

# True Blue

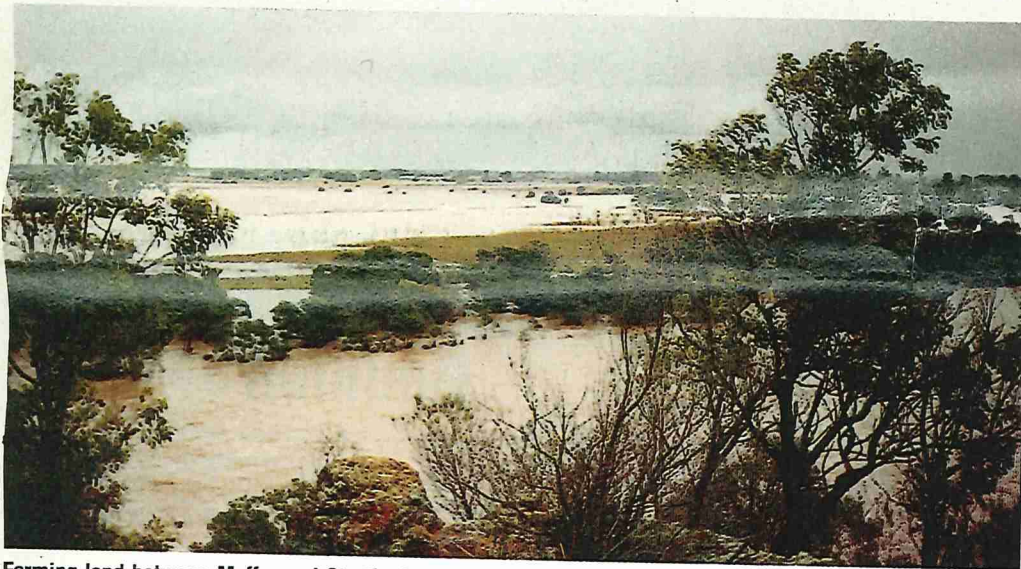
June 1990

STAFF NEWSPAPER

State Bank  Victoria

## GIPPSLAND FLOODED

*People in the flooded areas of Gippsland are still coming to terms with the devastation caused by the floods in April. They have a hard road ahead of them to clean up and get their lives back into order. Gerald Lanigan of Maffra Branch and Kathryn Bertacchini of Sale Branch have kindly written their account of how the floods affected them and their community.*

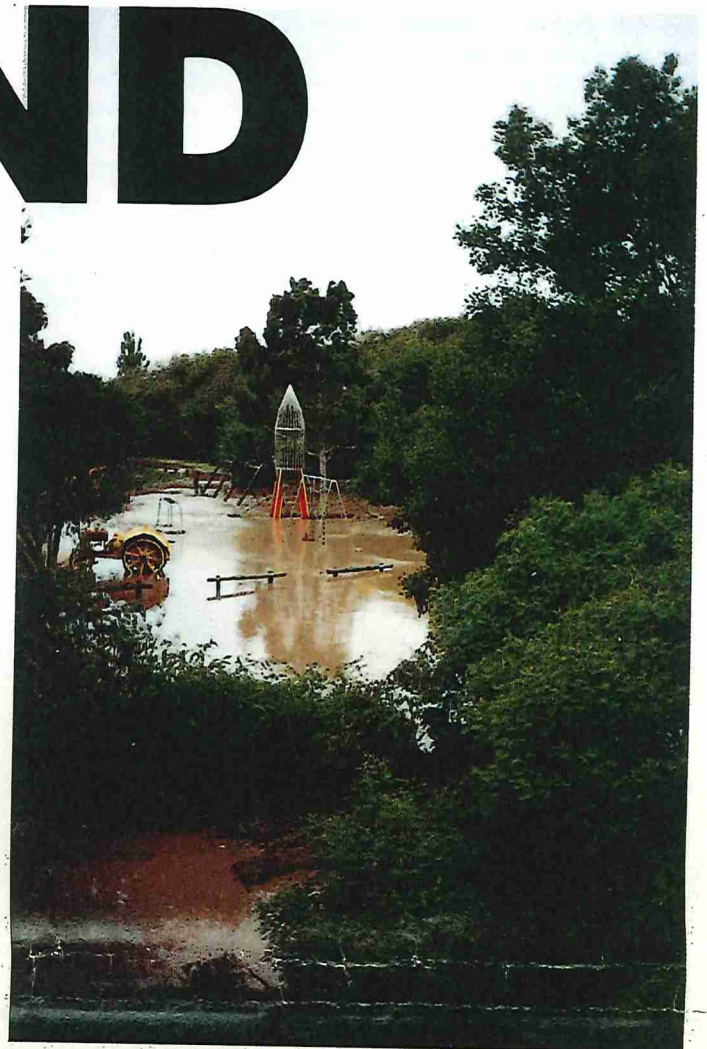


Farming land between Maffra and Stratford, reduced to a huge wetland.

On Saturday 21 April, 30 cm of rain fell in 24 hours. Severe flooding in the Thompson, Macalister and Avon Rivers caused devastation in the Maffra, Stratford and Heyfield area.

Most roads in the area were cut, causing many staff members to report to their nearest branch, and some being unable to attend work at all. A number of staff members and their families had their homes flooded with possibly the worst affected being Ron Rawlins from Sale Branch. Living at Boisdale on the outskirts of Maffra, Ron spent the Saturday night trapped in his house. The water level in the house rose to 76 cm before dropping, with Ron perched on his kitchen table. As you would imagine, there was extreme damage to his home and furnishings.

The local community rallied



A playground in the township of Stratford was turned into a lake.

behind those affected, and the true country spirit showed through. Staff from Maffra and Sale Branches were called upon on Sunday afternoon to release emergency funds to Community Services. The

funds were made available to families who lost everything in the floods.

*Gerald Lanigan  
Maffra Branch*

*Continued on page 8*

## INSIGHT

*This is the first of a regular column from our new Chief Executive Officer Paul Rizzo. The intent, as the column title suggests, is to give us insight into the CEO's views on the direction and undertakings of the Bank and to convey other messages of a various nature.*

I am writing this column on my first official day as CEO.

For the past few weeks, I have been balancing my time between attending meetings and talking with staff informally in branches and at head office. I've held meetings with the senior executive group to discuss broadly the issues facing the Bank.

I made a career change to SBV because I enjoy living and working in Victoria, and I saw an opportunity to work with a focussed organisation that is the market leader in its field. The competitor perception of State Bank Victoria is that it has a very strong local presence. As Victoria's own Bank, we



Paul Rizzo

have a unique advantage over our competitors. The major banks cover a wider market and cannot provide this regional identity for customers or focus on the market as sharply.

My driving vision is to build the Bank into a premier regional bank that can stand up in world class, with high quality people, business and results.

We have to continue to develop as a full-service commercial bank, and to do that we need to be strong and diverse. This applies to all areas of the Bank, especially the heart of the business — retail, high quality corporate and international, treasury, and funds management products. We also need

progressive and strong policies and plans in order to continue to improve efficiency and concentrate on total service to customers.

One major task over the next few years will be to completely wipe out the problems that have faced the group. We have a way to go. However, we have a solid tradition and good foundations on which to build.

I am greatly encouraged by the warmth and support I have received from staff while visiting the branches and departments, and I am looking forward to working with you in meeting the challenges ahead and reaping the rewards of success.

Paul Rizzo  
Chief Executive Officer

## New search for Young Achievers

State Bank Victoria is again sponsoring a search for Victoria's Young Achievers.

State Bankers are eligible to nominate Victorians under age 26 for the six awards, which each provide a \$5000 State Banking System.

The Young Achiever of the Year receives a further \$5000 from State Bank Victoria and a first-class ticket for two to any capital city in Australia.

State Bankers can nominate and be nominated for the Awards. Nominations close on 6 July and nomination forms are available from Marketing's Community Affairs Officer Linda Wilson (03) 678 7842.

Deputy Premier Joan Kirner officially opened the call for nominations in April at a launch of the Young Achiever Awards for which State Bank Victoria is a prize patron.

The Awards are part of the Bank's commitment to youth. It is the largest employer of young people in Victoria.

This is the second year

State Bank Victoria has been involved as a sponsor for the Awards. Last year, more than 500 Victorians were nominated.

There are six award categories:

- FAI Sports Award
- Price Waterhouse Career Achievement Award
- Australian Wheat Board Rural Development Award
- Medibank Private Arts Award
- SEC Science and Technology Award
- Kambrook Community Service Award

The Awards provide a unique opportunity to recognise the creative energies of young people and to encourage others to keep reaching for their goals.

The Awards were won last year by Douglas Hilton (Science and Technology), Andrew Gaze (Sport), Moira Kelly (Community Service), Judy Brewer (Rural Development), Barrie Kosky (Arts) and Heather Paton (Career Achievement).

# Farewell to the "big smoke"

Not everyone likes, or wants, to work in the "big smoke." Some people move out of the city and head for country towns because they're told to and some because they want a different lifestyle. True Blue spoke to three State Bankers' wives to find out the advantages and minuses of leaving Melbourne town.

▼ **John Jeffery**, North Central's Regional Manager, and his wife, Paula, moved to Bendigo in November 1987.

Before their Bendigo move, they were in Rutherglen for seven months and Cobram for four years.

They had also spent three years in Papua New Guinea. Paula does not regret the

moves to country towns and now Bendigo. "There are some minuses but the good side outweighs the bad," she says.

"We're certainly happy in Bendigo and we were looking forward to all the moves. It's like Melbourne in many ways and we knew before coming here we would like it."

But there can be possible unwanted ramifications in country moves. For example, their children, Glenn, 12, and Brett, 10, went to three new schools in one year.

As well, the wives of country bank managers can be expected to fill a big role in a country town.

"You do have drawbacks but the quality of life is very good," says Paula.

"That's what we weighed up.

"A lot of the time it's a good way of meeting people. As soon as you arrive everyone knows who you are. Once I was expected to be a treasurer in a kindergarten because my husband was a bank manager.

"In a smaller town you're on show all the time. But that's part of your role as a bank manager's wife. "But I don't regret the country moves. I'd recommend it."

▼ **Ken and Dorothy Morrison** moved to Inglewood three years ago from Portland.

They were in Melbourne before that.

Dorothy's first country move to Portland was

unsettling at first but she soon grew to like the place.

But now, at Inglewood (population about 800) she has adapted a lot more easily.

"We have the best of both worlds here, it was a good move," she says.

"We have Bendigo not far away and a country life here. Everything is within walking distance. We're really happy."

Ken and Dorothy have three children, Brent, 15, Dean, 14, and Lauren, 12.

"But moving school for kids, especially at high school, can definitely be a disadvantage."

Wedderburn High School, where they go, has about 180 students, an advantage for a more personal attitude, says Dorothy.

"When you move to a country town, people embrace you with open

arms," she says. "There are the kids sports clubs and mothers' clubs and our sports clubs. Between the two of us, we have about five treasurers' jobs.

"People come up from Melbourne and say 'What do you do, you must be bored.' We're not. The more you put into a community the more you get out of it."

▼ **Myrtle Darby** had some doubts when she and her husband Alan, Assistant Manager at Bendigo, moved to Bendigo from Melbourne in 1987.

"Initially I missed people of my own age," she says.

"As well, I felt sorry for the kids because of the friends they had grown up with and then moved. But I'm definitely happy now."

Alan was at Melton and Sunbury before going to Bendigo.

Myrtle says he now spends less time travelling and more time at home which is important with three children, Lisa, 16, Darren, 14, and 11-year-old Wendy.

"There are some things you have to get and have to go from one side of the town to the other, but city people have to do the same," she says.

Employment, particularly for younger people, can be harder in country areas.

For example, there were 232 applicants for one job at a Bendigo jeweller's and a job at a record bar had 60 applicants outside the front door by 9 am.

"Finding work can sometimes be a bigger problem in the country but it's definitely a better lifestyle," she says.



Paula Jeffery



Dorothy Morrison



Myrtle Darby

## Access

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

**Q** Does the Bank have any plans for a new advertising campaign (along the lines of the Ralph ads)? Other banks seem to be promoting heavily on TV and our Bank could do with an image lift.

**A** The Bank is monitoring all competitor advertising activity especially on television. Further research has been commissioned to assist the development of a new campaign to be launched later this year.

**Trevor Salmon**  
Senior Manager  
Advertising, Marketing  
Department

**Q** Does the Bank have any plans to rewrite the Staff Instructions in the near future? At the moment

they are often difficult to understand, outdated and contradict other instructions.

**A** A review of the presentation and format of policy and procedural manuals has been given the highest priority in the recently formed Retail Planning area.

**Peter Shepard**  
General Manager  
Personal Banking

**Q** Is there any truth in the rumour that the Managers' Club Quarterly Dinners are being dropped?

**A** Suggestions that the Quarterly Managers' Dinners are to be discontinued have no substance and in fact, Managers will shortly be advised of the continuance of these evenings including dates, times etc.

**John Winders**  
Acting Chief  
Operating Officer

## Romance, Romance, Romance!



No wonder Cherylle Duke, Berwick Branch is glowing with happiness after all the excitement and romance associated with her boyfriend's marriage proposal.



This story must be one of the most romantic proposals of marriage ever.

It all started when Cherylle Duke of Berwick Branch received a bunch of roses at work, the card that arrived with them read "Will".

Three hours later, another bunch of roses arrived for Cherylle. This time the card attached read "you".

By now you're probably expecting a third bunch of roses, but no, instead a chauffeur-driven limousine arrived outside the branch, and out stepped Rowan, Cherylle's boyfriend. Looking very debonair dressed in a tuxedo, he alighted from the limo with the missing bunch of roses and words, "marry me?"

The town centre stopped for the excitement as the happy couple were whisked away for a night of dining and dining at the Rialto, Melbourne.

P.S. Cherylle did say "yes"!

**Jeff Hyde**  
Frankston Region

## 21 Years is a Record Reunion

For 21 consecutive years, (since 1969), five staff members have met for one night a year to have dinner and talk over the old times. They originally worked together at Bourke Street East Branch between 1966 and 1969.

**Lee Samson** was the Manager in 1969. Lee worked at many branches during his long and distinguished career and retired from Springvale Branch about seven years ago.

**Jim Hall**, Manager of Southland Branch, was a clerk in 1969. Jim has worked in metropolitan and country branches and also in Head Office. Jim even made it to the reunion when he was Manager at Casterton and Murchison.

**John Day**, Senior Regional Manager Ormond South Region, was the Accountant in 1969. John has worked at many branches and worked in Branch Banking Department. He also worked as Agency Examiner and District Manager.

**Natalie Launikonis**, Manager Personal Finance, worked as a clerk in 1969. Natalie has worked in city and western suburban branches and more recently in Head Office.

**Gerry Ringin**, Manager of Nagambie Branch, was the Junior in 1969. He has worked in city and western suburban branches and also on the relieving staff.

**Gerry Ringin, Nagambie Branch**



Reunited for another year are, from left, Lee Samson, Jim Hall, John Day, Natalie Launikonis and Gerry Ringin.

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Ormond South	Leone Murphy	577 8457	Carmel Oats	678 6560	Treasury	Cristina Filtsos	678 7429	
			Centre		Properties	Neil Morton	678 9403	
					Finance & Accounting	Julie Creighton	678 7090	

# “Staff bigger asset than any advertising campaign”

Dear Sir/Madam,

I opened a State Banking System account today, and was just writing to let you know that I was more than happy with the service I received from your wonderful staff.

The young man who served me (whose name I unfortunately did not ask), was more than friendly and very helpful. I was also very impressed with the fact that as soon as I showed him my identification, he started calling me by name. It makes you feel more like a person than just another customer.

He also explained everything so fully and in very simple terms so that I knew what was going to happen to my money. He spoke to me in such a way that (a) I felt like I had known him for years and (b) so that I felt like he was treating me as he would a friend.

The account I opened was going to be as an extra account to help me control my finances, but because your staff have been so good to me, this will become my main account. I know that your staff are always this good because I made it my business to ask around.

I just wanted to let you know what wonderful staff you have, and that they are a bigger asset than any advertising campaign could ever be.

I opened my account at State Bank Centre Branch.

Yours sincerely  
Michelle Wilkinson

## SBV wins three awards

State Bank Victoria has won three employee communication awards.

The Annual Report to Staff earned an Award of Merit in the Serif Awards. This is an Australia-wide competition sponsored by the Society of Business Communicators Australia.

Kathy Barakis, Communication Manager, Communication Department, was project manager for the report, which for the first time was incorporated in November True Blue. The new approach was taken following the communication survey of staff carried out in 1988.

The internal material for the High Yield Call Account launched in November won an award of merit in the Gold Quill competition. This is an international event organised annually by the International Association of Business Communicators (IABC). The judging takes place in San Francisco.

Liz Hunt, Communication Manager, Communication Department, was project manager.

Opportunity Knocks, the final loan repayment campaign that offered breakfast hampers to winning branches, also won a Gold Quill Award of Merit.

David Hainsworth, then Communication Manager, Communication Department, now Product Manager, Retail Planning, was the project team manager. Other team members were Kathy Barakis, Communication Manager and Catherine Brizzi, Assistant Editor of True Blue.

Out of 70 awards made worldwide, three came to Australia. Two were for SBV projects and one for National Australia Bank's quarterly external magazine, Decisions.

## TELLERS' TALES

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

A customer asked for a new pay-in book to be stamped up for his account. The staff member serving had other things on their mind and stamped the book using the branch's phone number. When the customer tried to use the pay-in book there were all sorts of problems, no-one could work out what the number was!

Leah Woodward  
Heidelberg Region

★ ★ ★ ★

Which teller in the Box Hill South Region put 56 days clearance on a large credit? When asked why, his reply was, "Well there were 14 cheques each requiring four days' clearance..."

Colin Moncrieff  
Box Hill South Relieving Staff

★ ★ ★ ★

The coin counting machine at Manifold was making a lot of noise and the Supervisor was fed up. He yelled, "Can you turn that thing down?"

Who was the redhead who then proceeded to search the machine from top to bottom for the volume control?

Christine McCallum  
South Central Region

## SBV Sponsors FarmWorld

The Bank was again proud to be one of the major sponsors of FarmWorld. Held at Lardner Park near Warragul, FarmWorld is one of the largest and the best agricultural field days in Australia. Now in its 28th year, it has gone from strength to strength, with a record number of 585 exhibitors this year. The exhibition ran from 22 March to 25 March, with John Kerin, Federal Minister for Primary Industry and Energy officially opening FarmWorld on 23 March.

Each year companies use FarmWorld for releasing new products onto the market. SBV introduced an award for the most innovative new product. The winner was Graham Wood Machinery of Koo Wee Rup, for his machine called Woods Bale Feeder. He was presented with his prize by Peter Shepard, General Manager, Personal Banking.

Gippsland region managers, Sandy Burrridge, Warragul; Peter North, Relieving Manager; Bob Healy, Drouin and Bob Gow, Senior Regional Manager, answered enquiries and discussed the Bank's products and services such as Farm Point with customers in the Bank's on-site promotional caravan. Many people took a special interest in the the Farm Point package. Ray Ryan from Gippsland Region constantly demonstrated its use and benefits which attracted many prospective customers.

Janice Page  
Trafalgar Branch

## New business lending course developed

A new 12-day business lending course has been developed by the Training Design Centre in conjunction with the Staff College.

The course aims to provide participants with the necessary skills and knowledge required for business lending.

The first course started at the Staff College on 26 February this year and will run on a regular basis.

Although intensive and challenging, the overall reactions were positive.

Course participants summed up their feelings in the following statements:

"An extremely rewarding two-week stint at Baxter."

"The aspect of being assessed on your own abilities and course contribution helped all of us gain the most out of the course by contributing to our maximum ability."

"Great course."

"Early mornings, late nights, exhaustion, pressure . . . teamwork, satisfaction, achievement."

"Great morale shown by participants."

"I believe every participant, by meeting the gruelling demands for concentration and participation, grew both in knowledge and self-esteem."

"Well prepared and presented, mentally challenging, professionally relevant, active participation, performance assessment two beautiful weeks with a highly motivated group of bankers."

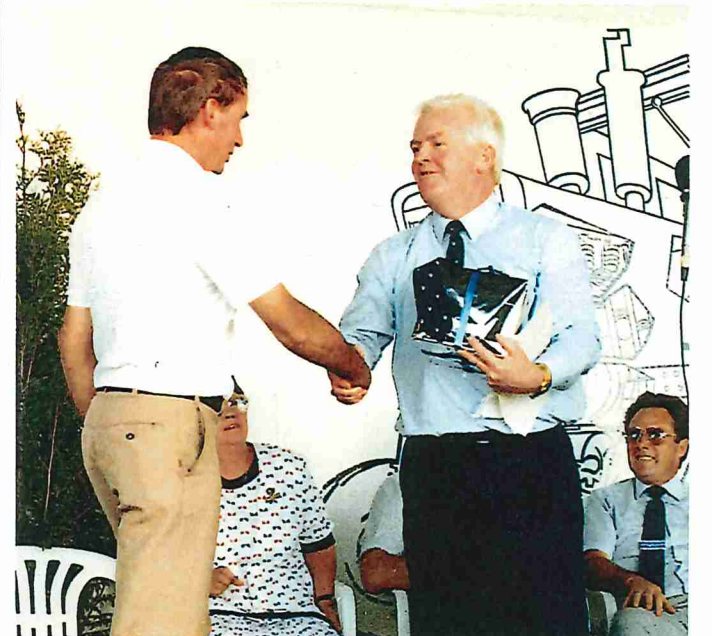
"Intense but rewarding, as a team we achieved our goals."

"The most comprehensive and intense but equally interesting and enjoyable course I have attended."

"The best course I have attended."



Looking pleased with their efforts during their course are business lending course participants. Back row, from left, are, Tom O'Callaghan, Business Banking; Richard Berry, Course Leader; Ivan Phillips, North West Region; Martin Hopper, Corio Village; Tony Robinson, Box Hill North Region, Alan McKean, Course Director. Middle row, from left, are, David Boylan, Albert Park; Michael Kennedy, Alexandra; Dianne Douglas, Box Hill South Region; Darryl Sutcliffe, Malvern; Bob Emonson, Strath Village. Front row, from left, are, Cathy Powell, Course Designer; Kerrie Gray, Warrnambool; Chris Horton, Dandenong; Geoff Woolley, St Albans; Perry Tsimiklis, Northland Centre.



Peter Shepard, General Manager Personal Banking presents Lawrence Marshall of Graham Wood Machinery with the Most Innovative New Product Award.

### Albert Park

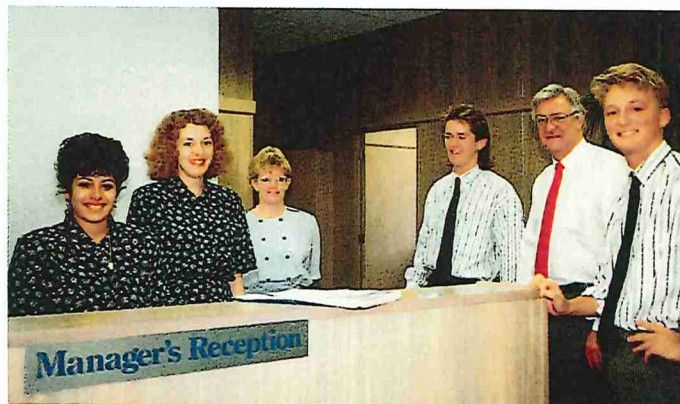


Ready for a day's work at Albert Park Branch, are, from left, Sandra Randall, Suzanne McKenzie and Judy Harty.

### Executive Malvern

Malvern Branch is Ormond North's only executive level branch, headed by Bruce Evans. With a staff of 24, they recently moved from temporary premises to completely renovated premises on the original branch site at 51 Glenferrie Road.

The premises provide excellent client and staff facilities on the ground floor including corporate teller facilities. The upstairs of the refurbished building provides an extensive reception area, senior managers office and two large interview rooms and is also occupied by a lending cell of six.



Caught by the True Blue camera looking very professional at Malvern Branch are from left, Rita Papaklonaris, Caroline Binns, Vicki Pummeroy, Craig Shepard, Bruce Evans, Manager; and David Hand.

### Ashburton Aces



Ashburton Branch are all smiles for the True Blue camera. Pictured back row from left are, Chris McLaren, Steve Dixon, Tom Dubravcic, Mark Casey. Middle row from left are, Phillip Brooks, Helene Peasley, Rhonda Fay, Wally Packer, Cassidy Ison. Front row from left are, Maria Devitsakis, Erlinda Etherington, Judy Westmore.

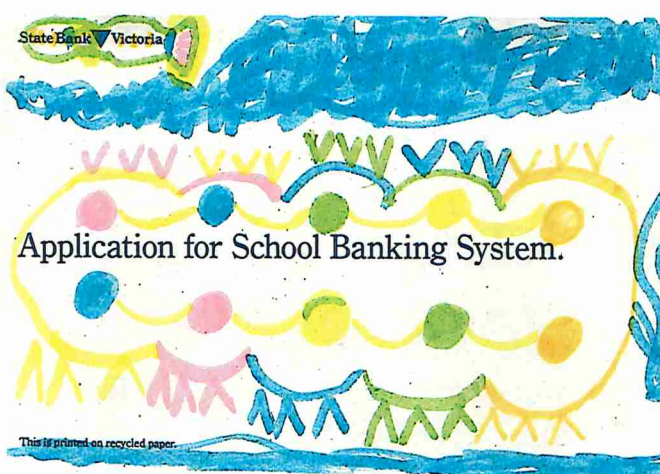
### It's game, set and match for Robert

Robert Kane of Relieving Staff has been an umpire with the Victorian Lawn Tennis Umpires' Association for the past five years. During this time he has umpired at the last three Australian Opens, one at Kooyong and the last two at the National Tennis Centre. This year Robert umpired in the centre chair for the Australian Junior Boys Singles Final which he said was a great thrill for him. Robert likes to spend his annual leave umpiring at the Open and suprisingly finds it's nice and relaxing!



Robert is pictured in the centre Chair getting ready to umpire a tennis match.

### How to brighten a day!

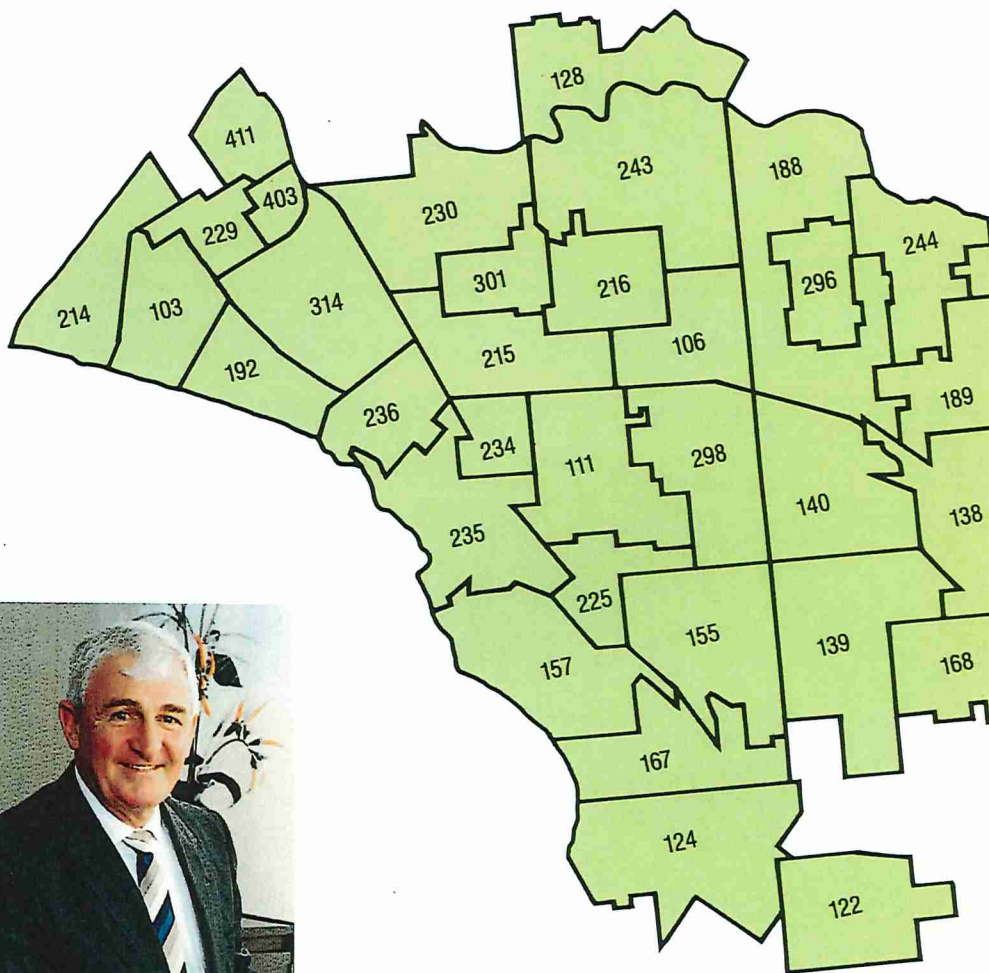


Young Miriam Dickinson from Ashburton Primary School decided to add a bit of colour to her School Bank envelope and brighten up the day of staff at Ashburton Branch who completed her application form.

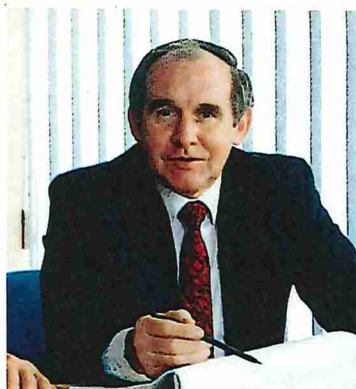
### Look who banks with us



Some famous faces who bank in the Ormond North Region, the 3MMM D Generation, pictured on the right, and Maurie Fields and Val Jellay on the left.



Terry Preston, Senior Regional Manager.



Kevin Wells, Regional Manager.

### Daredevil Dog

Thirteen year old Bindy Fox shows her obvious water-skiing prowess. Bindy's owner is Michael Fox, Administration Manager of the region, who says that she wears a child's life jacket because it makes her feel more secure when she reaches top speeds in the water at Eildon Weir. What a dog!



Bindy Fox shows her prowess for waterskiing.

# OUR REGION ORMOND

## Ormond North

Ormond North Region is a most interesting region boasting a truly cosmopolitan base as well as some of Melbourne's best tourist destinations and restaurants.

The region's boundaries extend from Ashburton in the east to bayside suburbs as far down as East Brighton in the south and Prince Henry's Hospital Branch in the north.

The older bayside suburbs in the region have experienced a dramatic change over the past three years. There has been a large shift from mainly older State Bank Victoria customers to younger, managerial working couples. Many incomes are gobbled up in extensive renovations to the many historic and majestic homes which abound in the region. This creates many opportunities to form new and continuous banking relationships.

Situated not far away is St.Kilda Road; Melbourne's city edge commercial boulevard. This strip of commercial and office development contains about 35,000 to 40,000 employees who represent strong demand for personal banking services. There is also an enormous potential to develop commercial banking business. The area is presently serviced by well positioned branches, 499 St. Kilda Road Branch

and South Melbourne St. Kilda Road Branch.

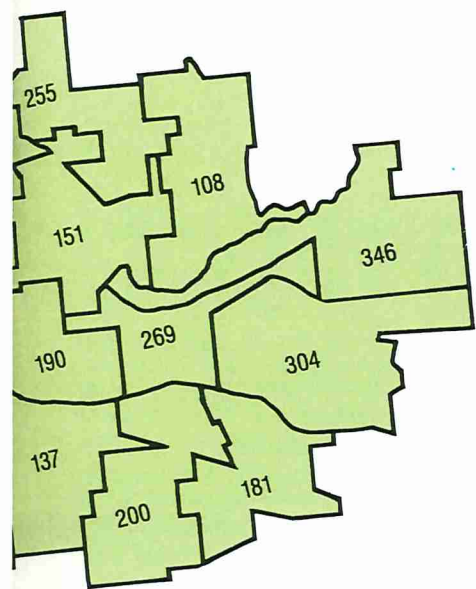
The extremely popular large strip-style shopping centres such as at Toorak Road, Chapel Street and Glenferrie Road are experiencing considerable redevelopment and further changes are planned in an endeavour to maintain the interest for shoppers. The branches play an important role and are an integral part of these trendy centres.

The region grew in July 1989 from 42 branches to 45 branches. The increase was due to redistribution when Parkville South Region was disbanded. Ormond North Region currently has 475 staff, most of whom live outside the region. Staffing some of our branches in the Port and South Melbourne areas at times can prove difficult because so few staff live in these areas.

As has been said many times in the past the following year will be challenging and will require skill and commitment. I believe this coming year will be far more challenging, requiring even more commitment and endeavour than ever before. I know that our region will take up the challenge in their endeavours to meet the Bank's objectives.

Terry Preston Senior Regional Manager

# OF THE MONTH NORTH



- |                                     |                                      |
|-------------------------------------|--------------------------------------|
| 103 ALBERT PARK                     | 229 SOUTH MELBOURNE                  |
| 106 ARMADALE                        | 230 SOUTH YARRA                      |
| 108 ASHBURTON                       | 234 ST. KILDA                        |
| 111 BALACLAVA                       | 235 ST. KILDA SOUTH                  |
| 122 BRIGHTON EAST                   | 236 ST. KILDA WEST                   |
| 124 BRIGHTON NORTH                  | 243 TOORAK                           |
| 128 BURNLEY                         | 244 TOORONGA                         |
| 137 CARNEGIE                        | 255 GLEN IRIS UPPER                  |
| 138 CAULFIELD EAST                  | 269 MALVERN EAST STATION             |
| 139 CAULFIELD SOUTH                 | 271 PRINCE HENRY'S HOSPITAL          |
| 140 CAULFIELD WEST                  | 296 MALVERN NORTH                    |
| 151 DARLING                         | 298 CAULFIELD NORTH                  |
| 155 ELSTERNWICK                     | 301 PRAHRAN MARKET                   |
| 157 ELWOOD                          | 304 CHADSTONE CENTRE                 |
| 167 GARDENVALE                      | 314 499 ST. KILDA ROAD               |
| 168 GLENHUNTLY                      | 346 HOLMESGLEN                       |
| 169 GLEN IRIS                       | 403 SOUTH MELBOURNE,<br>WELLS STREET |
| 181 HUGHESDALE                      | 411 KINGS GARDENS                    |
| 188 MALVERN                         |                                      |
| 189 MALVERN EAST,<br>WATLETREE ROAD |                                      |
| 190 MALVERN EAST,<br>WAVERLEY ROAD  |                                      |
| 192 MIDDLE PARK                     |                                      |
| 200 MURRUMBEENA                     |                                      |
| 214 PORT MELBOURNE                  |                                      |
| 215 PRAHRAN                         |                                      |
| 216 HAWKSBURN                       |                                      |
| 225 RIPPONLEA                       |                                      |

## Future directions for South Melbourne

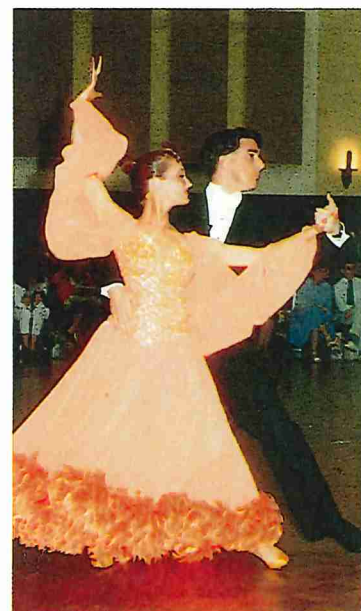
Staff from South Melbourne Branch recently spent a very successful Future Directions weekend at the Staff College, Baxter.

The staff all agreed that being able to discuss problems in a relaxed atmosphere is not only a morale booster but enables staff to concentrate on particular areas without the distraction of pressing duties.



Looking every inch a team after South Melbourne Branch's Future Directions weekend. Back row from left: Pam Gibson, Janne Mundy, Julia Deoki, Ros Redfern, Joe Begg, Oscar Norohna, Helen Skaliaris. Front row from left: Sue Tsagliotis, Maryann Douglas, Brendan Murphy, Steve Reid, Con Carydis, Juan Rodrigues, Col McGettigan.

## Dancing the night away



Christine Lawson shows her style with dancing partner Michael Bowden.

## A night to remember

Recently the staff at Ripponlea Branch got together for a social night out at Poci's Italian Restaurant in Hampton.



Ripponlea Branch getting into the swing of things. Back row from left are, Leo Adams, Alan Don, Sharmine Bandaranayake, Amarjeet Dhillon and Kate Some. Front row from left are, Lyndal Forsyth and Anna Dimos.

Christine Lawson, Relieving Staff, has been actively involved in ballroom dancing competitions for 12 months. She practises dancing four hours per week and is also involved in teaching dancing which takes up at least eight hours per week. Christine makes her own dresses for each competition, each dress costing up to \$500 for material alone!

## What a body!

Nineteen year old Nigel Kodagoda of St. Kilda Branch has been body building for about 18 months. In his first competition in March this year, he won second place in the Teenage Southcoast competition held at the Camberwell Civic Centre.



## Scott's no pie in the sky!

Scott Mackay of Middle Park Branch can claim an unusual claim to fame. He recently set a world record in the Gillies Pie eating contest! He was competing against pie-scoffers Australia-wide and won by eating four pies in 1.56 minutes, slicing 21 seconds off the previous best time.



## Artistic Banker



Robyn Fleiner of Malvern East Wattletree Road Branch showed quite a talent for design and layout when she put together her SBS overdraft display showing the reasons a customer should have an SBS overdraft facility.

## Banking anywhere



Glenn Taylor, Channel 7, who banks at South Melbourne St Kilda Road Branch, doing his banking at South Yarra Branch.

State Bank Victoria  
Ormond Regional Centre



Sue Donaldson, Receptionist, Ormond North Region.



Martina Curry, Personnel/Annual Leave Clerk, Ormond North Region.



Ormond North Regional Office staff, standing outside the regional centre. Front row from left are, Warren Percival, Tim Dennis, Sue Ingham, Elaine McGee, Michele Perry, Bill Aidonis, Sandi Costa, Anne Ward, Martina Curry, Sue Donaldson. Middle row from left are, Max Brewer, Leigh Johnston, Michael Fox, Terry Preston, Sue Loughnan, Mark Casey, Stuart Middlehurst, Kevin Morley. Back row from left are, Peter Leach, Tony Jones, Craig Shepard, Helen O'Donoghue, Rod Bramich, Brian Casson, Andrew Gellie.

# 1885 Ballarat Savings Bank Calendar Restored



A substantial volume of Bank memorabilia forms the Ephemera Collection which is identified separately from the written material held by the Archives Section. This

Collection includes items such as seals, logos, postcards, money boxes, bank notes, coins, uniforms, calendars and items of equipment and furniture. An interesting addition to the Collection is the 1885 Ballarat Savings Bank Calendar.

Archive staff were alerted to the existence of the calendar by Graeme Barnes, Customer Service Manager of Ballarat Branch. The calendar was brought to Graeme's notice by residents living in the Ballarat area, who, during house renovations, discovered it in a wall cavity. The calendar was in a very fragile condition and because of tears and discolouration, a conservator was engaged to carry out restoration work on it. After it has been stabilised it will be transferred to the temperature controlled environment of the Archive's Repository at Dandenong. There it will be permanently housed with other valuable and historic material which substantially documents the establishment, organisation, development and growth of the Bank and its functions.

The calendar is colour, measures 40cm x 29cm and is double sided. The message is one of thrift which is pictorially presented on the front of the calendar, showing two domestic scenes: one of a family financially comfortable, with the captions 'Thrift & Economy' - 'Comfort & Affluence'; the other is an impoverished family with the

captions 'Poverty & Want' - 'Waste and Extravagance'. Thrift themes and the encouragement of savings, however small, were an important aspect of the Bank's 'personality' in the late 19th century and early 20th century, as it attempted to help and educate its customers. The Commissioners' offices and the Savings Bank, Melbourne, and selected suburban and country branches are also pictured. At the bottom of the calendar are details of the Ballarat Savings Bank; establishment date (1856), total deposits and opening hours.

On the reverse side there is a further homily on the advantages of thriftiness, under a picture of the Ballarat Savings Bank. The months of the year are set out, with the relevant phases of the moon, and historical events are listed against each day of the month.

The calendar is a valuable relic of the Bank's past and makes an interesting contribution to the Ephemera Collection particularly as items from the last century are a rarity.

It is intended that after restoration has been completed, colour photocopies will be made available for use in Bank displays, branch functions, advertising etc. As it is unique to Ballarat Branch, a copy will be framed and hung at the Branch.

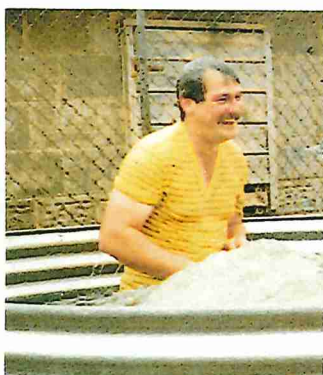
Patricia O'Sullivan  
Archives  
Records Administration  
Department

## WORKING INTEREST

### Colin cops a dunking

Lang Lang Manager, Colin Longmuir, who has made his mark in his 18 months at the Branch was recently caught taking involuntary diving lessons at the Lang Lang Show. The ever popular dunking machine was a great money raiser and saw Colin rather thirsty afterwards, but not for water!

Phil Tabram  
Brighton East Branch



Colin Longmuir, Manager Lang Lang Branch came up all smiles after his dunking at the Lang Lang Show!



Allan Timmins, Senior Regional Manager and Gary Whiteside, Regional Manager, North West Region recently hosted an informal function in Warracknabeal for Managers in their region who had earned a Service Award. From left are, Gary Whiteside, Peter Hanks, Warracknabeal, 30 Years; Ian Sanders, Relieving Manager, 30 Years; Garry McQueen, Kyabram, 20 Years; Allan Timmins.



Michael McMahon, Senior Regional Manager, Frankston Region and Joe Maloney, Regional Manager were on hand recently to present three Frankston Region managers with their 30 Year Service Award. From left are, Joe Maloney, Rex Hall, Dandenong; Les Smith, Pakenham; Ken Buckland, Carrum and Michael McMahon.



Smiles all around as Joanne Wood of Box Hill North Region receives her 10 Year Service Award from Kevin Glenister, Senior Regional Manager, Box Hill North Region.



A proud moment for Tony Robinson of Box Hill North Relieving Staff, pictured right, as he is presented with his 10 Year Service Award by Kevin Glenister, Senior Regional Manager, Box Hill North Region.

### Lions den financed by SBV



Peter Hall, Manager Anglesea Branch, pictured left, congratulates Brian Butterworth, Anglesea Lions Village President at the official opening of the Lions Retirement Village, Anglesea. The Village was a joint project between the Lions Club and the Ministry of Housing and Construction, and was financed by State Bank Victoria.

Christine McCallum  
South Central Region



# Snakes alive? Not with Vern around

Vern Cleeland says they're making snake jokes around Cowes but it was no joke when he had to dispatch a slithery uninvited guest to its maker recently.

Vern, of Wonthaggi Branch, says the saga started at his Cowes home one afternoon when his 14-year-old daughter, Peta Jane (PJ), arrived home from school, turned on the TV and noticed a snake a few centimetres from her foot.

PJ raced out of the house and was met by her mother, Gail, who sought the help of a neighbour to track down the serpent, but without success.

Then Vern and a friend arrived home and continued looking for the snake into the night, carefully moving anything movable and even checking the webbing under the couch and chairs. But the slippery serpent was not found and Vern and Gail thought it probably fled when PJ raced out of the house.

But to be safe, PJ and her sisters, Andrea, 19, and Kate, 11, decided to share the top bunk after Gail made another search of their room and tightly shut the door.

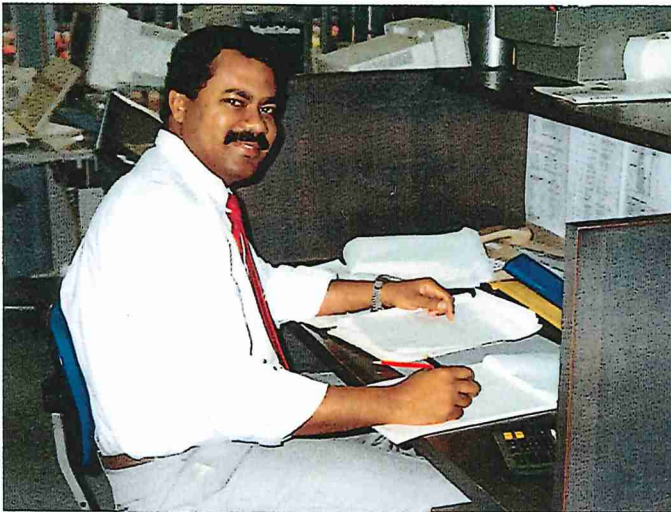
About 7am, Andrea heard a slight noise, looked down and saw the snake, a copperhead about a metre long, emerging from under the built-in cupboard door in the girls' room.

Enter Vern who, with the aid of some walking sticks made from old broom handles, literally belted the life out of the snake.

"It was a bit annoyed," says Vern. "It reared up when I approached it. We had searched and searched for it and before the girls went to bed, my wife went right through their room and must have locked it in."

"When PJ first saw it, she just went straight out the door."

# Heidelberg Region plays host



Roger Toussaint from the Seychelle Islands working at Heidelberg Regional Office.

As part of a fellowship agreement between the Australian Government and the Government of the Seychelles, Roger Toussaint from the Seychelles spent eight weeks working at the Heidelberg Regional Office. He worked in different areas of regional operations, including analytical work, staff training and commercial lending. He attended Business and Personal Lending courses at the Staff College, Baxter, and completed the second year of a Banking and Finance course at Footscray Institute of Technology.

Originally from Victoria, the capital of Mahe, which is the largest of the 92 islands in the Seychelles group, Roger, 32, began his career in banking 15

years ago. His experience includes six years working in overseas banking with the Seychelles Savings Bank.

After leaving Heidelberg region, Roger will spend four months working in the International, Treasury, Economics and Marketing Departments of the Bank. Roger found the experience gained in the lending field to be most valuable and has enjoyed his time so far with the Bank.

When he returns to the Seychelles with his wife and three children, Roger is expected to resume at a senior management level within the Seychelles Savings Bank. His major responsibilities will be to develop and market retail, commercial and international banking products and services.

*Leah Woodward  
Heidelberg Region*

# Out and about



Phil Kean, left, Office Supervisor from Data Processing, was a little surprised when he ran into new CEO Paul Rizzo, right, on a recent visit to the SBC cafeteria. With them is Acting Chief Operating Officer John Winders.

# HAPPY 100th BIRTHDAY

Peter Brideson, Manager Strathmore Branch together with Tracey McGee, Branch Marketing Support Officer were honoured to be invited to attend a very special birthday party.

The birthday was in honour of Florence Dawson, one of Strathmore Branch's oldest customers who had reached 100 years of age! Florence resides at Colton Place Nursing Home, Glenroy, and celebrated her big day with fellow residents, family, friends and distinguished guests.

Florence was born in Ballarat where she spent most of her life before being widowed and moving to Hawthorn, and then in 1984, to Strathmore.

*Tracey McGee  
Parkville North Region*



Pictured is Peter Brideson, Manager Strathmore Branch, congratulating Florence Dawson and presenting her with a sheaf of flowers and a gift for her 100th birthday and her continued patronage with SBV.



Vern Cleeland shows the unwelcome visitor, with, from left, daughters Kate, Andrea, PJ and wife Gail.

*Picture: Phillip Island and San Remo Advertiser.*

# Bob's Babes win battle

The pressure was building as the Netball Indoor Grand Final approached. Bob's Babes, the team from Box Hill Central Branch were ready to take on their opposition, The Kiwis.

On the day of the final the mascot of Bob's Babes (the King of Box Hill Central Branch, Big Bob Argall) gave a much needed pep talk at morning tea.

The game started slowly for the Babes, but with the mascot's support from behind the SBV banner, they lifted their game to be level at half time. In the last half, the Babes showed The Kiwis true State Bank spirit and won by three goals!

*Kathy Constantinou  
Box Hill South Region*



Ready to take on the opposition, are, front row from left, Bernadette Jones, Robyn Phillips, Alina Cleveley. Back row from left are, Elaine Tiley and Sandra Harrison.

# Word Puzzle Solution

May's Gippsland word puzzle was a popular success. In fact, some members of staff found more than 75 words from the word Gippsland.

Peter Parry and Craig Harrison, Conveyancing Settlement, Legal Department, found these extra ones: align, lapping, lid, pang, plaid, slapping, slid, sapping, sapling, sal.

In addition, an anonymous caller from Treasury also exceeded our target. Well done!

The 75 words we found are printed below.

- |        |        |        |
|--------|--------|--------|
| AID    | AIL    | ALPS   |
| AND    | ASP    |        |
| DAG    | DAIS   | DIAL   |
| DIG    | DING   | DIN    |
| DIP    |        |        |
| GAD    | GAIN   | GAP    |
| GAS    | GASP   | GILD   |
| GIN    | GLAD   | GLAND  |
| GLANS  |        |        |
| ISLAND |        |        |
| LAD    | LAG    | LAI    |
| LAND   | LAP    | LING   |
| LIP    | LISP   |        |
| NAG    | NAIL   | NAP    |
| NIL    | NIP    |        |
| PAD    | PAID   | PAIL   |
| PAIN   | PALING | PAL    |
| PAN    | PAP    | PIG    |
| PING   | PIN    | PIP    |
| PLAIN  | PLAN   |        |
| SAD    | SAG    | SAID   |
| SAIL   | SAND   | SANG   |
| SAP    | SIGN   | SIGNAL |
| SIN    | SING   | SIP    |
| SLAG   | SLAIN  | SLANG  |
| SLAP   | SLING  | SLIP   |
| SNAG   | SNAIL  | SNIP   |
| SPA    | SPAN   | SNAP   |
| SPIN   | SPINAL |        |

# Carnival Run runs riot at Box Hill

Amongst the 4000 runners competing in the Sun Carnival Run in April, 24 were State Bankers including six from the Box Hill South Region. Russell Parker, Wattle Park Branch; Terry Lambden, John Tilley, both from Burwood East Branch and Ron Leggett, Peter Menz and Robert Morris from the Regional Centre.

The annual Sun Carnival Run once again attracted a great crowd. The competitors ran, cycled or walked their way along the 14.5km route from Williamstown to the city.



*Kathy Constantinou  
Box Hill South Region*

# Gippsland Flooded — A Personal Account

by Kathryn Bertacchini

Continued from page 1



Selva Park Farm at Airlly.



Gippsland floods.

With devastation, tragedy and financial ruin faced by many farmers, growers and landowners in and surrounding the Stratford area due to recent flooding, the term "An Act Of God" represents a gross misnomer. This is a brief account detailing a more personal view of the struggle, compassion and heart-break my family and neighbours sustained recently.

My family have been farming in the Airlly region for 40 years and, having endured the 1971 floods, my father paid particular attention to the warning of the increasing level of rainfall in the higher catchment areas and the expected "banker" of the Avon

River, forecast by the State Emergency Service. Dad, due to previous experience, had estimated that it would take around five hours before the flood water would affect our property. He notified our surrounding neighbours and he and our share farmer proceeded to move the stock to what higher ground we had. The time consuming job of relocation of the stock and valuable farm machinery had taken them far longer than was anticipated, and by the time they had returned to the house blocks, the water was already lapping at the door steps.

Both Dad and our share farmer were really concerned and alarmed at the threatening silent sea of water that confronted them on their arrival and frantic efforts were

made by all to save the households' belongings.

We were luckier than many of our neighbours as we had managed to rescue most of the major household articles, but defeat was conceded when the muddy water flowed over the carpeted floor. The decision was made to isolate the electrical power before the power points went under.

One could only stand and watch with utter bewilderment and frustration as the silent invader ruined hard work for costly surroundings.

The level of rainfall over the Friday and Saturday measured 120mm in our area and over 400mm in the higher regions; the combination of both resulted in large areas of deep water over some sections of our property. Dad had to cut the fence to free a frantic

pony. Unfortunately, it was already too late to save the chickens. It was sad in retrospect to see them in the chook yard, sodden bundles of matted feathers in the cruel aspect of death.

I suppose it's typical of the Aussie landsman to make light of a serious situation, but Dad was laughingly able to tell us that our bulls were able to swim over their fence to reach some "in season" cows in another paddock. So much for the saying "making hay while the sun shines".

It would be unfair of me to go into detail about the losses and damages we incurred, as we were luckier than most; however, if I may, donations to the Floods Relief Fund would be sincerely appreciated by the hardest hit.

## PRODUCT SPOTLIGHT

Answer the two questions at the end of this article and be in the draw to win a double movie pass. Write your name, where you work, together with your answers on the back of an envelope. Send your entry marked "June Product Spotlight" into Communication Department by 22 June. The first 10 correct entries drawn will win.

Leasing is an effective alternative to buying an asset. It enables a client to have use of income producing goods and at the same time conserves their working capital.

The benefits of a lease to a lessee are numerous and include:

- 100% finance,
- full tax deduction for each instalment,
- fixed interest rate,
- fixed repayments which assists with future budgeting,
- flexible terms ranging between two and five years,
- structured repayments for seasonal income earners,
- no fees.

A finance lease is an agreement between the Bank (lessor) and the client (lessee) whereby the lessee pays a prescribed rental to the lessor usually on a monthly basis. This rental covers the principal cost of the equipment at a fixed rate of interest over the term of lease. At the end of the lease, the lessee will be required to make a payment to complete the borrowing. This later payment is called a residual value.

The residual value is an estimate of the market value of the equipment upon expiry of the lease and is assessed by taking into account the nature of the equipment, the usage, the rate at which it depreciates and the term of the lease.

Goods financed under a leasing arrangement must be wholly or mainly used in the production of assessable income. As the equipment leased is usually the only form of security in a leasing arrangement, such agreements are normally made on new depreciable goods such as:

- sedans and station wagons
- light commercial vehicles
- computers
- engineering machinery
- industrial plant & machinery
- medical and dental equipment
- agricultural equipment
- buses

Remember, finance must be for the full purchase price of the goods involved and therefore deposits and or trade-in allowances cannot be accepted. The minimum amount for SBV leasing arrangements is \$3000.

### Questions

1. How is residual value determined?
2. What is the difference between the lessor and the lessee?

## Little Ripper



Kathryn Bertacchini.

June's Little Ripper is a joint award — to Sale's Kathryn Bertacchini and Maffra's Gerald Lanigan — for their reports on the Gippsland floods.

## Fitness and a whole lot more!

The Fitness Centre situated in the State Bank Galleria, has over 700 members who take part in activities offered before work, at lunchtime and after work. Activities offered include: aerobics, water volleyball, circuit workouts, swim coaching, jazz ballet, The Executive Breakfast Club, Corporate Cup Running, Corporate Challenge, squash competition, water aerobics, power walking, massage, physical assessments, tai chi, first aid, and self defence. Quite a range of recreational pursuits!

The Fitness Centre also has quite a following of budding triathletes. This past season

saw seven SBV triathlon teams involved in the Business Review Weekly's Corporate Triathlon. Our Corporate Fitness Services Team won first placing in the women's corporate section.

Participation in running and team lunchtime activities has really accelerated recently. Apart from the Bank's explosive water volleyball competition, the Fitness Centre aided over 40 department teams in an introduction to the Melbourne City Council's Corporate Challenge competitions.

Massage is an additional service geared towards relaxation. A fully qualified Masseuse offers half hour and one hour



State Bankers in full swing at an aerobics class, held at the SBC fitness centre.

appointments at the Centre.

Whilst challenging and fun, the Fitness Centre's aerobics program provides a wide range for all levels of fitness. The majority of new members to the Fitness Centre start at beginners level. For some, aerobics may be too energetic, so power walking is a great alternative. Walking at a brisk pace improves the cardiovascular system as effectively as an aerobics class. Participants walk through the city to the river bank and enjoy some of the beautiful Melbourne sights along the way.

The Fitness Centre's management, Corporate

Fitness Services are a health and fitness consultancy, providing programs for many clients in the workplace.

**Kelly Little**  
Corporate Fitness Services  
Fitness Centre

## Competition Winners

The four winners in May's Product Spotlight are:

- Josie Cardamone, Preston East
- Tom Crouch, North West Regional Centre
- John McNamara, North Melbourne
- Janice Pace, Trafalgar



Power Walkers in action. From left are, Vas Eliades, Kelly Little, Jan Pritchard, Bernice Marion, Beth Couch and Michelle Diffen.