

# True Blue

June 1991

STAFF NEWSPAPER

State Bank  Victoria

A business name of Commonwealth Bank of Australia.

## INSIGHT



Paul Rizzo

I recently had discussions with regional managers of both networks which have been very useful; it provided me with feedback from the respective networks and enabled me to convey what has been happening from the merger point of view. I left the regional managers with a request that they convey my general impressions to staff, which I assume has been done.

It is possible, following the merger, that some customers (and staff) may be confused regarding the relationship between SBV and CBA; some customers may even resist ongoing relationships because they feel SBV will not be there in the long term. This is a total misjudgement.

In January, SBV legally became part of the CBA, which gave the CBA two brands, CBA products and SBV products. It is no different from Coles Myer Ltd operating Coles New World and Bi-Lo supermarkets, or Cadbury Schweppes marketing drinks with the Schweppes and Tarax labels. In each case (including CBA/SBV), the organisation has two brands offering customers the comparable services through different products.

Unlike the examples above, SBV as a brand will be progressively integrated but will still offer the same services through CBA. Customers should understand that, regardless of whether the product is labelled CBA or SBV, their relationship with the Bank will continue once the SBV brand is integrated. Further, their funds are guaranteed by the Federal Government.

On another subject, Victorian based banks are now actively competing for a firm customer base through their provision of home loans. This coupled with the difficulties of last year has led to the number of approved housing loans slipping behind SBV's previously strong position as the market leader. You will have noticed SBV's increased promotion in this area with new advertisements, the erasing of pricing and fees for new housing loans and wider eligibility. We've taken these initiatives to help the retail network to recapture our leading position with approved housing loans and gain new customers.

Let me wish you "good luck" in capturing good new customer relationships.

Paul Rizzo  
Chief General Manager  
and Adviser to the  
Managing Director

# Merged ATM network links customers

**S**BV customers now have access to over 2900 ATMs throughout Australia following the successful development and implementation

of the SBV and CBA ATM interchange facility earlier this month.

So far, this is one of the most important benefits for SBV and CBA customers following the merger. SBV cardholders can

withdraw cash and check their account balance at CBA Autobanks. CBA cardholders can withdraw cash and check their account balance at SBV Teller Point ATMs and withdraw cash from SBV Cash Point ATMs.

SBV cardholders can access their accounts through these cards: State Banking System Card, State Banking Business System Card, State Bank Victoria (Easybank) Card, Visa (Gold, Classic, State Banking System, Affinity) and Bankcard (if PIN assigned).

SBV customers can still access their accounts through existing ATM interchange agreements with ANZ, NAB, State Bank of New South Wales, State Bank of South Australia, R & I Bank of Western Australia, Bank of Queensland, SBT Bank of Tasmania and the Tasmania Bank.

CBA customers can still access their accounts through ATM interchange agreements with Westpac in Australia and ASB Bank in New Zealand.

The implementation of the ATM interchange facility was the culmination of over two-months' work between SBV and CBA working parties. Staff involved in the working parties were from SBV Third Party Sales, ISD and Retail Planning and CBA's Electronic Banking and Information Services.

An extensive promotional campaign to create customer awareness of the interchange facility is being undertaken. ◀



Chief General Manager Retail Banking Bob Escudier, right, and Zone General Manager Victoria Peter Andrews show how the ATM interchange facility works at State Bank Centre.



Mr Andrews, right, and Mr Escudier demonstrate the ATM interchange at the CBA Branch at the corner of Elizabeth and Flinders Streets.

## Big Business behind the scenes



Commonwealth Bank of Australia staff in Sydney get into training in preparation for the approaching share offer telephone enquiries.

As has been said before, the Commonwealth Bank share offer is the biggest in Australia's history and may possibly have the largest public share register. But what you may not realise is that it is also one of the largest projects "behind the scenes", involving over 500 staff available to work in the Share Information Centre (SIC).

The SIC occupies three floors of the Capita Building in Sydney. Levels 20 and 21 are staffed by two shifts of 200 people ready to assist with any enquiries.

In the SIC's Application Centre on level 22 are an additional 60 staff processing application forms and handling any irregularities which may occur.

The Bank has planned for a further 100 contingency staff to assist with an overload of phone calls and the processing of application forms.

On current estimates, it's envisaged that the SIC may

receive up to 400,000 phone calls from branches, brokers and the public before, during and after the share offer, ie, a period of approximately six weeks. All staff working in the SIC commenced training in April to enable them to answer the many questions on all aspects of the public share offer.

Manager of the SIC, John Richards believes the operation will run smoothly. He says, "We look forward to the challenge of the Public Share Offer. We have had extensive staff training and development of systems and are quite prepared for the influx of applications and telephone enquiries. We look forward to assisting the branches in any way possible."

A SIC telephone number has been set-up exclusively for branches Australia-wide. The staff are there to answer any queries relating to the prospectus/float. The number is 008 022 822. ◀

## Your last chance

If you want to take advantage of the Commonwealth Bank Health Scheme "no-waiting period" offered to SBV employees, you must do so by 26 June 1991.

## Central's Customer Service Success



Huyen Nguyen is presented with the first Customer Service Award by Central Branch Manager, Bob Bury.

Bob Bury, Manager of Central Branch, has adopted a Customer Service Programme initiated by Michael Hockley from the North Central Region.

Under Michael's scheme the Award is presented monthly to an officer who shows great improvement in their customer service and continuously exceeds the basic requirements of good customer service.

Huyen Nguyen was the first recipient of Central Branch's Customer Service Award.

Bob believes that the first

award presentation has created a stronger team morale and helped to maintain their high standard of customer service with each member of staff striving to receive the Award.

At the end of the year, the officer who has most consistently maintained their high standard of customer service will be presented with an overall end of year award. ◀

Damien Clarke  
CBD Region



# Courses prove an excellent investment

**M**ore than 2500 people have taken part in the Investment in Excellence and Pathways to Excellence courses since the programmes were introduced last October.

Coordinator Judy Baker says there has been excellent feedback from course participants, many of whom say the programmes have made huge differences to their attitudes to life.

"There has been overwhelming feedback from course participants, who, perhaps, went in sceptics and emerged 'positive wizards.' I don't know of too many training programmes that people have voluntarily nominated themselves for," she says.

"There has been increasing interest over time from regions as this feedback filtered through the Retail Division and branch eagerness to nominate personnel has grown rapidly."

The decision to introduce the programmes, by the US-based Pacific Institute, a personal development company, was taken before the merger.

Each group of participants in the courses has represented, where possible, a cross-section of ages and positions to enable a good mix of experience and ideas.

Judy says that with the merged Bank, there was a situation of change for staff in both Banks and the programmes have given staff an injection of optimism toward facing the challenge.

To date, nearly 150 groups

of 15-20 participants have taken part in the courses at 13 venues including State Bank Centre and metropolitan and country regional centres.

■ Judy Phillips, of Greensborough Branch, completed Investment in Excellence in February.

A Banker for 22 years, Judy says: "I found it very good. The way it was handled was excellent. The main change, through the course, was in my attitude."

"I was amazed when I got back to work at the change in my attitude towards my work, from negative to positive. Nothing had changed in the work environment. The change was within me."

"It made me view my colleagues and I suppose my friends differently. It made me think of taking more care of them."

"The way the course has been put together was like a light going on in my head. I was astounded by it. A lot of it is just common sense."

Judy says that feedback she has received about the course from other participants has confirmed her opinion.

■ Rob Hutchison, a Relieving Manager with Heidelberg Region, says the Investment in Excellence course, which he attended in April, is one of the best courses he has done in 25 years with the Bank.

"I thought it was excellent," he says. "With the content, the presentation and the way the videos are presented during the course, you seem to absorb more and take more interest."

"I've got a lot out of it, personally and for the work environment. I now feel positively and I can do things once I put my mind to it."

"You can see how it can work in your private and work life. The course has helped me to be more helpful and more understanding with my colleagues. My relationship has changed, instead of being ready to criticise, I'm now more sensitive."

"The first day of the course was a bit heavy but the way the course was done was most enjoyable. What you learn in the course is always in the back of your mind."

■ Rosemary Chapman, of Somerville Branch, who

joined the Bank in 1985, completed Pathways to Excellence in February.

"I thought it was a fantastic course," she says. "I used to have trouble getting up in the morning and getting started."

"I'd think I have to do this and I have to do that. But because of the course, I realised I didn't have to do it at all. I can actively do things to change the course my life is taking."

"I'm now less critical of myself which has helped me socially, also."

"You can view yourself during the course and see the way things can be changed."

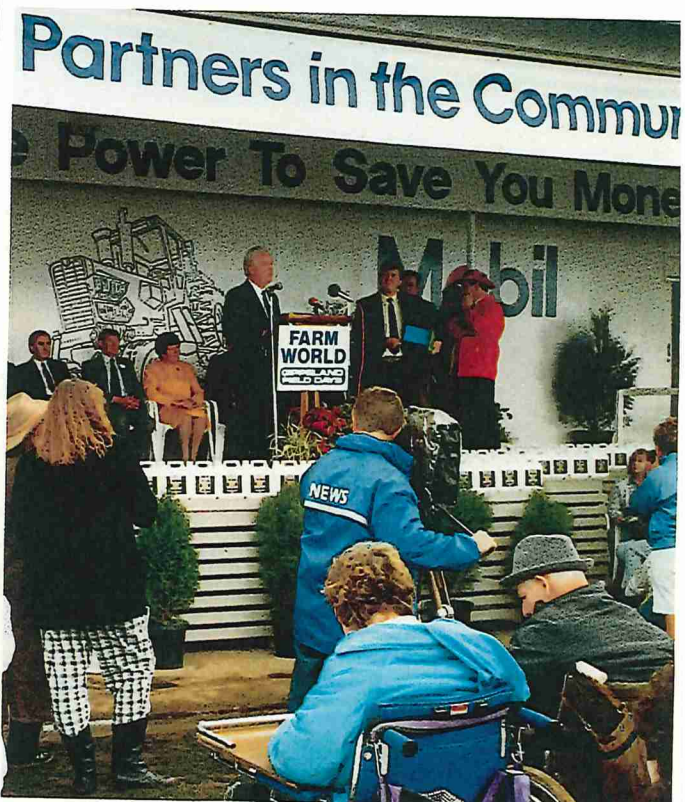
"It helped me take a good look at myself. Two weeks after the course everyone said how I'd changed and how less critical of myself I now am."

"It was definitely worth it."



Rosemary Chapman, of Somerville Branch, participated in the Pathways to Excellence Course.

## The world of Farmworld



General Manager Personal Banking Peter Shepard presents the State Bank Victoria New Product Award.

Lardner Park on 21-24 March was where all the action took place for Farmworld '91.

Once again it lived up to the visitors' expectations of being the biggest field day in Australia, with a record 595 exhibitors. Approximately 52,000 patrons passed through the gates over the four days, up 3% on last year.

Farmworld has become of interest not only to farmers but to the general public, with many craft, clothing and home improvement exhibitors creeping in. Exhibitors use the field days to inform the public of what products/services they currently offer and take the opportunity to introduce new ones.

Victoria's Premier, Mrs Joan Kirner, officially opened

Farmworld. Several presentations were made to exhibitors, and among them was the State Bank Victoria New Product Award.

The Award was presented by General Manager, Personal Banking, Peter Shepard, to the winner, Graham Wood of Graham Wood Machinery, of Koo Wee Rup.

The Bank's promotional caravan was set up on site to discuss banking facilities and services with clients.

Rural valuer, Ralph Franklin and Trafalgar Manager, Barry Lake were on deck for the four days, with Gippsland's Senior Regional Manager, Bob Gow and Regional Manager, Lindsay Green.

Sharleen Barry  
Gippsland Region

# Access

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

Send your questions to True Blue, Communication Department. Make sure you include your name and branch/department, so we can contact you. Your name will not be printed.

**Q** How many advertising agencies does the merged Bank use? Who are they and what are their roles?

**A** Recently Saatchi & Saatchi Advertising Melbourne was appointed to handle

the SBV advertising. For a time the existing television commercials will continue to be run. However, new commercials will be produced at some future time.

The advertising agency was appointed because its sister company, Saatchi & Saatchi Sydney handles all of the Commonwealth Bank's advertising.

The two agencies operate independently but it was considered to be appropriate to use the one company for both Banks particularly for the future because the two styles of advertising will need to be brought closer together as

total branch network integration approaches.

Peter Fitzhenry  
Chief Manager  
Marketing

**Q** What is the position with the State Bank Victoria Fashion Collection? Will there be more available to Victorian staff in summer 91-92 or will it be under the Commonwealth Bank of Australia design and corporate colours?

**A** The recent Winter '91 Update was the last of the State Bank Victoria-

designed and manufactured Fashion Collection.

For the next Update — Summer '91 — a specially selected range of garments from the CBA range will be available to you. The styles and colours of the range have been chosen to complement garments from the SBV Fashion Collection and branch decor.

You will be provided with full details as soon as it is practicable to do so.

Peter Fitzhenry  
Chief Manager  
Marketing

## RETIRED OFFICERS' MEETINGS

The State Bank of Victoria Retired Officers' Club will hold its annual meeting on 2 September.

The club's Christmas luncheons are planned for 2 and 3 December.

## True Blue Correspondents

Produced by Communication Department  
Managing Editor.....Carin Lavery  
Associate Editor.....Adam Hankin  
Assistant Editor.....Catherine Brizzi  
Enquiries.....678 9036

Regional								
Central Business District	Barbara Howe	678 3932	South Central	Bev Delaney	(052) 26 9905	Personnel	Peter Maguire	678 7926
Parkville West	Dee Prica	389 8257	South West	Rachel Beattie	(055) 73 0803	Information Systems	Suzanne Beavan	321 2366
Parkville North	Tracey McGee	389 8317	North West	Ivan Phillips	(050) 32 0617	Services	Tammy Dzienciol	678 7140
Heidelberg	Leah Woodward	450 9710	North Central	Wendy Watkins	(054) 40 2628	Community Affairs	Adam Trumble	678 7840
Box Hill North	David Cartwright	895 8220	North East	Louise Hayes	(057) 23 0310	Marketing	Di Pereira	678 7075
Box Hill South	Kathy Constantinou	895 8257	Gippsland	Robyn Fabris	(051) 73 1852	Retail Banking	Greg Milne	694 5783
Ormond North	Michele Perry	577 8409	State Bank Centre	Carmel Oats	678 6560	Treasury	Anne Gifford	678 6407
Ormond South	Leone Murphy	577 8457	Head Office			Properties	Neil Morton	678 9403
Frankston	Jeff Hyde	784 1225	General Manager's	Graeme Hordern	678 7178	Finance & Accounting	Gavin Laidlaw	678 7090
			Corporate & International	Ken Martin	678 6171			



# Bank sponsors the future through Arbor Week

Catherine Brizzi

In mid-May, the community and in particular, school children spent a week planting trees in schools throughout the state. This special week was called Arbor Week.

Arbor Week is an extension of Arbor Day which began in April 1872 in Nebraska when one million trees were planted. The first Arbor Day in Australia was on 20 June 1889 in the Adelaide Parklands where 3500 children took part in planting trees and shrubs.

The Victorian Schools Nursery coordinates Arbor Week throughout schools in Victoria, and assists local councils, service clubs, government bodies and community organisations in planting events throughout the week. The Nursery was introduced in 1982 and is in Glen Waverley. Since 1983, State Bank Victoria has been a sponsor of the Nursery.

More than 30,000 school children visit the nursery each year to receive talks on the environment and the importance of planting trees.

As well as giving informative talks to school children, the

nursery propagates and grows plants, shrubs and trees for planting in schools.

## Why plant trees?

Since the industrial revolution 200 years ago we've been burning vast quantities of wood, coal and oil. The carbon dioxide which is released as a result of this remains in the atmosphere and combines

with other gases. This blanket of carbon dioxide and gases traps the sun's heat and causes global warming or the "greenhouse effect".

Trees absorb carbon dioxide, they are one of the best allies we've got in the battle against the greenhouse effect. But their contribution is not just a chemical one. They also provide shade for our houses thus lessening the need

for energy-consuming cooling systems, act as wind-breaks and help filter excess ultraviolet radiation from the sun. It is estimated that three well-placed trees around an average-size house can cut air-conditioning needs by 10 to 50 per cent.

Planting the right trees in the right places will help solve many of the environmental problems facing us today. As well as helping to control the greenhouse effect,



Ross Barnett, Marketing's Manager Community Affairs observes school children putting what they've learnt into action.

## Michele knows her customers

An alert Michele Aiello, of Preston Branch, recently foiled a would-be fraud when she noticed that the signature and writing on one of the branch's customers cheques differed slightly when it was presented to her at teller point.

Her suspicions were confirmed when she telephoned the customer to

verify that he had actually written the cheque which he had not.

The customer discovered that at least three of his cheques had been stolen. Stops were placed on the cheques and the suspect questioned.

**Leah Woodward**  
Heidelberg Region

## SBV wins international award

State Bank Victoria has won a Gold Quill Award of Merit from the International Association of Business Communicators (IABC).

The Annual Report to Staff which appeared in the November edition of True Blue earned the award out of a possible three awards for reports to staff.

Out of 3000 entries worldwide, the award was one of 116 presented for business communication. This year's Gold Quill for SBV is its fourth.

Megan Cooke, Communication Manager, Communication Department, was project manager for the report.

## TELLERS' TALES

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

A customer found a cheque book belonging to a Knox City customer in the Knox City Shopping Centre. Being a concerned and helpful person, she attempted several times to phone the owner of the cheque book so that he/she could retrieve it. Unfortunately the concerned customer was unable to make contact by phone, so brought the book into the Branch. Later it was found that she had been dialling the account number instead!

**Julie Mumford**  
Knox City Branch

★ ★ ★ ★

Which Yarra Glen Supervisor was seen turning bright red and furiously pressing the remote control unit when Thomas the Tank Engine appeared on the television screen instead of the expected CBA video? Staff confessed and the video was changed. The Supervisor saw the funny side of it eventually.

**David Cartwright**  
Box Hill North Region

★ ★ ★ ★

Who was the ever-efficient G3 at Shepparton Shopping Plaza Branch who after proofreading the Term Deposit Ledger abused other staff for a missing register card, only to realise later, she was proofreading another branch's ledger.

**Joanne Dumeresq**  
Shepparton Shopping Plaza Branch

## News in brief News in brief News in brief

### Another win to us

The Commonwealth Bank of Australia-State Bank Victoria team won the Inter-Bank Fun Run on 7 April.

The 8.5 kilometre run was held at Yarra Bend National Park, Fairfield. ANZ came second; National Australia Bank third, Reserve Bank of Australia fourth, Westpac fifth and Bank of Melbourne sixth.

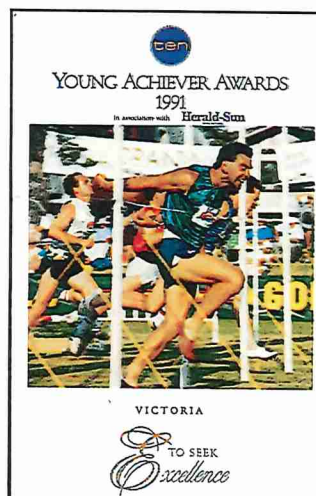
CBA-SBV's Richard Hope came second in a time of 26.42 and Eamon O'Callaghan third in 27.12. In the women's section, Christine Ross was first in 37.14. The merged Bank had 27 runners.

### Welcome back

Box Hill North Regional Administration Clerk Nicole Powell, 24, recently travelled to Adelaide to meet her brother, Robert, who was aboard HMAS Success after having spent time in the Persian Gulf with the allied forces.

Nicole now plans to spend time catching up with Robert. ◀

## CBA banks on Young Achievers



in six categories. The categories are: Arts Award, Sports Award, Community Service Award, Science and Technology Award, Career Achievement Award, Rural Development Award.

Each winner of the category receives a magnificent trophy and a \$5000 Commonwealth Bank Account. The overall winner of the Young Achiever Award receives a further trophy and an additional \$5000 as well as a first class Ansett trip for two to any capital city within Australia and seven nights' accommodation at a five-star Hilton Hotel.

Entry forms are available from CBA branches and all forms must be received by 24 July.

More information can be obtained from Ross Barnett, Manager SBV Community Affairs on 678 6741. ◀

The CBA is a patron of the 1991 Young Achiever Awards. SBV was previously a patron of the Awards since their inception in 1989.

The Awards acknowledge the achievements of six young Australians under the age of 26



# Take the opportunity — “The challenge is exciting and better than you think.”

Graeme Blunt,  
Manager Relieving Staff,  
Parkville North Region

Compiled by Tracey McGee, Parkville North Region

There has been a lot of talk about broadened opportunities for staff resulting from the merger. Here are some examples of people who have taken the challenge of the Bank's changed circumstances head on and have made it work.

Starting a new job at any time can be unsettling and stressful, particularly for those people who have worked for many years in a completely different working environment to that of their new one.

Take heart. As you will see from the views below it can work, and in fact may well exceed your expectations.

## TERRY DYNES

Transferred from Private Banking to  
Manager, Relieving Staff,  
Box Hill South Region.



As most of my service has been in the city, either in head office or State Bank Centre Branch, I have tended to be in specialised type roles.

As a result, my move to the branch scene has been a bit traumatic and has called for re-training in many areas, particularly lending, NCR systems and the variety of bank products.

Thanks mainly to an excellent training programme organised by the Box Hill South Regional Office, I believe that I am adjusting quickly.

The support received from the regional office, Staff Training Centre, branch managers and staff has been terrific and most understanding.

I must say that I miss the mateship built up in head office over nearly 30 years and the city environment generally, eg, The House of Commons, Young & Jacksons, The London, The Australia, The Francis (wow, what nights!) and more recently the Grosvenor and the Meeting Place. But I am finding some compensation in travel time.



## ANTHONY GASBARRO

G4, transferred from SBV Brunswick  
Branch to CBA Collingwood.



I found the idea of working with my new colleagues at the Commonwealth Bank of Australia challenging and a step in the right direction. Not being fully aware of what to expect, I went into the move open-minded and prepared to expect a different ball game altogether.



Today, I see many differences, different products, procedures, methods and a totally confusing computer system. I can relate to many of these, though at times feel lost and confused.

After four weeks in the CBA, I hope to believe that I am beginning to understand the work and feel comfortable with parts of the system. The staff at CBA Collingwood are great, being patient and understanding is making the learning process easier and enables me to feel like part of the team. There are days when you feel homesick and wonder if the move to CBA was such a great thrill after all. But to see and understand that the integration of staff into CBA premises is inevitable, we have to start sometime. As days pass, I feel more at ease with my work, and my confidence increases enabling me to integrate my skills into my current job.

## PETER JENKE

Transferred from Senior Manager Branch  
Projects, Properties Department to Manager  
Relieving Staff, Box Hill  
South Region.



After 23 years in various head office positions, the move in December 1990 back to the branch network has been a big challenge, but I believe a successful one.



The transition has not been too difficult or daunting thanks to the excellent understanding, co-operation and assistance given by all branch staff involved in my training programme. Particular thanks must go to the branch managers and the senior regional management for their planning and support.

I view the change of direction like starting a new job, changing departments,

sections within departments or even policies, with how it works out being largely in my hands.

Attitude to the change is so important, and I consider anyone relocating will succeed provided they are positive and they work hard to make it happen.

To make the change successful, I have endeavoured to:

- show interest in the branch operation and staff
- be one of the team
- show eagerness to learn
- continually ask questions
- show willingness to assist in all areas
- never pretend to know an answer
- undertake practical on job experience ("have a go")
- read manuals/modules
- not expect to take everything in at once (it takes time)

Thanks to the efforts of everyone, the move to date has turned out most satisfactory and inwardly rewarding.



## LOUISE RILEY

*Transferred from CBA Relieving Staff to SBV Branch at Niddrie*



When I moved I had mixed feelings. Excited and keen to start a new job but very nervous. I had completed three years with the Commonwealth Bank, the latter two in Victorian Relieving Staff.

My first day involved meeting managers and training officers at Parkville North Region. I then proceeded to meet the staff at Niddrie. Manager, Arthur Hannah and staff made me feel very welcome. I began with batching cheques which was quite easy to adapt to. I continued doing that and helping other staff in whichever way I could.

I commenced the Tellers' course at the second week. There was so much to learn and it was sometimes confusing because I compared SBV with CBA procedures. The course was well conducted as a whole.

Generally, most jobs are done with different procedures but the end result works out to be the same. The staff at Niddrie have been most helpful which has helped me to settle in very well.

I can say my time at Niddrie so far has been very successful.



Initially, the prospect appealed as most of my 25 years service had been at branch level and provided generally fond memories. But on the other hand I was apprehensive, as the continual flow of circulars across my desk highlighted the changes that had taken place, and the variety of information a branch manager was now expected to know escalated my concerns.

My work as Social Secretary was enjoyable so why couldn't I continue in the relative comfort of familiar surroundings? How long would it take me to catch up on knowledge lost and then would I be able to keep up with future changes? Would I be accepted, could I cope? These natural thoughts blurred the decision that ultimately had to be made.

When rational thinking prevailed, I realised that to mark time is effectively to lose ground and to be left behind, so if I was to progress, I had to confront the challenge ahead. Success in any area of life depends on how a person handles change and reacts to challenges and opportunities.

I read somewhere recently that attitudes are more important than facts, so my resulting action was to "have a go" to use a national expression.

The transition is made easier by the training support provided by all levels of staff in the regions and branches. Despite the pressures on branch staff these days, assistance was always freely available to me.

There have been some awkward moments and frustrations. I recall my initial excursion to the enquiry counter at the first branch I attended for retraining. The customer wished to invest in Term Deposit. That was a relief, something I could manage. So after finding the receipt and verifying the information, I proceeded to the typewriter to type the receipt. The look on the face of the young girl working beside me alerted me to the fact that something was wrong. Fancy keying the information into the terminal! However, the satisfaction felt by the correct decisions being made, the knowledge gained and difficulties overcome, more than compensates for the occasional blemish.

For those contemplating a similar change, my recommendation would be positive, take the opportunity and apply for the position. (One proviso — ring me first, in case it clashes with my career vision.)

## GRAEME BLUNT

*Transferred from Personal Assistant to the Deputy CEO, General Manager's Department, to Manager, Relieving Staff, Parkville North Region.*



During our banking career we have, and will continue to face change and many new challenges, but the greatest challenge of all is about to confront many in the not so distant future.

In my case after 15 years in various head office positions, I was faced with the ultimate challenge, moving into the retail network.

Although my head office career was closely associated with the retail network, it was now my turn to face to "real world" and return to the trenches as it is known by many.

One thing to remember, we are not the first to make this transition, and rest assured, we will not be the last.

Many thoughts went through my mind and no doubt

similar questions and uncertainty are running through your subconscious.

Questions like:

- How will I be retrained?
- What will be the training timeframe?
- What region or branch will I be attached to?
- What tasks will I be required to perform?
- Will I be accepted and obtain support from branch staff?
- Will I succeed and achieve the same level or higher performance standards than those obtained in previous positions?
- How will the merger impact on my move?

As individuals, we all have different levels of motivation, attitudes and ways of coping with change. In my case, I developed my own 4 P's approach to assist and guide me through the challenge.

### Positive Attitude

The first major hurdle is to develop a positive frame of mind towards the new environment, retraining and the many new branch related tasks that will confront you.

Minimise the negative thoughts.

Staff who have attended the Investment in Excellence or Pathway to Excellence courses will appreciate these comments and the adventure that confronts them.

Affirmations can definitely guide you through this adventure.

### Prepare

Early preparation is extremely important and will form the foundation for success. Read and review circulars, products and services manual, staff instructions and STEP exercises.

Read, read, read and review.

Don't sit back and expect it to happen without a big effort on your part.

### Plan

In conjunction with your regional manager and regional training officer, develop a training programme that is mutually acceptable to both parties and most importantly meets your needs as well as the Bank's.

Agree on retraining goals, objectives and a timeframe.

Flexibility is a key factor, because you may find it necessary and beneficial to perform some branch tasks that a person of your level or status may not normally be required to perform on a day-to-day basis.

In my case, I wanted a total overview of the branch operations which included the duties of the most junior staff member to the manager's role.

Identify and attend appropriate training sessions to broaden your knowledge base. Include these in your training program and timeframe.

### Perform

Be aggressive towards learning new procedures and tasks, "put in" and push yourself to your learning limits.

With the day-to-day pressures of branch workloads you cannot expect staff to sacrifice their valuable time to train you if you are not prepared to "put in" and provide them with satisfying results.

At the end of the day (training period) and providing you have performed at satisfactory levels and met your objectives you have survived the greatest challenge of your career.

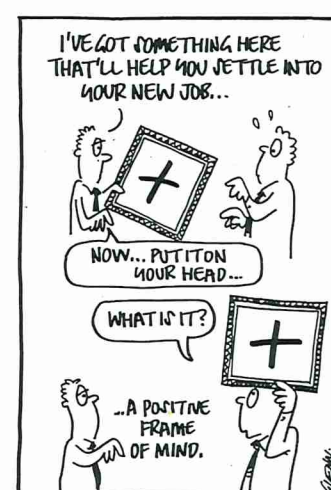
The most important element and integral part of this adventure are your fellow branch workers.

In my case, I cannot speak highly enough of the assistance provided by all managers and staff at Parkville North Region, Coburg West Branch, Carlton Branch, Essendon Branch and Glenroy Branch — and a former workmate, branch manager, who rang me up and said, "Blunty, you trained and helped many people over the years, now it's our turn to train you, any advice or assistance required, just call me!"

This is typical of the willingness and enthusiasm of branch staff to assist in the transition and retraining of head office staff.

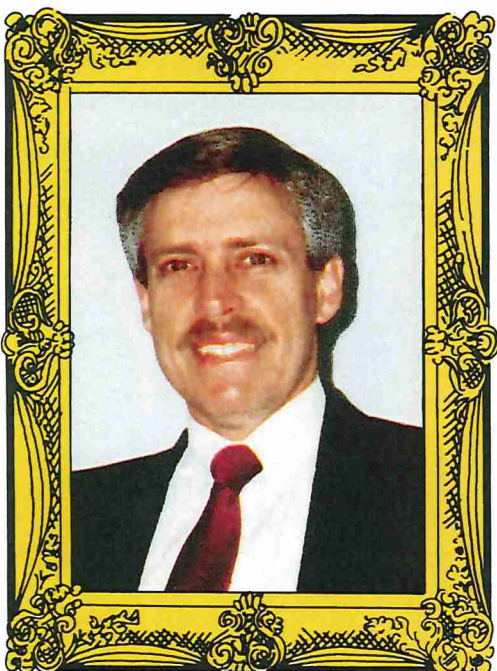
The way I approach my transition may not suit others, however, I can assure you providing that you "put in", it works.

For those who are standing on the diving board contemplating moving into the retail network, my advice to you is, dive, because the challenge is exciting and better than you think!



## REX ANDERSON

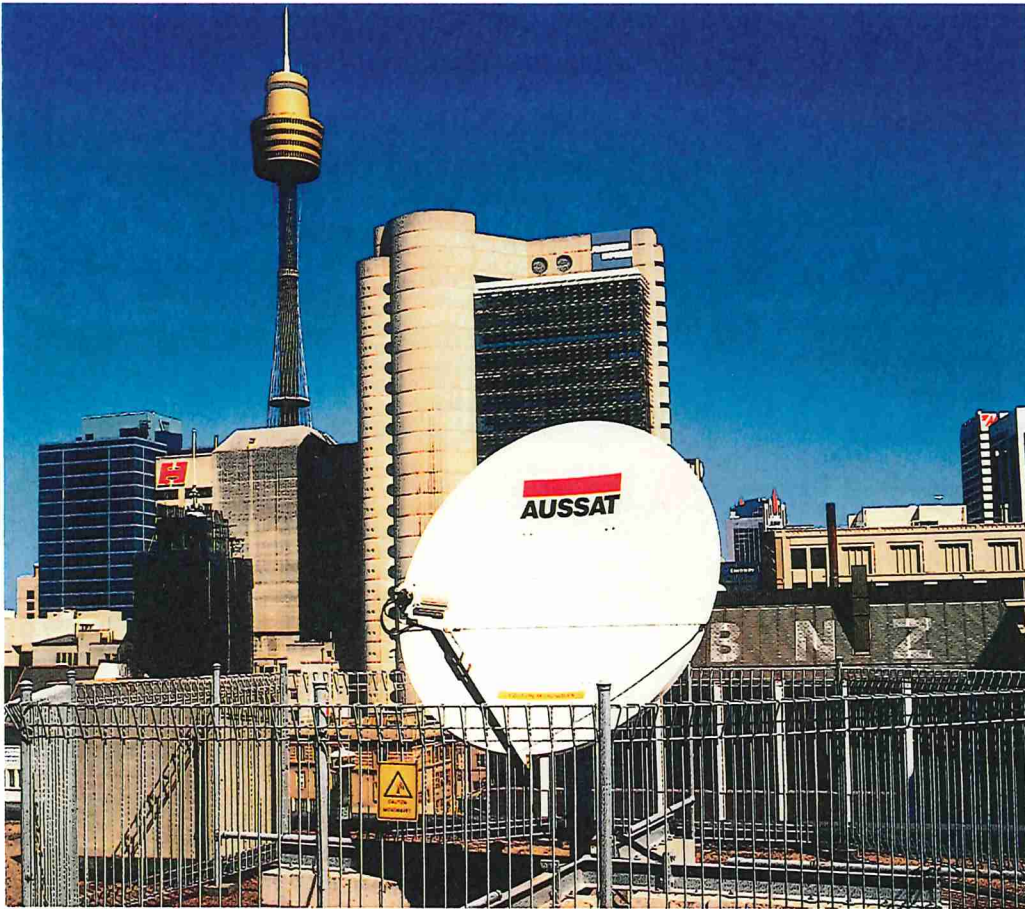
*Transferred from his position of Social Secretary, Social Office to Manager, Burwood Through Road Branch.*



I had been out of the retail environment for almost three years and the advice that I was to return to the branch network caused mixed emotions.



# Bank tunes in to the satellite revolution



The satellite dish on the roof of CBA's Wynyard Branch is part of the remarkable technology.

**A** satellite 37,200 kilometres above earth provides a link for a most remarkable piece of technology used by the Commonwealth Bank of Australia.

Victorian staff will be aware of media advertising telling people that the CBA is the first Australian bank to introduce satellite technology for banking.

They have probably wondered what it means and if the satellite dishes at some CBA branches have anything to do with this fact.

They do, and the CBA now has more than 200 branches with Aussat-provided satellite links used on branch communication lines. CBA branches are constantly being added to the satellite system. Aussat is the Federal Government-controlled company that owns and operates three Australian satellites.

The first Aussat satellite — A1 — was launched in August 1985 and since then, A2 and A3 have been

launched. The CBA uses A2. Information from branches is transmitted from the 1.8-metre diameter dishes at the branches to the satellite, 37,200 kilometres from Sydney. It is then sent to Aussat's earth station facility in Belrose, Sydney, before being sent on to CBA's Sydney computer centres.

The satellite also provides an Australia-New Zealand automatic teller machine interchange between the CBA and its subsidiary Auckland Savings Bank, so CBA customers can use ASB's automatic teller machines.

The technology means a line is always available via the satellite if a landline goes down due to land-based hazards such as flooding. Information Services, Sydney, says that branches have a higher degree of reliability with the satellite and landlines. In addition, for some of the remote areas, it means a higher level of service.

The multi-million dollar programme has been de-

veloped by the CBA's Communications Services Group in Information Services.

Branches on the satellite system include some in Australia's capital cities and in the country regions of Queensland, New South Wales, the Northern Territory, the Australian Capital Territory and Western Australia. In Victoria, there are satellite dishes at CBA's Myrtleford, Newport and Ballarat Branches. State Bank Victoria branches will probably be linked at a future date and a satellite link with a CBA Tasmanian branch is being planned.

In 1987, the CBA branch at the corner of Elizabeth and Foveaux Streets, in Sydney's Central Business District, became the first to have the satellite link to A2. The satellite for those interested, is located above the equator at longitude 156 degrees east. ◀

Adam Hankin

## WORKING INTEREST

### Country Cricket Week Round-up

The finals of the SBV Country Week Cricket Championships were played at selected grounds in Melbourne in mid-February.

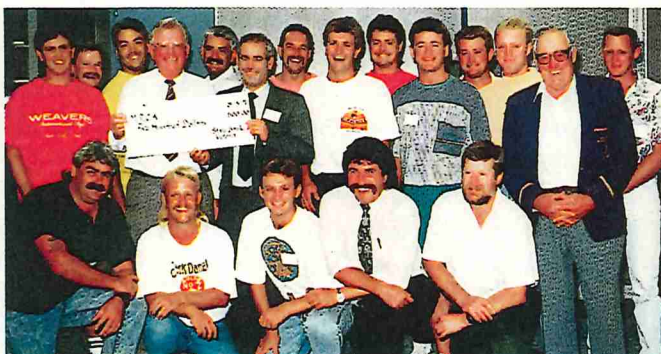
This year, about 1000 young country cricketers representing 56 teams competed in seven divisions of the Country Week Competition. Divisional winners received \$500, and runners-up \$300.

The Bank has supported the Victorian Cricket Association (VCA) for the past three years by helping to meet costs associated with bringing and the rental of metropolitan country teams to Melbourne



Gippsland Regional Manager, Lindsay Green presents a runners-up cheque to a representative from the West Gippsland Cricket Association. Picture courtesy of the Pakenham Gazette.

and the rental of metropolitan cricket grounds. ◀

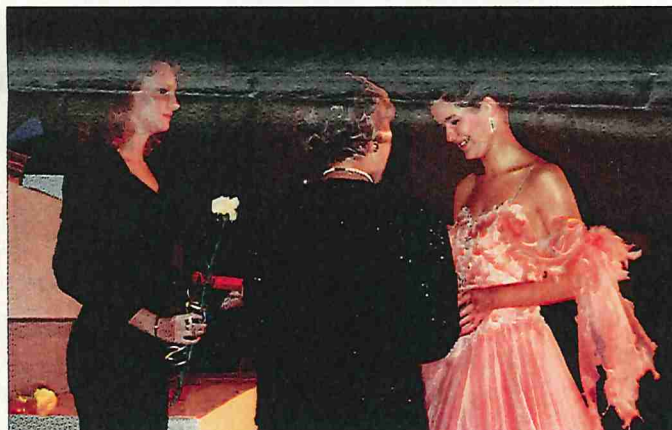


Frankston Senior Regional Manager, Michael McMahon (pictured on right of cheque) presents the winning cheque to Provincial Division winners, Mornington Peninsula. Chelsea Branch's Adrian Mack (pictured front row, third from left) played in the winning team.



Parkville North's Business Development Manager, Lou Zivkovich (pictured middle row first on the left) presents the pennant cup to the winning Warrnambool Cricket Team.

### Jane's golden night



Jane Castanelli of Boronia Dorset Road Branch accepts her Australian Dancing Society Gold Medal from judge, Maureen McKay.

In April, Jane Castanelli of Boronia Dorset Road Branch, danced her way to a gold medal in the Mar-Shera Dance Academy awards night.

Jane completed a series of five dances which included the Modern Waltz, Quick Step, Fox Trot, Emperor Waltz and the Viennese Waltz.

After being examined by well known dancer, Maureen McKay, Jane obtained the Australian Dancing Society Gold Medal with the highest possible pass "Highly Commendable" with honours.

Michelle Padgham, Boronia Dorset Road Branch

### King of the Mountain

The annual "King of the Mountain" competition was recently staged by eastern football clubs as a pre-season fitness test.

More than 50 competitors took part including Brett Cairns, Relieving Supervisor and Grant Murfett, Administration Officer, Box Hill South Region. Both Brett and Grant represented the Ringwood Football Club. Grant was defending his title of "King of the Mountain" which he had won the previous year.

The circuit commenced at Liverpool Road Lake at The Basin with a 2km bike ride to the foot of Mount Dandenong. Then the fun really began. From there they were required to hoist their bikes onto their shoulders and climb the fire break to the



Grant Murfett of Box Hill South Region who competed in the "King of the Mountain" competition.

TV towers, then ride back down the mountain to the starting point, which clocked up another 6kms.

It was a gruelling race in which Brett was pleased with his result and Grant finished in fourth position. ◀

Kathy Constantinou  
Box Hill South Region

### 104 years of memories

Recently one of Coburg Branch's oldest customers celebrated her 104th birthday.

Mrs Julia Gregory, who opened her account at Coburg Branch in January 1925, was visited by Acting Manager Coburg Branch, Chris Fennell; part-time Teller, Grace Pirro, (Grace looks after Mrs Gregory's banking needs); and Tracey McGee Branch Marketing Support Officer, Parkville North Region. They presented Mrs Gregory with flowers, a card, and a small gift to mark her special occasion.

Tracey McGee, Parkville North Region

Mrs Gregory was married at 20 and has been a widow for 46 years. She was born right in the heart of the city, in King Street, West Melbourne on 19 April 1887. Her grandparents, William and Catherine Walsh had a dairy farm in King Street, where the West Melbourne State School now stands.

All of Mrs Gregory's nine children helped her celebrate her big day. She still lives in her house in Pascoe Vale with two of her daughters, Alma, 82 (her eldest) and Christina, 78. ◀



Bankers who take a special interest in their very special customers. From Left: Grace Pirro, Coburg Branch; Acting Manager, Chris Fennell; Branch Marketing Support Officer, Tracey McGee, and customer, Mrs Julia Gregory.



One of the qualities most prized these days by managers and most likely to get you promoted in the years ahead — is flexibility. It's essential for navigating the uncharted waters of the '90s. In today's workplace, no matter how much you may plan your career, there are unanticipated problems. What's more, few of the problems have familiar or straightforward solutions.

**A** = Almost Always **B** = Sometimes **C** = Rarely **D** = Never

1. It's important for me to have a place for everything.
2. I make strong demands on myself.
3. I feel uncomfortable when I have to break an appointment.
4. When leaving home I find that I have to check and recheck doors, lights, windows, stove, etc.
5. It bothers me when people do not put things back exactly as I left them.
6. I think it's a good idea to plan and schedule activities very carefully.
7. I get upset if things do not go as planned.
8. After completing a task, I have doubts about whether I did it right.
9. I do certain things over and over even though I know it's pointless to do them.
10. I don't dwell on my problems too long.
11. I worry about a lot of things.
12. I react quickly to unexpected situations.
13. I am meticulous and orderly with most of my possessions.
14. I strive for perfection in what I do.
15. I don't care if people laugh at my ideas.
16. I feel I miss out on a lot of opportunities because I don't act quickly enough.
17. I find time to relax and simply do nothing.
18. I move, walk and eat rapidly because I don't like wasting time.
19. I go back and forth searching for the right decision.
20. I'm very punctual.
21. Stress makes me disorganized.
22. I like to make lists of my daily tasks and activities.

23. I often feel anxious or apprehensive even though I don't know what has caused the worry.
24. I frequently get angry or annoyed at others for not keeping on schedule with plans we've made.

Inflexible people, on the other hand, are often reluctant to abandon old ways of thinking. This limits their ability to come up with bold new solutions. Because less flexible people tend to pay close attention to detail and to set store in logical steps, they are able to solve

How flexible are you? Complete the following quiz and find out. Jot down the answer which most accurately describes your behaviour or situation as it actually is.

*Reproduced with the kind permission of Working Woman and Portfolio magazines. Originally written by Eugene Randsepp, a psychologist and consultant to corporations. Edited for True Blue.*

25. I seldom act without thinking.
26. I sometimes get a kick out of breaking the rules and doing things I'm not supposed to do.
27. I tend to dwell on things I did but I shouldn't have done.
28. I'm frequently tense or nervous.
29. There is frequently discrepancy between the way I want to behave and the way I actually behave.
30. My work tends to pile up so much that I have difficulty completing it.

<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	
<b>Total</b>		

Add up your points based on the answer key below

1A)5	3D)1	6C)2	9B)3	12A)1	14D)1	17C)4	20B)2	23A)6	28B)1
1B)3	4A)6	6D)1	9C)2	12B)2	15A)1	17D)7	20C)2	23B)1	29A)6
1C)2	4B)2	7A)6	9D)1	12C)4	15B)2	18A)7	20D)1	24A)5	29B)1
1D)1	4C)2	7B)4	10A)1	12D)6	15C)4	18B)4	21A)7	24B)1	30A)6
2A)6	4D)1	7C)2	10B)2	13A)6	15D)7	18C)2	21B)4	25A)6	30B)1
2B)4	5A)6	7D)1	10C)4	13B)3	16A)6	18D)1	21C)2	25B)1	
2C)2	5B)4	8A)5	10D)6	13C)2	16B)3	19A)7	21D)1	26A)1	
2D)1	5C)2	8B)3	11A)7	13D)1	16C)2	19B)4	22A)5	26B)6	
3A)3	5D)1	8C)2	11B)5	14A)7	16D)1	19C)2	22B)3	27A)7	
3B)3	6A)7	8D)1	11C)2	14B)4	17A)1	19D)1	22C)2	27B)1	
3C)2	6B)4	9A)5	11D)1	14C)2	17B)2	20A)6	22D)1	28A)6	

**A score of 30-52** indicates that you find it easy to adapt to new situations. Your flexibility and self-trust enable you to handle challenging situations. You tend to be easy going and free of any urgent need to be always in control of people or things. You are adaptable and resilient.

If you scored 53-84, you may be inflexible about certain things. Your self-confidence could be higher. You sometimes set yourself unrealistically high standards and may not always be satisfied with what you accomplish. Because of your fluctuating self-esteem, you periodically lapse into ruminations about whether you did something right. You may also have trouble making decisions and sticking with them.

**A score of 85-132** indicates that you experience considerable stress when your expectations aren't met. You lack full self-confidence and tend not to give yourself the credit you deserve for your accomplishments. You're prone to put

off many things that would advance your career and bring you feelings of success. On some projects or tasks you tend to dawdle. With other tasks you tend to be overattentive to details. You also show some inflexibility in relating to others.

**A score of 133 to 182** means that you are very rigid in the way you approach problems. Most of the time you experience a lot of nervous tension when things don't go exactly as you planned. You tend to feel insecure, your self-esteem is shaky, and on many occasions you drive yourself mercilessly. You're seldom satisfied with your accomplishments and frequently manage to snatch defeat from the jaws of victory. The shadows of many unfinished tasks and projects loom large.

Luckily, flexibility is something you can learn. The first step is to leave your comfort zone. People who successfully achieve their goals often do so

by going out on a limb. It's a self-reinforcing cycle of improvement. Taking a risk and venturing into uncharted territory forces you to become more flexible — and opens up a wider range of opportunities for fulfillment. As a result, you develop a greater sense of self-worth, which in turn breeds self-confidence. And the competitive edge that self-confidence brings emboldens you to step out even further. That in turn breeds more success and a sense of control over your career destiny.

Make a deliberate change in your routines. Be the first to propose a crazy new idea at a meeting. Make a point of being in touch with people who are completely different from you. Ironically, avoiding risk and clinging to the predictable doesn't always reduce fear and uncertainty. It often creates worries, increases frustration and throws up barriers to action. Flexibility arms you for the future — whatever it may be. ◀

## Suspensions pay off

A girl approached Teller Margaret Facey, wishing to cash a cheque for \$600 drawn on Burwood Branch. Margaret referred the cheque to Supervisor Peter Cowan, who cancelled the signature as it appeared satisfactory. But when Peter found that there were insufficient funds in the account, he became suspicious and decided to phone the drawer. While Margaret and Peter were in the interview room phoning the drawer, GCO Warren Simpson rushed in to inform them that the girl had dashed out of the office.

The drawer of the cheque was very appreciative and explained that his house had been broken into and the cheque book stolen. ◀



**The alert staff at Burwood Branch from left: Warren Simpson, Margaret Facey and Supervisor, Peter Cowan.**

Boronia Dorset Road Branch recently experienced more than their share of attempted frauds, with four reported in the last two months. With this particular fraud, a young man wanted to cash a cheque drawn

on his grandmother's account, claiming that she was senile. Alert Teller, Janice Milborn became suspicious of his behaviour and reported the matter to Supervisor Bill Feehan who questioned the man. Payment was not authorised after Manager Graeme East contacted the customer and confirmed that the signature was forged.

Prasantha McFarlane and Manager Graeme East prevented another forgery where a youth tried to withdraw \$500 from a stolen passbook held at Warburton Branch. After thorough questioning, the man was in such a hurry to leave the office that he left his thongs behind!

Supervisor Bruce Sheppard and Teller Prasantha McFarlane prevented another young man from withdrawing

\$180 from his mother's passbook. When he kept changing his story, Prasanth insisted that the man wait while they contacted his mother who was not aware of the transaction. He was sent home with his tail between his legs. ◀



**The Boronia crime busters from left are, Supervisor Bruce Sheppard, Janice Milborn, Prasantha McFarlane and Manager Graeme East.**

Unlike the previous two attempted frauds, the suspect at Surrey Hills North Branch did not make a hasty getaway.

When Teller, Fiona Campbell became aware of a Stop on the State Banking System account, she questioned the man who denied any knowledge of the Stop, and was happy to wait while she called the home branch.

The card had been reported stolen but the man claimed it was his sister's boyfriend's card. Senior GCO Cheryl Butler became involved and advised him that they were unable to give him any cash and the card would be retained. The man then walked calmly out of the office. ◀



**Looking relieved after their incident with the stolen SBS card from left: Fiona Campbell and Cheryl Butler.**

**The fraud busting team Phil Dewar and Tracey Litra after all the excitement.**

A man attended Studfield Branch wanting to withdraw funds from a Croydon Branch passbook using a driver's licence as further identification. Supervisor Phil Dewar was not satisfied with the signature, and after questioning the man decided to phone Croydon Branch. As Phil turned around, the man bolted out the door. Another staff member, Tracey Litra ran out of the branch to get his car registration number as he sped away.

Studfield Branch later discovered that the passbook, driver's licence and car had all been stolen. ◀



# Shedding our old skin for a New Bank

The logistics of combining the two banks will take time and happen progressively. Printed below is a quick checklist of the major changes to date. This list will appear in each edition of True Blue with new information added and highlighted.

For full information on the particular topic, refer to the circular or reference given.

## Remuneration

- There will be a three-month integration period of salaries, with any additional payments retrospective to 1 January 1991. *Staff Handbook, page five*
- Former SBV staff will receive their new classifications in the first three months of the merger. *Staff Handbook, page 18*

## Reimbursements

- With the exception of executives, and managers participating in MEIP, reimbursement of membership and joining fees is to be on a business justification basis. A manager no longer has an entitlement to reimbursement of club membership fees, regardless of position requirements. *SHO Circular No. 12/91*

## Loans

- Former SBV staff who were employed by SBV as at 31 December 1990 are able to borrow under current SBV staff housing loan and car loan terms until 31 December 1991. *Staff Handbook, page nine*
- After 1 January 1992, former SBV staff may continue their loans that were outstanding on 31 December 1991 under SBV staff housing loan conditions. However, staff who have their loan increased or redrawn after 1 January 1992 will come under CBA staff housing loan conditions. *Staff Handbook, page nine*

## Benefits

- The State Bank Staff Medical Scheme will continue to run for the 1990/1991 year. Former SBV staff may join the CBHS at any time up to 30 June 1991 and not have a two-month qualifying period. Existing staff who wish to join after 1 July 1991 will have to serve a two-month qualifying period. *Circular memo from John*

*Williams, 16/1/91, page 2*

- Former SBV staff are eligible for Gainshare. Gainshare is a system in which staff benefit when the Commonwealth Bank performs well in a particular year. The gains are dependent on the performance of the Commonwealth Bank Group. *Staff Handbook, page seven*

## Training and Career Opportunities

- Former SBV staff undertaking a degree course for the first time in 1991 now come under the Commonwealth Bank Study Scheme (CBSS). *SHO Circular No. 3/91*
- Vacant positions are notified in the weekly Promotion & Placement Circular. *Staff Handbook, page 14*
- **Staffing SBV** has been replaced by the CBA **Promotions and Placements Circular**. Classified staff promotions, transfers, and vacancies will appear on this circular with former SBV positions identified by the notation "(SBV)". This circular will be issued every Tuesday. *SHO Circular No. 4/91*

## Superannuation

- Former SBV staff superannuation cover will not be altered as a result of the merger. *Letter from Paul Rizzo, 16/11/90*
- All staff joining the merged bank from 1 January 1991 will join the vesting scheme of the CBA Officers' Superannuation Fund. *Staff Handbook, page 10*

## Operational News

- With the merger of CBA and SBV, it is now appropriate that customers of CBA be charged on the same basis as SBV customers for services rendered by SBV branches. *RB Circular No. 4/91*
- **A new method of reporting accidents and injuries is being introduced. From now on, if a staff member has an accident, injury or near miss, a CBA Notice of Staff Accident/Incident Form (Staff 340) must be completed. This form replaces SBV's Employee Injury Report (No. 3931).** *SHO Circular No. 7/91*

## Integration

- As SBV is now part of CBA, an appropriate exchange of information with CBA branches and departments may be undertaken, consistent with the exchange of information that now occurs

between SBV branches and departments.

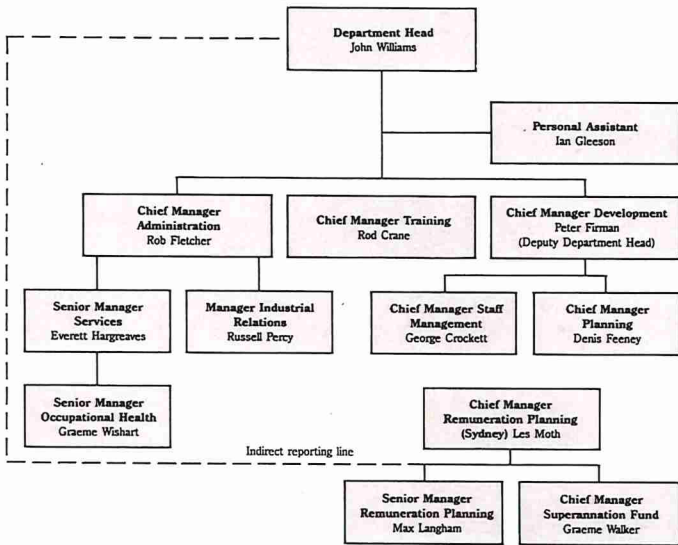
*RB Circular No. 8/91*

- An interim structure for the newly established State Personnel Department has been determined. A review will be conducted after 30 June 1991.
- Financial Planning Services amalgamated into the CBA Financial Services operation on 3 April 1991. *RB Circular No. 27/91*
- **As a result of CBA/SBV merger, SBV Brisbane closed on Friday 19 April. All activities previously undertaken by SBV Brisbane have been integrated with CBA Queensland.** *SHO Circular No. 17/91*
- **SBV Stationery is merging with CBA Supply Services and will now be known as Supply Services Melbourne. Records Centre and the Microfilm Operations area, which were part of SBV Stationery will become part of SBV Services. Phone numbers of both areas remain the same.** *SHO Circular No. 17/91*

## Leave

- An officer is entitled to leave on full pay of five working days at the time of his/her marriage. *CBA Officers Award 1990, clause 30*
- Staff are credited with 15 working days sick leave (pro-rata for part-time staff) on commencement of each twelve-month period of continuous employment. *Staff Handbook, page 28*
- An officer who has completed 12 months' service shall be entitled to 12 weeks' maternity leave on full pay within a total period of 52 weeks. *CBA Officers Award 1990, clause 32*
- The father, or the person accepting responsibility for the care and maintenance of an expected or newly born child, may take up to one week's leave with full pay around the time of the birth of the child where he requires the leave to take care of the mother and/or children. *CBA Officers Award 1990, clause 32*

### State Personnel Department, Victoria Interim Structure February 1991



## Bankers run to victory

Eamon O'Callaghan and Richard Hope filled two of the top four places in the 1500-metres event at the Commonwealth Bank of Australia-sponsored track and field championships at the Australian Institute of Sport, Canberra, in March.

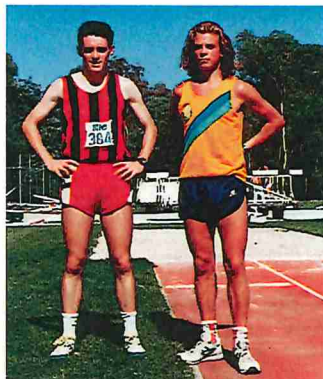
Eamon, of Network Planning, Retail Planning, came second and Richard, an Information Systems Officer with Systems Support, finished fourth.

The event was not the only success for the two this year.

At the Victorian championships in Melbourne in March, Eamon ran in the 1500 metres and Richard narrowly missed collecting a bronze medal in the 5000 metres.

In February, at the

Australian Sugar Industry-sponsored track and field championships in Sydney, Eamon made the finals in the 1500 metres and Richard made the finals in the 5000 metres.



Eamon O'Callaghan, left, and Richard Hope, take a breather after their runs.

## PRODUCT SPOTLIGHT

To answer this month's Product Spotlight questions you may need to refer to the centrepiece spread in last month's True Blue called "Predominant CBA Retail Products." You can find the answers to some of the questions from the 'word jumble' below — watch out though, the answers may be written backward or diagonally and the same letter may be used more than once.

Send your written answers marked "June Product Spotlight Competition" to Communication Department by Friday 28 June. The first 10 correct entries drawn will win a box of chocolates.

The words left over from the word jumble spell out two great banking institutions which recently became one, so make sure you write the name of the banks with your other answers.

1. How often is interest paid on the Streamline Account?
2. One feature that both SBS and Streamline have.
3. Which SBV product is targeted at similar customers to Streamline?
4. Name the CBA's school children's account.
5. When is interest paid on CBA's school children's account?
6. How many times a year is SBV Deposit Stock Account and CBA's Savings Investment Account interest paid? (in words)
7. How often is interest paid on the Keycard Account?
8. How many times per year is interest paid on the High Yield Call Account?
9. Name a newspaper in which SBV's High Yield Call Account is advertised.
10. How often is interest calculated on the Security Plus Account?
11. Name a Government charge which applies to the Streamline Account.
12. A product name; belongings you cannot do without are...?
13. Which credit card does both CBA and SBV offer?
14. What is SBV's major credit card?
15. What SBV product has a \$50 withdrawal restriction?

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

### Solution to May Puzzle

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

## Competition winners

May's Product Spotlight competition winners are: Dianne Morrison, Newcomb; Catherine Pannam, Preston East; Terry Lambden, Burwood East; Aaron Davis, Doncaster; Debra Lyon, Lilydale; Doris Bennett, Burwood East; Rose Angove, Occupational Health Department; John Metaxas, Reservoir Broadway; Ian Harmer, Newcomb; Wayne Byrne, Heidelberg Region.

## Little Ripper



Tracey McGee.

Tracey McGee, Parkville North Region's Marketing Support Officer has been awarded this month's Little Ripper for her outstanding work compiling this month's centrepiece spread.