

State Bank Victoria, as a major sponsor of the team, provided all the refreshments which were thoroughly enjoyed by all concerned.



From left: Nick, Alan, Julian, Joe, Pauline, Cameron, Kevin, Brenton and Ken.

The Shopping List to End all Shopping Lists - Frankston East

The team at Frankston East certainly knows how to put a fanstastic breakfast hamper together - just look at this shopping list!

- 50 snags
- 3kg prawns
- pate
- french onion dip
- bread rolls
- salad
- crumpets & honey
- dry biscuits & cheese
- cheezels & chips
- orange juice

No-one minded the 7.00am start, knowing the breaky that lay ahead. The breakfast turned out to be more like a party than a breakfast, and it's not surprising that no-one felt hungry for the rest of the day.

Stop Press

High volume lending Sunbury has astounded organisers of the Opportunity Knocks campaign with an incredible result for February March.

Opportunities:	67
Target:	1340
Actual:	2232!

Opportunity Knocks Newspaper

This newspaper is produced by Communication Department for the Opportunity Knocks campaign. Special thanks to all staff who contributed.

The Menu According to "The Mighty Megadumspuds"...

Hot roast chicken, ham, turkey, fresh bread rolls and orange juice - superb!

This was the breakfast enjoyed by the staff at 398 Lalor Plaza after their big win of the \$198.00 in the Opportunity Knocks campaign.

The unusual name of "Megadumspuds" was derived from a tug-of-war team on a Fairstar cruise. According to Manager and coach, Keith Harris, "Megadumspuds are Big Timers".

Vice-captain Konrad Samulski had this to

say about the branch participation:

"Being a high lending branch we had a lot of opportunities to cross-sell the Bank's products.

"The staff at Lalor Plaza, especially the senior officers, are already exponents of the methods of cross-selling. The Opportunity Knocks campaign just provided the method of putting it all on paper".

All staff at Lalor Plaza used the Opportunity Knocks campaign to get together and cross-sell their way to a Mega-Breakfast, and are confident in winning more breakfasts in the next stages of the campaign.



Left to right: Angela DiDonato, Sue Gilbert, Garry Stafford, Les Bell, Chris Tsiros, Keith Harris (Manager), John Metaxos, Wendy Boardman, Fiona Cairns, Konrad Sumulski.

Sale is Sold!

"I was expecting this cheque," announced Stan Hartrick, Manager Sale branch when handed the branch's cheque for their breakfast hamper.



Left to right: Lee Spalding, Ron Rawlins, Trish Allman, Pat Weatherley & Trudie Sanders.

Stan had good reason to be confident of his branch's success because he knows he has a great team behind him who have done a superb job on the campaign to date. Sale beat their points target by 62 points - a great effort!

Sale is well on the way in the repaid housing loan part of the Opportunity Knocks campaign, and is very confident of winning another breaky hamper.

Resisting Temptation - Heathcote

Diet coke was the order of the day for Heathcote's manager and coach John Lenton, resisting the temptation to join in a chicken and champagne breakfast enjoyed by the other three staff members. What willpower!

John stuck to his low-joule diet but will probably have to fight further temptation as the Heathcote team is extremely confident of winning at least another breaky hamper!

Flashback - Customer Throws a Party for the Staff

This article was reproduced from the Bank's old staff journal "Statesman" from 1983. It reaffirms the importance many borrowers place on repaying their mortgage loan. In this case the customer threw a party for the staff! Hope you have customers like Helen Williams.

On The House!

Pop! A champagne cork soars ceilingward, through streamers suspended from counter security bars. Torrents of chilled bubbles froth into long-stemmed crystal glasses. Another day begins at the branch!

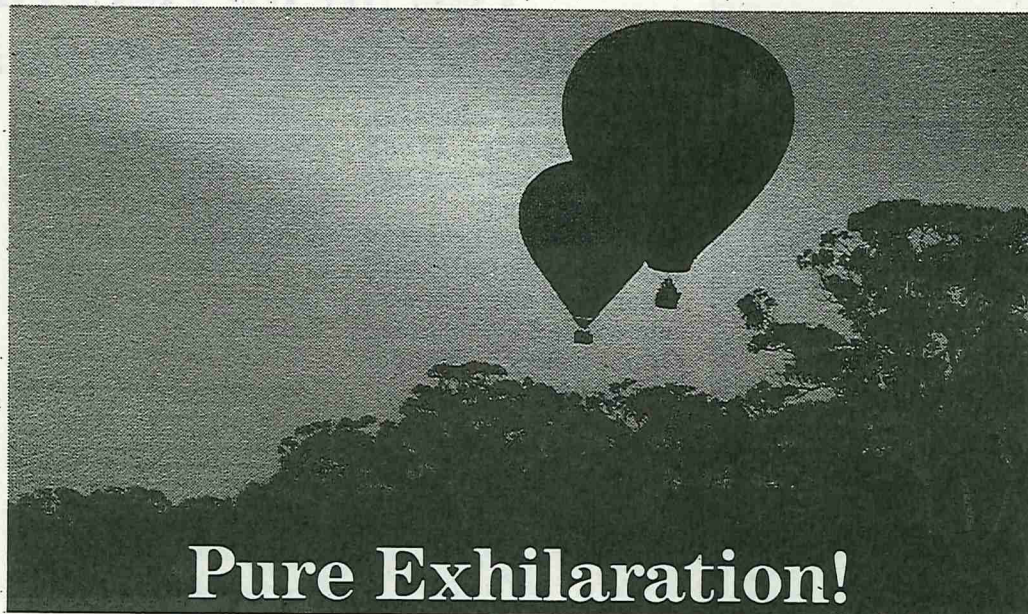
At least, that's how one day began in March when customer Helen Williams made the final payment on her mortgage loan, and turned on a 'splash' for the staff. Helen decked out the office with streamers and asked staff to drink a toast as she handed over her cheque. Manager John Moore says that the troops are now pressuring him to offer Helen a series of short term 'further's'!



FINAL REPAYMENT: Amid streamers, Yarra Glen accountant Andrew Richardson accepts final housing repayment from Helen Williams.

A Hot Air Balloon Flight

It's daybreak; the air is cold, still and dry - perfect conditions for take off in a hot air balloon. Excitement and anticipation fill the air as we prepare for lift-off in the sturdy cane basket. A series of short blasts of hot air fill the balloon, and we are airborne quickly and smoothly, rising with the sun.



Pure Exhilaration!

Peaceful, exciting, exhilarating! All words that describe the feeling of floating in wide, open spaces looking down on the rolling countryside that surrounds Hanging Rock. Personally I find it to be a very solitary experience, other people surround me in the basket but I barely notice them, the ultimate escapism.

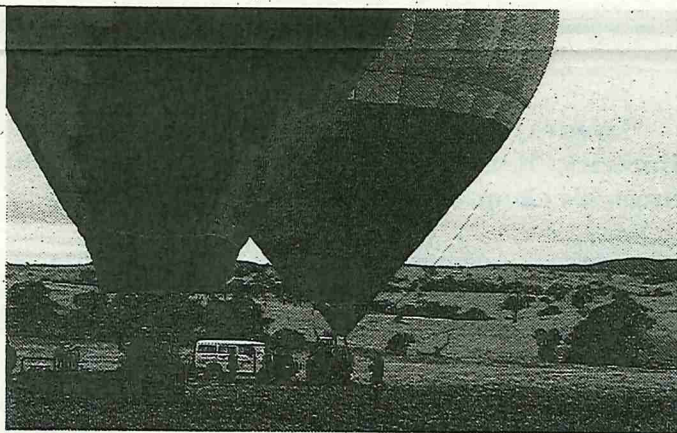
The ride is smooth even though the balloon is sailing up and down. I can clearly see the farms, paddocks, cows, everything. Looking up into the blending colours of the balloon, I am reminded of stained glass windows, lots of different coloured squares blending into the skyline. People rush out of their homes to wave at our colourful spectacle.

Our one hour flight is over too quickly; it's time to land. We drift toward the ground quickly and

silently. The landing proves to be one of the most exciting parts of the balloon trip. In fact it isn't scary at all. We hang on tightly to the ropes as the basket touches down. We bounce a couple of times before falling to one side and tumbling from the basket, laughing hysterically. A safe landing.

Can you imagine you and your team taking part in such a unique experience?

A hot air balloon trip is the grand prize to be won by the branch who wins the Opportunity Knocks campaign overall. I hope you can share in the same experience. So good luck with the rest of the campaign, and you could also be up and away!



"Just Like Christmas" - Wedderburn



From left: Robert Steele, Gary Powell, Susan Cooper, Bob Hodges & Suzie Hall.

"It's just like our Christmas celebrations," an enthusiastic Suzie Hall, Team Captain of the Wedderburn branch exclaimed. And it's not hard to imagine why with a breaky hamper consisting of croissants, custard tarts, champagne and chicken to fill five hungry team members.



Suzie is pictured with the rest of her team looking very pleased indeed - Oh What a Feeling!

Members of the Opportunity Knocks Breaky Club

Seventy-five branches are now members of the exclusive Opportunity Knocks Breaky Club after the first two months of the campaign. Congratulations to you all! Many other branches came pretty close to membership but just missed out.

Fortunately if you haven't yet won a breaky hamper, you have further opportunities in the last part of the campaign. Results for the April/May part of the campaign will be published in a later edition of True Blue.

Remember in the current part of the campaign you have a chance to win breakfast hampers also. Good Luck!

And the members are:

021 William Street	603 Ararat
111 Balaclava	606 Bairnsdale
122 Brighton East	609 Beaufort
139 Caulfield South	613 Benalla
140 Caulfield West	621 Camperdown
155 Elsternwick	627 Cobden
162 Fitzroy West	634 Dunkeld
166 Footscray West	641 Eaglehawk
192 Middle Park	645 Neerim South
200 Murrumbidgee	648 Geelong East
202 Newmarket	652 Heathcote
204 Niddrie	653 Heyfield
207 Northcote South	657 Jeparit
216 Hawksburn	670 Maffra
218 Preston East	672 Mansfield
220 Regent	673 Maryborough
226 Rosanna	679 Mooropna
227 Sandringham	681 Mortlake
228 Seddon	684 Murchison
242 Thornbury West	696 Portland
246 Wattle Park	704 Rushworth
250 St. Albans	706 Sale
268 Merlynston	713 Stratford
275 Frankston	719 Toora
279 Moreland West	721 Traralgon
284 Carrum	726 Warragul
288 Oak Park	728 Wedderburn
293 Preston East	738 Yarram
Plenty Rd.	745 Woomelang
308 Cotham	746 Melton
319 Warrandyte	747 Bunyip
322 Deer Park	757 Kangaroo Flat
345 Frankston East	758 Sunbury
368 Collingwood	793 Manifold
398 Lalor Plaza	796 Wendouree
601 Alexandra	805 Sebastopol
602 Apollo Bay	

"Keeping Your Ears Open"

Cotham beat the odds to win a breaky hamper despite a very high staff turnover in the first part of the campaign. Cotham has done a mighty job in beating their points target by 39 points, and of course, won a breakfast hamper!

Elizabeth Guthrie is the driving force behind her team of winners - Elizabeth reckons her secret for success is "just a matter of keeping your ears open and listening to the customer". Elizabeth gave a staff training session to teach other team members her cross-selling techniques

and to keep the branch informed of the campaign.

And what will Cotham be having for breakfast? Well, Wayne Wills, the accountant, fancies muffins with bacon, while Alison Foote, the senior clerk, is sure to have croissants.



Back row, left to right: Darren Wright, Rodney Mobbs, Wayne Wills, Anthony Murton & Philip Murphy. Front row, left to right: Helen Dann, Elizabeth Guthrie, Kelly Durant & Alison Foote.

Outstanding - 232 Springvale

97 Opportunities! Marilyn Ellis, senior clerk, must surely have writer's cramp after recording all of these repaid loans for the April/May part of the campaign. Springvale's target for 97 opportunities is 1940 but their actual is an amazing 2971.

The combined efforts of the team at Springvale have generated an outstanding result. How did they do it? Well, they sent letters to many customers who repaid their loan and also made follow-up calls. The staff also made face-to-face contact with these customers at the enquiry counter as often as possible to congratulate them and offer other Bank products to invest their surplus money.