

True Blue

March 1990

STAFF NEWSPAPER

State Bank Victoria

Music Festival hits top note

For 10 days in February, Melbourne hosted Australia's major music event, the 1990 State Bank Victoria Melbourne Music Festival.

The Music Festival was one of the Bank's major sponsorships of the year. Acclaimed by audiences and the music industry as an overwhelming success, the Festival projected a strong corporate profile to the Bank's target group, youth.

Supported by television, radio, newspaper and poster advertising, the Bank is delighted with the impact the Festival created throughout the community.

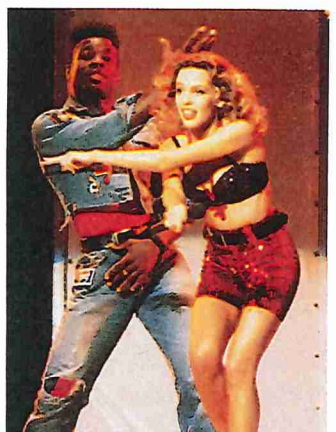
The opening night of the Festival, Kylie Minogue, now the world's fastest selling female singer, played to a sold-out Tennis Centre, supported by Indecent Obsession.

A week later, Melbourne experienced the rebirth of the zany rock group, Split Enz. Playing together for the first time in many years, the band drew 30,000 fans to the Myer Music Bowl. Supported by Crowded House, with Neil Finn doing a quick change to play in both bands, and the Black Sorrows, the Bowl rocked as it hasn't done for years.

The tempo changed at the Palais, as Melbourne comedians, including Wendy Harner, Richard Stubbs and Peter Rowsthorn presented "It's a Joke." Next door at the Palace, Hunters and Collectors performed for three nights while Painters and Dockers spent their lunch-times entertaining building workers on city sites.

The Festival concluded at an open air concert on the St Kilda foreshore featuring Paul Kelly and Nick Barker, culminating in an exciting fireworks display.

Ross Barnett
Manager,
Community Affairs



Kylie Minogue entertaining her fans at the National Tennis Centre, on the opening night of the 1990 Melbourne Music Festival.

Bank under new leadership

The report to Jolly
page 6



SBV's Acting Chief Executive Officer
Jim McAnany.

Profile

Mr Jim McAnany, 46, joined State Bank Victoria in October 1984 after 23 years with the Commonwealth Banking Corporation.

His career with the Commonwealth Bank culminated in his appointment to a senior executive position in its Corporate Banking Division.

Previously, Mr McAnany had wide experience in general branch banking, various administrative departments and international banking.

He played a key role in the overall development and expansion of the Commonwealth Bank's international operations from 1975-83 and served in London and North America.

On joining State Bank Victoria, Mr McAnany took responsibility for development of the Bank's international banking operations and subsequently also assumed responsibilities for the Bank's corporate banking activities. In these roles, as Chief General Manager, Corporate and International Division, he played an important part in the Bank's strategic diversification and development into new business activities.

Interview with Jim McAnany

No major hurdles

What do you see as the major hurdles for the Bank over the next year?

"I foresee no real major hurdles over the next year. We must focus back on what we are here for — the business of banking; there will be no drastic changes to our basic business strategies."

No cutbacks

Will the Bank be cutting back its operational costs by reducing departments or staff?

"No, other than in response to any normal changes or in accordance with plans already decided on through the normal corporate planning process."

No merger at present time

Is there any truth in the rumour that the Bank could merge with another financial institution?

"There are no firm proposals for mergers or acquisitions on our plate at the moment but the Bank is always monitoring the market for suitable opportunities for expansion."

Normal business practice

The media stated that the Bank can't engage in entrepreneurial activities. What does this mean?

"The Bank has agreed with our shareholder, the Government, that we will refrain from engaging in lending to higher risk, entrepreneurial enterprises. The important thing to remember is that the Bank itself has never engaged

in high risk lending anyway.

This type of lending on the part of Tricontinental was, unfortunately, the major cause of the problems we have faced."

Chief Executive Officer appointment soon

When will the appointment of a Chief Executive Officer and Deputy Chief Executive Officer be resolved?

"This decision will be made by the Board and the shareholder and they are both keen to resolve the issue quickly. Although I cannot be definitive in terms of timing, I would be hopeful that it could be finalised within two months.

Max Carr has been seconded to the position of Managing Director of Australian Bank. The position of Deputy Chief Executive Officer will not be filled for the time being."

RBA monitoring formalised

Why is it necessary for Bank activities to be monitored by the Reserve Bank?

"SBV has been subject to central bank regulations and supervision for some years on an informal basis. This has been in accordance with normal supervisory functions carried out by the central bank (in Australia, the Reserve Bank) over nationally operating banks.

The arrangement has been informal because our Bank is not subject to Commonwealth legislation. However, this has enabled us to open branches overseas — foreign central banks require Australia's Reserve Bank to give

undertakings about certain standards of SBV's operations in Australia. The Reserve Bank could not have given these undertakings had we not been subject to their supervision. Therefore, it was, and is, in the Bank's best interests to be subject to supervision.

The shareholder has joined the agreement with the Central Bank so that these informal arrangements are now more formal."

Message to Staff

What overall message would you give to staff at this time?

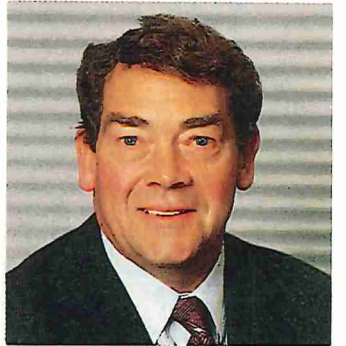
"We have done all we can, with our shareholder's support, to overcome the problems caused by Tricontinental and to ensure that the strength of the Bank is unaffected. The strength of the Bank through our arrangements with the Government is undoubted. I should point out that the Bank's capital adequacy position is currently very strong, well above the minimum requirements of the Reserve Bank.

The Board and our senior executives are committed to moving forward without drastic changes to our business strategies.

I acknowledge the anxiety faced by staff over the past two or three months. Unfortunately, we were not in a position to respond to various media articles until recently and I hope staff understand that needed to be the case.

I can reassure all SBV employees that job security and promotional opportunities were never, and are not now, at any risk.

As Bill Moyle said in a February circular, the efforts and dedication of staff during these trying times really are greatly appreciated."



SBV's new Chairman of the Board,
Ralph Ward-Ambler.

Profile

Mr Ralph Ward-Ambler, 55, brings to the Bank extensive industrial and commercial experience, together with proven leadership ability in both the public and private domains.

Mr Ward-Ambler was Chief Executive Officer of McPherson Ltd, between 1977 and 1987 and was founding Chairman of the MIC Licensing Board until 1989. He is also Chairman of AMRAD, a Board member of the CSIRO and a Director of National Mutual Association of Australasia Ltd, Volvo Australia and other companies.

Summary of events

- Chief Executive Officer Bill Moyle resigned from the SBV Board on 22 February 1990, and retires from the Bank on 30 May 1990.
- Seven Board members resigned on 22 February 1990, with Bill Clendenin, appointed on 5 December 1989, remaining.
- Deputy Chief Executive Officer Max Carr has been seconded as Managing Director of Australian Bank Ltd.
- New Board members appointed on 23 February 1990: Ralph Ward-Ambler, 55, Chairman; John Brady, 61, formerly Head of Banking Supervision at the Reserve Bank of Australia; Brian Hamley, 63, formerly General Manager of Group Prudential Management, NAB; Len Hingley, 48, Federal Secretary of the Australian Bank Employees' Union, and Vince Schutze, 46, formerly with Chase NBA Group Limited and currently Partner and Director of The Whitney Group.
- On 26 February 1990 Chief Executive Officer Bill Moyle took planned annual leave. Jim McAnany, formerly Chief General Manager, Corporate & International Division was appointed Acting Chief Executive Officer.

Counters amalgamate

For years, State Bank Centre Branch has had two separate counters, one for new account enquiries and a cheque account area.

As these counters were positioned, what seemed miles apart, it became increasingly evident that an amalgamation needed to take place.

State Bank Centre now proudly boasts a new area where customers can be attended to for all their banking requirements.

This is, and will continue to be a more efficient service to our valued customers.

Barbara Howe
CBD Region

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

Q Why doesn't the Bank encourage employees to undertake tertiary study by meeting their Higher Education Contribution Scheme (graduate tax) liability? Many other employers pay this for their staff, so why doesn't the Bank?

A The Bank encourages study in a number of ways. It provides reimbursement of compulsory (non HECS related) fees and cost of essential text books as well as very generous bonuses for completion of courses. Like most other organisations, including all public authorities, the Bank does not reimburse HECS.

David Marks
Senior Manager
Staff Development

Q I am a G2 and have been with the Bank for two years. I left school with my HSC and am wondering about promotion prospects if I don't undertake further study.

A Promotion is based on performance and it is quite possible to gain promotion without further study. However, as you move up in the Bank you will be required to become more and more competent in an increasingly complex environment, and further study both inside and outside the Bank will be one of the attributes that helps you compete with your peers for the available jobs. In a competitive environment the best qualified person according to the requirements of the job (not necessarily academically) will get the job.

David Marks
Senior Manager
Staff Development

KOROIT CAN COUNT ON ITS HISTORY

State Bankers and customers will notice a historical change at our Koroit Branch.

Joinery Works has fitted out the branch and restored its exterior to retain its original appearance. The original branch was built in 1876 by the Colonial Bank of Australasia.

Joinery Works Manager Mick Earle says that because Koroit Branch is in an area of historical value, Properties Department had some problems to overcome.

"The Bank required our new ergonomic counter in the branch, yet the Historic Buildings Council required the old style counter front and partitions."

Joinery was asked to combine the two, a seemingly impossible task. However, Mick remembered seeing the old St Kilda Branch counter front in archives at Clayton.

"Fortunately it was the same period and the exact length required," says Mick.

"Our Joinery staff did a magnificent job in manufacturing special moulds for counter tops, public desks and partitions and the result is great, satisfying the Bank's needs and those of the Historic Buildings Council."

Koroit's historic counter being fitted.



Q Why can't interviews and/or aptitude tests be part of the promotions and appointments system for head office positions?

A Job descriptions are published for all Head Office positions that are advertised internally stating required/desired skills and/or experience. Officers should forward written information with their application supporting their suitability for the position.

The information contained in the job application, together with performance appraisals and work experience and skills usually suffice. Therefore, interviews/aptitude tests are generally not required.

Russell Wade
Manager
Staff Appointments

Q I would like to travel overseas for six months next year and return to the Bank after travelling. I plan to 'use two months' annual leave and take four months' leave without pay. Am I able to take leave without pay, or will I have to resign?

A Leave without salary may be available to an officer if the following conditions are met:

- The officer has had at least two years' continuous service with the Bank at the time of taking leave.
- Time away from the Bank (including annual leave, LSL and leave without salary) not does exceed six months.
- The officer has not previously taken any leave without salary for the purpose of overseas travel.
- Staffing requirements of the department or branch at which the applicant works can be met.
- Application is supported by either Regional Manager or Departmental Head.
- Confirmation of travel arrangements.
- Approval by General Manager, Personnel.

George Crockett
Chief Manager
Personnel

PART-TIMERS — WHO ARE THEY?

Facts and figures

Since part-time staff began working for the Bank in 1983, they have become an indispensable part of the branch network. With our ever increasing customer base, part-time staff provide stability and flexibility needed to keep branches operating as efficiently as possible.

The number of part-time staff has steadily increased over recent years. In people terms, in 1985 there were only 489 part-time staff in the branches, today there are 1457. Obviously most branch part-time staff work at metropolitan branches but there are still 232 part-timers working in our country branches

and currently 175 part-timers in head office.

Predominantly, branch part-time staff are employed in teller roles. However, contrary to popular belief, there is no restriction on the jobs part-time staff can perform.

The majority of part-time staff are women who have either been out of the workforce due to family commitments, and are now looking to resume a career, or who have returned from maternity leave to resume work on a part-time basis.

Below are profiles on four branch part-time staff members:



Marilyn Leeburn, Doncaster Shoppingtown

In seeking a career that offered security, I joined the Bank in May 1989 after previously being employed by RESI Statewide. I particularly enjoy the customer contact that my role as Teller provides at Doncaster Shoppingtown. Out of work my time is devoted to the upbringing of my two children, Kate, seven, and Matthew, six, and time permitting, the occasional game of tennis. As my children become older, I hope to join the Bank full-time so that I can pursue my career further.



Jim Provan, Deepdene

My part-time job with the Bank is great because it fits in with my hours at Swinburne where I am completing my Bachelor of Arts in Psychology, Philosophy and Politics. It is also very handy because I can walk to work. I mainly work as a teller but have also started learning the savings refer work. I enjoy working with people, not only with customers but also the people I work with.



Judy Mallia, Frankston Young Street

As an ex-staff member I rejoined the Bank part time in March 1983 as my children had then started school. Even though it had been eight years since first leaving, the three week training course in Head Office covered most of what I needed to know. I have now been at Frankston Young Street Branch for seven years and have seen a lot of changes. Most times I am required for teller duties although in recent times more opportunities have been made available to not only myself but to newer part-timers. What I enjoy most is serving customers, especially the regulars, and being part of a great staff in a big office.

As I work three days a week, the rest of my time is spent on the tennis court or with my husband Charlie and kids Simon, 14, and Kate, 12.



Anne Salerno, RMIT

I originally came from Scotland where I worked eight years for the Royal Bank of Scotland.

I began working at RMIT Branch in May 1987. The extra income comes in handy in paying the school fees of my four teenage children and also helps towards my trip back to Scotland I plan to take. I was somewhat apprehensive about going back into the workforce after many years and working with young people, but I had no need to worry; the branch staff made me feel very much at home and totally accepted. I love the satisfaction and the challenge of cash handling and dealing with customers, especially since many of them are about the same age as my children.

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GCO COURSE PILOT

The new Personal Development course for General Classification Officers was recently pilot tested at the Staff Training Centre in Queen Street.

The course, which is soon to be conducted at some regional centres in addition to Staff College and Staff Training

Centre courses, is unique and provides participants with knowledge to develop and improve skills relevant to their work environment.

The programme which focusses on developing effective working relationships, assertiveness and teamwork, replaces the old GCO and Advanced GCO courses

previously held at the Staff College and Queen Street.

Feedback from the participants so far has been extremely positive with some even suggesting that the course should be compulsory!

Rod Eddington
Box Hill South Region



The third group to take part in the course are, standing from left: Debbie Yeomans, Network Support; Matthew Albers, Treasury; David Bartolo, Personal Credit; Paul Scott, ISD; Vinny Sharan, Fairfield; Allan Edwards, Frankston East; Jaqui Dolan, McKinnon. Seated from left: Lisa Kick, Sunshine; Sandra Bragaglia, Auburn; Melissa Houldcroft, Doncaster East Tunstall Square; Yvette Saladrigas, Card Processing; Kaylene Allen, Third Party Sales.



Pictured are the Training Officers who facilitated the GCO Personal Development Course. Back row from left: Tony Barca, Ormond South Region and Rod Eddington, Box Hill South Region. Front from left: Sally Eastoe, Staff College and John Lorensini, Box Hill North Region.

TELLERS' TALES

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

Nosey!

On a recent visit to one of our branches, the Business Development Manager incurred an unfortunate injury. While preparing to leave the Branch, the BDM was waving and wishing all staff a merry Christmas, while at the same time walking toward the self-opening doors.

You guessed it! Oops, straight into the glass window. Blood, hair and other items are now neatly impregnated into the window.

The BDM rushed back to the region with the biggest Jimmy Durante you have seen.

As a goodwill gesture, the region presented the BDM with a plastic nose guard which is to be worn on all branch visitations from now on.

Barbara Howe, Central Business District Region

Tambourine Troubles

Who was the well-known Regional Marketing Officer who bruised and blistered her hands recently while playing tambourine with the band at a popular Doncaster night spot.

Miss K, as we will call her, was so enthusiastic about her new-found musical ability that she forgot how hard she was hitting the tambourine on her hand.

Rod Eddington, Box Hill South Region

Good One!

Which Regional Marketing Officer, accompanied by his Regional Manager, recently travelled to a country branch to present a service award, only to realise he had left the award at the regional office?

Just one of those days

When trying to open the personal computer at Mitcham Branch, receptionist Andrea Brady was informed that: Access is forbidden, operator on annual leave.

You guessed it. Conscientious Andrea had turned up to work on the first day of her annual leave!

Kathy Constantinou, Box Hill South Region

High Flying

Who was the staff member at Mansfield Branch who, when asked what Tricontinental was, answered that it was an aeroplane ... and who was the one who agreed?

We all know there was some high flying, but this is ridiculous.
Joanne Dunn, North East Region

Easy shopping at the Chase

Forest Hill Chase Shopping Centre recently opened its doors to shoppers after extensive renovations.

Being the only bank with an ATM in the centre, an electronic banking display was organised to promote its location.

A total of 1228 hopeful shoppers entered a competition for a \$400 SBS account which was drawn late last year. The display was very effective as many shoppers were not aware of the new ATM.

Kathy Constantinou
Box Hill South Region



Debbie Lux, of Forest Hill Branch, shows a customer how easy the ATM is to use.

Thank you with flowers

During a recent one-month relief trip at Box Hill Central Branch, Relieving Supervisor Marie Breen was a hit with all the staff.

They were impressed with the genuine interest shown and motivation given, which helped improve their performance and hours worked.

To show their appreciation, the staff presented Marie with a bouquet of flowers on her last day. She also received the coveted Officer of the Month award, a regular event at the branch.

Priscilla Durand, of Stud Park Branch, also received a bunch of flowers, but this time from an appreciative customer.

Priscilla took the time to explain investment options to a customer depositing a large cheque to a pass book account. She was very grateful and invested in Term Deposit instead.

Priscilla received flowers and a card which said: "Just a note of thanks for the help you gave me last month."

Says Priscilla: "I've come to the conclusion that there are people out there who need a little more information from us tellers to make both parties happy."

Kathy Constantinou
Box Hill South Region

Northcote becomes Central

State Bank Victoria has relocated its High Street, Northcote Branch to a new premises at Northcote Central, Separation Street, Northcote.

Clive Lang, Branch Manager said the new branch will enable staff to provide a significantly improved service and would offer better facilities to the Bank's customers.

The new branch is larger and designed to service the local businesses in the area as well as retail customers, he said.

Adam Trumble
Marketing



From left: Clive Lang, Manager; John Korlevic, Pat Inzitari, Bev Briggs, Karen Suttin, Teresa Vanni, Deborah Watkins, John Koutsodontis, Antonia Gitanis. Seated from left: Loretta Skehan and Maria Taranto. Absent: Bruce Martin, Ruby Wilson and Preven Leaver.

ART SHOW A BIG SUCCESS

Boronia Dorset Road Branch recently sponsored an art show organised by Waverley Rotary Club.

Over the four days of the art show, held at Box Hill Town Hall, 3000 art lovers viewed 1350 paintings, with sales in excess of \$120,000.

Branch Manager Graeme East says: "It was a huge success. It was our fifth annual show and we had 250 guests at the opening dinner."

Graeme, Treasurer of Waverley Rotary Club, says the show is the second biggest Rotary art show in the southern hemisphere, behind Camberwell.

The sponsorship helped promote art in the community and funds were donated to many worthy charities including the Red Cross.

Kathy Constantinou
Box Hill South Region

The Chief Executive Officer's Division is a group of departments and functions reporting directly to the Acting Chief Operating Officer. These functions assist in the overall objectives of the Bank and, in most cases range over activities in each of the other four operational divisions, by providing expertise related to all the aspects of staffing resources, planning and reporting on how well the Bank is achieving its objectives, marketing the Bank to the public and so on.

The Chief Officer's

Communication

Susan Roberts
Chief Manager

Communication Department is responsible for two areas: employee communication, which includes True Blue, and technical communication.

The department identifies, develops and implements activities and programmes designed to raise awareness of issues, products and services. One example is the High Yield Call Account staff material.

Producing the Retail Banking Circular and the Chief Executive Officer's Circular are the primary responsibilities of the Technical Communication area. The area has recently taken on co-ordinating the Products and Services Manual.

Bernie has caught the running bug

Bernie Cooney of Economics started running only in 1977 to strengthen his legs after two knee operations. Since then he has completed four marathons and numerous fun runs including being a member of the Bank's only winning team in the Inter-bank Fun Run Challenge. He also runs regularly at lunchtime with other members of Economics.

Big M Me



Hello Dolly

Megan Cooke, Communication Assistant in Communication Department has been pouring, painting, and dressing reproduction antique porcelain dolls for the past three years.

To make a doll from start to finish takes Megan between two and three months' work. Painting the face is the most difficult part. Just to paint eyelashes the right length and shape for a particular doll may take 10 to 15 hours. Dressing the doll is restricted to only using fabrics and laces used around the turn of the century.

Megan recently entered two dolls in a competition and won a second and third ribbon.



Economic Services

Peter Smith
Chief Economist

Economic Services provides operation and strategic support to the other departments in the Bank. This support is directed toward minimising interest rate and credit risk, winning new business and reducing operational costs.

Forecasting

This is the public face of Economics and contributes to the development of the Bank's profile in the market place. It's here that the Bank's monthly economic newsletter, Econstate and weekly newsletters, are written. The unit is also responsible for forecasts of interest rates, exchange rates and economic trends in Australia and in the major industrial countries.

Asset and Liability Management Support

The unit uses a model of the Bank's balance sheet to quantify SBV's exposure to interest rate risk. This information is used by the Bank's Asset and Liability Management Committee which is responsible for the development of strategies to minimise this risk.

Industry and Country Risk

Retail and Corporate and International Divisions are given economic assessments of potential credit risks associated with lending to particular countries and industries.

Location Planning and Operation Research

The main function of this Unit is to help Retail Division plan the location and number of branches and ATMs. It has prepared a detailed computer data base on all 350 metropolitan branches and separate models for estimating likely usage of ATMs in metropolitan Melbourne and country Victoria.

Central Library

The Library staff provides a comprehensive reference service for head office and branch staff and has access to other libraries within Australia and overseas. The Library staff can also provide quick answers to questions on spelling, grammar, government, who's who and on many other matters where precise information is needed.

General Manager's

Rod Birrell
Secretary

General Manager's Department, or Level 2 as it is often referred to, provides administrative and clerical support to the Bank's Senior Executives.

The main responsibility is to maintain records, co-ordinate CEO reports, co-ordinate and prepare material for consideration by the Board of Directors, processing of Board decisions and advising staff of those decisions.

Industry Secretariat

A Secretariat was recently established within the Division to co-ordinate the Bank's activities within various industry groups. This includes the Australian Bankers' Association, State Bank's Association and the Australian Clearing House Association.

Staff Counselling

Monica Manton
Senior Staff Counsellor

Five counsellors, including one part-time regional counsellor are available to staff members and their families for counselling on a range of personal and work related problems including:

- marriage, family and interpersonal relationships
- alcohol or other drug abuse
- emotional problems
- dissatisfaction with life direction
- Counsellors also:
- attend crises such as armed robberies
- consult with supervisors regarding staff they wish to refer
- provide information regarding other services and resources

This service is confidential and staff usually attend during their working hours at 34 Queen Street.

Internal Audit

Mike Negri
Assistant General Manager

Research, Training & Development

The objective of the Research, Training and Development Section is to ensure that the Bank's internal audit activity is in the forefront of modern audit methodology.

International and Head Office Audit

International and Head Office Audit section is responsible for conducting internal audits within Head Office divisional areas, interstate branches, overseas offices and trade finance centres.

Branch Audit

Branch Audit section provide internal audit appraisals on branches and regional offices.

Information Systems Audit

The role of the Information Systems Audit group is to review the adequacy of internal controls, policies and procedures, as they relate to ISD. These controls relate to various computer systems and computer applications and computer centres.

Lending Audit

Lending Audit covers audit assignments in the corporate and commercial lending areas of the Bank.

Legal

Ian Purbrick
Chief Solicitor

Legal Department (not to be confused with Legal Office, Personal Banking) has staff working on Level 7, State Bank Centre.

A team of 19 solicitors, who, together with their support staff provide a steady stream of legal advice in response to frequent changes in the law relating to banking, and changes in policy and market practice. All divisions of the Bank have access to this expertise to ensure that the Bank's legal requirements are met. They also continually engage in preparatory documents for corporate and retail facilities, the purchase of land and leasing property, international bond issues, and trust deeds for treasury managed funds. In addition, they also assist the Bank in the acquisition of various interests, such as stock broking and treasury operations of the Australia Bank Limited.

Regional Security Officers are trained Legal Department and placed in regional and key branches. Additional support is provided by word processing, searching and precedent manual updates as part of the on-going requirement to meet the objectives of decentralising security task speeding up general legal services and improving efficiency and customer service.

Debt recovery and other litigation, an unfortunate but necessary part of banking today, is generally effected on behalf of the Bank by four of the solicitors and the support staff, using appropriate court and other procedures.

Marco has great hopes for Coburg's 1990 season



Marco Zanon of Information Systems Audit, Internal Audit has played 80 senior games for the Coburg VFA football club since 1983. Previous to that, he played for Carlton under 19s and reserve sides. Marco's career highlights include his selection for the Victorian Teal Cup and VFA representative teams, and being involved in Coburg's premiership campaigns in 1988 and 1989. He's hoping for a good start in the 1990 season.

Marathon First-aider



Mick Chivell, Branch Auditor of Internal Audit Department recently received a Long Service Medal from the Red Cross for the many years of service he has given as a first-aider. Mark joined in 1964, and since then has been on duty for the many marathons, including the first official marathon held in 1970.

Jenny paddles her own canoe



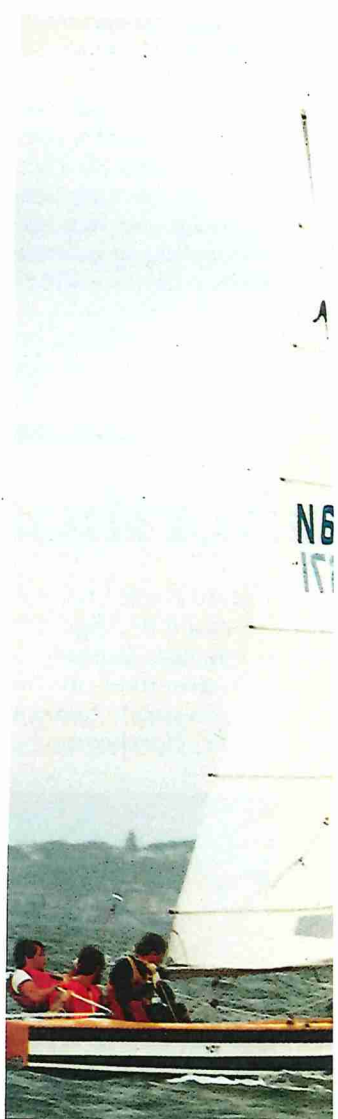
Jenny Mouat from Branch Audit, Internal Audit was back again this year to compete in the gruelling five day 404 km Red Cross Murray River Canoe Marathon. This is the second marathon Jenny has competed in. In 1988 she won her class in the doubles. Last year she came third in the TK1 division.

It's a breeze for Karen



Karen Pringle of Economics Department has been sailboarding for four years. Most weekends she spends at Elwood and Point Ormond, where she is a member of the local sailing club. Karen says that she's not into racing but just likes blazing around on flat water and in waves. Her favourite spot is Sandy Point near Wilson's Promontory, one of the windiest places in Victoria.

Economical Sailor



On most weekends during the summer months, Peter Demura of Economics Department is out on the Bay sailing his 6 m Sharpie class dinghy. In the above picture Peter (in the

Executive Division

The people engaged in the activities come from a range of experience and background and, as will be seen from the articles below, have a great variety of interests. There are those who have been in the Bank for a number of years and have considerable SBV experience. Others are relatively new to the Bank. Many have specific expertise, technical qualifications and experience necessary to enable them to perform their job.

Marketing

Peter Fitzhenry
Chief Manager

Personnel

John Williams
General Manager

Strategy, Organisation and Planning

Jed Simms
Assistant General Manager

Staff Superannuation

Graeme Walker
Chief Manager

Advertising
The advertising section directs the Bank's advertising agency regarding the creation of awareness and interest in the Bank and its numerous products, via television, press, radio and magazines. Advertising has an art studio which is responsible for the design of the Bank's numerous publications and posters.

Community Affairs
Community Affairs arranges and co-ordinates Bank sponsorships such as the Great Victorian Bike Ride, Melbourne Music Show, Victorian Cricket Championships and many other community based activities.

Marketing Research
Marketing Research section gathers, analyses and reports information for decision making within the bank. Various departments need research on areas such as product development, advertising, corporate image, customer perceptions, feasibility studies, staff attitudes and monitoring of the Bank's service to customers.

Corporate Communications
Corporate Communications section manages the production of the Annual Report as well as other Bank corporate publications directed to the public.

Public Relations
Dealing with the media by way of press releases and providing answers to media enquiries is co-ordinated by Public Relations. This section also promotes Bank sponsorships to the general public.

Staff Wardrobe/Fashion Collection
Liaising with the designer, manufacturer and staff on all aspects of the Fashion Collection is the task of the Staff Wardrobe section. Their responsibility is also to ensure that the quality and design meets with the needs of staff and the Bank's corporate image.

Functions
The Functions area assists in enhancing the Bank's corporate image. They support all areas in the Bank through organising functions to promote the Bank's products and services in a professional environment. This area is involved in organising corporate functions, branch and regional office openings and in setting up media conferences, seminars and workshops.

Customer Relations
Many customers with a complaint either phone or write to the Customer Relations section. Customer Relations analyse the complaint to define which parties are involved. The complaint is then sent to the Chief Manager of the department or the Senior Regional Manager of the region to follow up. Customer Relations then contact the customer when the complaint is resolved.

Display
Display are responsible for the design and assembly of numerous displays which are used in conjunction with the Bank's sponsorships and promotional activities. They also provide display support to branches for local promotions.

Staff Appointments
Staffing SBV, and Appointments & Vacancies List are managed by this area of Personnel. They co-ordinate classified and GCO appointments and transfers with regions and head office departments.

Data Base
Staff records are maintained on a computerised records system. These records provide statistics for use in human resource planning.

Staff Records
Staff who work in the Staff Records section spend a large part of their day keying hundreds of Daily Attendance Returns. They also give approval for staff to attend jury duty.

Resignations
When a staff member resigns, the Resignations section work out annual leave and RDOs owing as well as calculating long service leave and pro-rata long service leave payouts.

Occupational Health and Safety
Occupational Health and Safety Unit consists of 12 staff members from various backgrounds: ergonomics, psychology, medicine, Workcare claims, administration and rehabilitation. The unit provides an advisory service to SBV staff and promotes within the Bank a philosophy of preventing work related injuries and illnesses before they occur.

Industrial
Industrial relations staff represent the Bank in discussions and negotiations with the ABEU and other unions. This section also provides information and advice on employment conditions (both Award and Bank policy matters) and on sound staff management practices to management and staff.

Remuneration
Staff benefits such as concessional interest rate car loans are approved by the Remuneration section of Personnel. Remuneration also answer all enquiries about staff entitlements to employee benefits.

Salaries
During the two weeks preceding payday, eleven staff members of the salary office process over 10,000 adjustments to salaries. These adjustments include higher duties and overtime claims, shift allowances and competent performance increments. They also maintain all salary records for the 16,000 group certificates issued throughout the year as well as providing statistics.

Equal Opportunity
All matters regarding Affirmative Action and equality in employment for all employees are dealt with in this section.

Social Club/Staff Shop and Fitness Centre
The Staff Shop/Social Club, situated at State Bank Centre and Kings Gardens, provides many services to Bank staff. As well as providing discounted goods at the staff shop, they produce Staffline, handle sporting team enquiries, organise Bank functions such as the Christmas party and organise Met tickets for staff. The Fitness Centre offers staff many different ways to keep fit, like water aerobics, water volleyball, power walking and squash. A steam room spa and sauna are also available.

Staff Recruiting
Recruiting section has a team of 16 staff, recently allocated to three syndicates Eastern, Western and Head Office. Each syndicate concentrates on meeting the needs of their specified area.

Staff Development
Staff Development section is a point of reference for staff wanting to follow up ideas on the options available as they develop their career. This includes information on further study and development programmes. This section also administers the Bank's Further Study Assistance Scheme which is aimed at encouraging staff to increase their technical knowledge and skills appropriate to the banking industry.

Graduate Recruitment and Development
Graduate Recruitment and Development recruit business graduates from all over Victoria. They provide on-going careers advice and vocational counselling to all graduates on the Graduate Programme.

Performance Appraisal
Once a performance appraisal is completed, it is sent into Performance Appraisal section for keying into the system. Each appraisal is reviewed. Training course requirements are followed up.

Training
The training section's role is to develop staff through a co-ordinated training structure. Training also plan and develop new courses as the need arises. This section includes all training venues such as the Staff Training Centre in Queen Street and the Staff College at Baxter and the Training & Design Centre. The Training & Design Centre is responsible for writing Step Exercises and new training courses.

Strategic Planning section works with management to maintain a long range plan for resource requirements and Bank-wide strategic initiatives.

Organisational Improvement section's role is to assist management to make the most effective use of resources in terms of cost, quality, service and structure.

Staff Superannuation is a separate Trustee company staffed by Bank employees who handle the day-to-day operations.

Members' Services section is responsible for administering member contributions and the payment of benefits from the Fund, such as retirement, resignation and pension benefits. It is also their role to provide Fund members with information concerning their Fund membership and answer enquiries relating to the services and benefits the Fund provides.

Accounting/Investment section is responsible for the settlement and financial accounting and reporting of all movements of the Fund's asset portfolio. The Fund maintains a balanced portfolio made up mainly of fixed interest, investment properties, domestic equities, international investments and liquid investments.

Darren has the Blues



Darren Brunshanan of Staff Recruiting is currently training with the Carlton Seniors. Previously he has played in the Under 17 Victorian Team for the Teal Cup in 1986. Since then, he has played several seasons with Essendon Under 19 and reserves.

Legal Department



Front row: Peter Koukouzikas, Sally-Ann Wansbrough, Marie Mylonas, Tracey Hopkins, Melina Bleeker, Jessie Rouillon, Stella Dichiera, Mary-Anne Furnari, Kerri Coates, Maree Meadows, Maxine Bourne, Heather-Maree Kennedy. Second row: Tracey Thomas, Heather Muir, Michael Montalto Deputy Chief Solicitor, Joan Stephenson, Lyn Chapman, Nicole May, Ian Purbick Chief Solicitor, Jim Wing, Philippa Marshall. Third row: Marion Rodwell, Michael Popov Office Manager, Cheryl McKenzie, Paul Mulderry, Andrew Berezdecky, Ian Palfery, Lidia Milograd, Pene Nicholls, Kevin McEvoy. Fourth row: Gilliam Kermeen, David Henderson, Dean Burston, Paula Barber, Julie Motherwell, Kim Robson, Philip Field, Gavin Halley, Andrew Davie, Peter Fraser, John Bitcon. Fifth row: David Lowe, Mark Lancaster, Scot Clifford, Pat Silvey, Ian Baxter, Rod Simpson, Ross Thomson, James Forward.

Forget the apple for the teacher, bring a sweat-band instead!



Kelly Tatlow is one very fit training officer. Kelly who works at the Staff Training Centre in Queen Street is also an aerobics instructor. She also trains our executives, as she is an instructor with the Bank's Executive Fitness Programme.

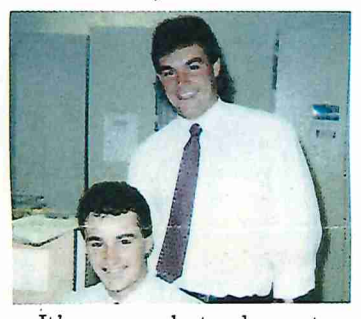
Kelly was a finalist in the Reebok National Aerobic Championships in 1988 and 1989, and will be competing in the teams section of the World Cup Aerobics Championships to be held in Sydney.

Internal Audit's resident triathlete



Michelle Zelig is Internal Audit's resident triathlete. She trains all year sometimes three times a day. Michelle can often be seen running from Kings Gardens to Kerford Road Beach or around the Botanic gardens at lunchtime. Michelle's gruelling training programme involves swimming four times a week, running five times a week and cycling around 150 kms per week. In Michelle's limited spare time, she lifts weights.

A double, double act!



It's unusual to have two brothers working in the same department, but even more so that they both happen to be top grade cricketers.

Geoff Parker works in the General Office, Personnel and Cameron Parker works in Staff Transfers. They both play with the Richmond Cricket Club in the Victorian Cricket Association. Geoff has played Shield Cricket for Victoria for a number of years, and in 1988 he spent a year at the Cricket Institute in Adelaide. Cameron has represented Victoria in the Under 17 and 19 sides in the Australian competitions.

Not always a teddy bears' picnic in Marketing

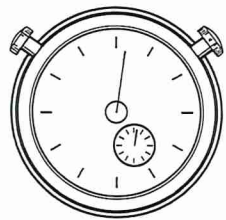


Louise McCarthy who works in the Customer Relations Section of Marketing Department has a very important support crew by her side at all times; the crew is her teddy bear brigade. Teddy bears of many shapes, sizes and colours have been sent to Louise from various people in the Bank. However, they have not always had an easy life having been abducted and held for ransom by unscrupulous vagabonds in the Art Department.

dark wetsuit) is sailing on Sydney Harbour in the 1985 Inter-Varsity championships. Peter has been sailing Sharpies for about six years after a number of years ocean racing.

Time to work, rest and play

In this article on time management we give you some practical tips on how to manage your time more effectively, so that you manage your time instead of time managing you!



There are just not enough hours in the day! How many times have we said this?

We all have the same number of hours to use, so why is it that one person appears to achieve so much while another runs out of time? The major difference between these two people is the way in which they use their time. Did you know that we obtain 80% of our results from only 20% of our total efforts? Think how much more time we would have to rest and play not to mention a more satisfying day if we could just better organise ourselves.

Graeme Jones, Manager Personal Development and Management Development Training at the Staff College, Baxter lectures in time management and has supplied True Blue with some valuable advice on how to make the most out of your day.



Organise your day

At the start of the day constructively plan the day ahead. List tasks that need to be accomplished into:

1. musts (have to be done today)
2. nearly musts (not as urgent)
3. would be nice if...(tasks we feel comfortable with and like doing).

When you plan your day, make sure you allow for interruptions, otherwise you can put yourself under unnecessary pressure.

You may prefer to plan for the next day at the conclusion of each day, depending on which is better time management for you.



Telephone Calls

If you need to make several telephone calls, schedule them together rather than spreading them through the day. Write down the points you need to make beforehand so that you keep your calls precise and to the point.

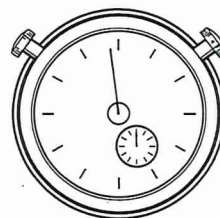
If possible, make your calls either first thing in the morning or later in the afternoon. Trying to contact people around lunchtime can be time wasting when you find the person you need to speak to is not available.



Tips for managers and supervisors

Delegate tasks to subordinates, be specific on what is expected and let the subordinates know what decisions they can and cannot make.

Delegation is one of the most important aspects of time management and requires a great deal of self discipline. How many times have we heard someone say to get a job done properly around here, you have to do it yourself. The fact is you can't do everything yourself and delegating results in effective time management. Once you've delegated tasks, don't hover over the recipient as it only wastes time and takes away the initiative of the person you've delegated the task to.



Tips for tellers and clerical staff

Having a well organised work area is essential to saving time.

There's nothing more frustrating than taking a phone call and then finding the note pad missing when you need to write down a message. Try fixing a note pad and pen to the bench by the phone.

Whether you work in branches, regional offices or head office, keep your work area organised and stocked of items and forms you need. Things that seem minor such as having to constantly walk over to the stationery

cupboard to get items you need all take time and can waste your day.

Clearly marking shelves and cupboards saves time when trying to find a form or item you need. Relieving staff will appreciate this as they don't need to waste their time and yours by continually asking where things are.

Why not have a Tellers' Emergency Kit handy which may consist of items you use constantly, such as a stapler, spare staples, pens, paper clips, rubber bands, spare sponge, ink, ink pad etc. It may also include photocopies of circular notes or tables you sometimes need to refer to. So next time you run out of staples or your pen runs out when you're serving a customer, you won't need to waste your time or the customer's by running around trying to find what you need!

Time management efficiency does not happen overnight. Take a few moments each day to critique your own activities. As well as the guidelines suggested in this article, you may be able to think of some effective time managing ideas for yourself or your workplace to help free up time. Let us know so that we can pass on your good ideas in True Blue.

*TIME isn't measured in hours and minutes
it's measured by results*

*TIME is mankind's most precious resource
You can't print TIME though you can print money*

*There are deposits of TIME
to be drilled from under the sea*

There is no TIME substitute indistinguishable from the real thing

*TIME perishes as soon as it becomes available
TIME cannot be stored*

*TIME is an irreplaceable resource
Which man wastes more recklessly than he wastes even food or fuel*

*The supply of TIME bears no relation to the demand for it
More TIME is needed*

*There is no more TIME
If we want more TIME we must manage better the TIME we have.*

LETTER TO THE EDITOR

I refer to an item published in the October 1989 issue of True Blue, titled "Beat This", detailing the number of years a family has served in the Bank.

I applaud the Ellis family and have no doubt that they are very proud of their (107 years) achievement, and rightly so, but the Hayes family can beat it!

In our family, three brothers have a total of 132 years between them. In addition, there are four other members of the family who have a further total of 45 years between them.

The brothers, Tom, Bill and Keith Hayes, all started their service at Chiltern. Tom began service on 24 September 1928 and retired on 31 October 1975. Bill followed and joined on 3 July 1933 and retired on 11 February 1977. Keith then followed, joining on 3 June 1940 and retired on 10 September 1982. Tom's son, David, started in Benalla on 25 January 1960 and resigned from Shepparton on 18 April 1979. Another son, William (better known as Bill) after 23 years with the CBC and National Bank, commenced service with State Bank Victoria on 19 May 1986 and is still employed there. Brother Bill's daughter, Glenys, joined the Bank on 7 February 1972 and resigned November 1985. His daughter-in-law, Karen, is presently employed part-time with the Bank, and prior to her marriage, had 10 years of service.

Altogether this amounts to a total of about 178 years of service that our family have given to the Bank. We are proud of it, but maybe there is somebody else out there who could better this, although I doubt it.

**Tom Hayes
Belmont Branch**

February's competition winners

Congratulations to the following 10 people who have won a double movie pass for correctly answering the questions on the High Yield Call Account.

Melanie Attwood, Mooropna; Gerry Connolly, Mail Room; Kerry Ward, Retail Planning; Kathy Reid, State Bank Centre; Monica Costa, Properties; Fred Borg, Charlton; Vivian Pulvano, Services; Donna Briggs, Queenscliff; Nardene Douglas, Fairfield North; L. Milne, Kew East.

ODD SPOT

Caught in the fork!

This is a true story.

It happened at cricket practice last November at Fairbairn Park, Ascot Vale, St Marks Cricket Club.

Ray Musgrove, President of St Marks and Manager of our St James Building Branch, was batting in the nets during practice when he unleashed a lofted drive which sailed out of the nets and lodged in the fork of a rather tall gum tree on the boundary.

The bowler, Fred McIntosh (Ray's brother-in-law and a Gladstone Park customer) climbed the tree to recover the ball. To his, and Ray's astonishment, also wedged in the fork of the tree was an envelope containing a State Bank Victoria cheque and an unpaid doctor's bill, together with a note: "Please send receipt", all water-stained from recent rains.

**Ray Musgrove
St James Building
Branch**

Little Ripper



March's Little Ripper is awarded to Ross Barnett, Community Affairs Manager, Marketing for putting together his great article about the Melbourne Music Festival

The Report to Jolly

On 23 February 1990 State Bank Victoria declared a \$40.9 million after-tax profit for the six months ended 31 December 1989.

The SBV Group, including Tricontinental, recorded a net profit after tax of \$13 million.

This was the first time the Bank prepared half-yearly accounts. They were reviewed in detail by the Bank's audit committee at its meeting on 19 February 1990 and adopted by the Board of the Bank at its meeting on 22 February 1990.

The Board also decided that these accounts should be subjected to full review by the Bank's auditors, Touche Ross and Co.

Chief Executive Officer Bill Moyle, who is on leave until his retirement on 30 May, says the profit reported by the SBV Group has been made possible by direct State Government support for the Tricontinental Group.

The support from the Government takes the form of an agreement to arrange for cash cover of present and fu-

ture potential bad debts of Tricontinental up to a maximum limit of \$795 million.

The programme agreed with the Government has several major effects:

- It provides for cash to be provided by the Government to replace Tricontinental's bad debts.
- It means that Tricontinental does not have to provide for additional bad and doubtful accounts of \$795 million at 31 December.
- The arrangement will add to SBV Group's future profit and ensure that the Government receives a commercial rate of return on its investment.

As shown in the Bank's 1989 annual report, the internal rate of return to the State of Victoria from its investment in the Bank has been 28.1 percent per annum for the past five years.

The report says: "The major factor adversely affecting the profitability of the SBV Group has been the growth of non performing loans in the face of a growing list of failures

by major borrowers from Tricontinental.

"The agreement with the Government will progressively repair Tricontinental as the Government arranges for cash payments to it. As these payments are made, non performing loans will be replaced by cash, providing substantial reductions in terms of interest expense, and hence, increased profits.

"The Bank's own profit was squeezed by tight interest margins during the period under review. However decreases in the professional market rates that have occurred in recent weeks are expected to provide relief during the months ahead. These arrangements should ensure that funds invested in the SBV Group by the State, including those paid to Tricontinental under the agreement with the Treasurer, will provide a commercial rate of return to the State. Such funds should not be regarded as a 'cost' or a 'loss' to the State, but as an investment equivalent, in proportionate terms, to capital subscriptions made by the shareholders of private banks."

You're driving at 60km/h down the right hand lane of a dual-lane road on a wet winter day. A Telecom van stops suddenly 10 metres in front of you. There's not enough room to stop; you're going to crash unless you can swerve out of the way.

You can't swerve right, there's on-coming traffic...you could swerve left (you've noticed in your mirrors that there's no traffic behind you), except a truck is parked four metres beyond the back of the Telecom van...the footpath's a poor escape route, an old lady is waiting for a bus.

Your only way to avoid a crash is to brake, swerve left, and stop. Can you do it?

This was the daunting scenario confronting me and 11 other SBV staff late last year when we attended a Car Control course at Sandown International Raceway.

The full day course, run by Jim Murcott's Advanced Driving Centre, focussed on skid control, defensive driving and emergency control driving.

The day started with a down-to-earth lecture on tyres, the dangers of loose items such as briefcases and umbrellas, and the importance

of keeping windows clean inside and out.

Then it was time to start destroying egos, with the first of the driving exercises. By the end of the early exercises, the Telecom van (actually old buckets) was in urgent need of

major panelbeating! "I used to think I was a good driver," commented Charlie Cortara (Parkville North Relieving staff).

With our egos suitably bruised, the instructors then taught us how to brake

properly, and gave us another run at one of the braking exercises. This time, the buckets escaped virtually unscathed.

After lunch, the instructor shattered some myths about skid control, and explained

how to respond to understeer (front-end skid) and oversteer (rear-end skid). We were able to put our skid control techniques into practice straight away in the next two exercises braking in a corner and the adrenalin-pumping

brake, swerve and recover. The last exercise for the day was a final run at the brake, swerve and stop. Having been taught how to brake and steer correctly and control skids, almost all of the attendees completed the exercise successfully.

The course concluded with a lecture on defensive driving. Most of the content of this lecture has been published in the series of articles on defensive driving in the first four issues of True Blue.

All attending the course agreed that it was very beneficial, indeed, Michael Snell, from Legal Conveyancing, intends to go back to do follow-up courses.

If you want to improve your driving skills, call Jim Murcott's Advanced Driving Centre on (03) 755 2222. Contrary to politicians' views, doing a car control course does not turn you into a hoon or a racing driver, it slows you down and makes you more careful. In the words of Charlie Cortara, "I didn't do the course to be a hero just to become a better driver."

Stewart Walker
Communication



Charlie Cortara, Parkville North, negotiates the brake, swerve and stop.

WORKING INTEREST

Awards Galore

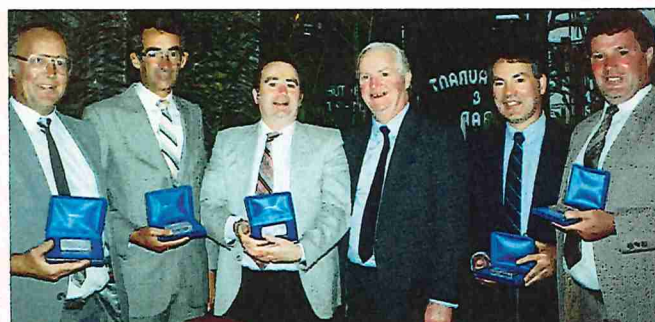


Sharon Broadhead of Sale Branch is congratulated on her 10 years' service with the Bank by Senior Regional Manager Bob Gow Gippsland Region, right and Mr Stan Hartrick, Manager, Sale.



Senior Regional Manager Bob Gow, right, presents Manager Yarragon Branch Mick Maher with his 30 year service award. Also pictured is Mick's wife, Noela.

Sharleen Patton
Gippsland Region



Five Managers from Gippsland Region proudly display their 30 year service awards. From left are: Sandy Burridge, Warragul; Doug McFarland, Rosedale; Ray Peters, Relieving Manager Gippsland Region; General Manager Personal Banking Peter Shepard, Graham Elso, Koo Wee Rup and George Dibsedale, Cowes.

Robyn Fabris
Gippsland Region



Looking as proud as punch at CBD Region are from left, Anna Pryer, 45 Swanston Street Branch; David Jones, RMIT Branch and Tracey Rouse, Titles Office.



Receiving their 10 year service awards from State Bank Centre Manager Keith Wickins, far left, and CBD Senior Regional Manager Brian Kirk, far right, are Tony Elliott, Lending Officer and Donna Nikkas, Cashiers Supervisor.

Barbara Howe
CBD Region

Retirements

Bernard G. Smith, of Moreland West, joined 1951
Peter Bates, of Melbourne University, joined 1951
Peter Windsor, of reserve staff, joined 1950
Donald Barrett, of State Bank Centre, joined 1950
Clarence Williams, of Services, joined 1950
Donald E.K. Smith, of CBD Region, joined 1951

Peter Lyons tames the sea

Peter Lyons, Branch Manager Elwood was recently invited to race in the Australian Boatracing Championships. There were 96 entries and he finished a good 22nd.

Peter has been sailing for most of his life and built Claymore II, his current boat, two years ago.

Sandi Costa
Ormond North Region



Peter Lyons and Claymore II, his Sabre class boat, taking part in the recent Australian Boatracing Championships.



Saturday morning outside Koo Wee Rup Branch. Claudia Barker conducts the Koo Wee Rup High School Junior Band, entertaining passersby.

Sharleen Patton
Gippsland Region

New Health through no Butts

Smoking is recognised as a major contributor to coronary heart disease. The National Heart Foundation of Australia has kindly agreed to True Blue publishing the chart on the right, for you to estimate your risk of developing coronary heart disease.

A high score does not necessarily mean that you will suffer a heart attack, but it certainly means that the risk is increased. There are risk factors you can change (like smoking, diet and exercise) that will reduce your score and therefore your risk.

Your family doctor can give you a total risk assessment and health organisations

including the Bank's Occupational Health and Safety Service can provide more information about your health. Telephone numbers are printed below:

Remember that a little goes a long way, especially if you are changing your lifestyle in more than one area, for example, diet, exercise, smoking and coping with stress.

Below is a lifestyle to aim for that will ensure you are reducing your risk of coronary heart disease.

The National Heart Foundation: Tel: 329 8511
Quit: Tel: 663 7777
State Bank Occupational Health and Safety Service: Tel: 629 3334.

PERSONAL RISK CHART

RISK FACTORS	0	1	2	YOUR SCORE
AGE	UNDER 40	40-55	OVER 50	
FAMILY HISTORY	NO PREMATURE HEART DISEASE	HEART DISEASE BEFORE AGE 55	—	
SMOKING	NON SMOKER	15 OR LESS PER DAY	OVER 15 PER DAY	
CHOLESTEROL	BELOW AVERAGE	AVERAGE OR DON'T KNOW	ABOVE AVERAGE	
WEIGHT	NORMAL	OVERWEIGHT	OBESE	
BLOOD PRESSURE	LOW OR NORMAL	RAISED OR DON'T KNOW	HIGH	
DIABETES	NONE	FAMILY HISTORY OF DIABETES	DIABETIC	
EXERCISE	VERY ACTIVE MOST DAYS	VERY ACTIVE ONCE OR TWICE A WEEK	INACTIVE	
BEHAVIOUR TYPE	EASY GOING	OFTEN HURRIED ANXIOUS, INTOLERANT	ALWAYS HURRIED COMPETITIVE INTOLERANT	
NOTE: RISK ASSESSMENT CANNOT DETERMINE WHETHER SOMEONE WILL OR WILL NOT DEVELOP CORONARY HEART DISEASE, BUT IT DOES INDICATE WHETHER C.H.D. IS LIKELY OR NOT				TOTAL SCORE

HOW DID YOU RATE?
 0-2 — LOW RISK
 3-5 — MODERATE RISK
 6-9 — EXCESSIVE RISK
 10+ — HIGH RISK

Tigers claw the Rebels



The Finance Rebels with their runner-up prize in the water volleyball Grand Final. Back row from left: David Lambert, Rod Penman, Glenn Hulston, Andrew Hicks, Les Maunder. Front row, from left: Alan Clissold, Megan Ingham.

The Toronto Tigers, from Toronto Dominion, have downed State Bank Victoria's Finance Rebels by three points in a nail-biting finish to win the water volleyball Grand Final at SBC's Fitness Centre.

Final scores were Tigers 34, Rebels 31.

The Rebels, all State Bankers, led 20-18 at half-time, but with only four minutes to go, the Tigers came back to lead 30-29.

With 60 seconds left, the Tigers increased their lead to 34-30. The Rebels managed to pick up one more point but ran out of time.

Sixteen teams competed in the competition. The new season started in February.

Anyone interested in entering a team in the water volleyball competition or in activities at the Fitness Centre should contact Kelly-Anne Little on (03) 604 7111.



The tense water volleyball final in action at the Fitness Centre.

A healthy lifestyle working for you

Smoking	Be a non smoker
Alcohol	In moderation
Exercise	2 — 3 times a week (hopefully every second day)
Rest and Relaxation	Regular
Diet	Eat lots of fresh fruit, vegetables, cereals and wholemeal breads. Cut down on fat and salt. There are many books available on interesting, healthy recipes, for example "The Guide to Healthy Eating" published by The Heart Foundation and "Smart Food", from the Anti Cancer Council.

PRODUCT SPOTLIGHT

Come on all you sweet tooths, be one of 10 people to win a box of chocolates by simply answering the three questions at the end of this article. Just write your name, where you work and of course the answers on the back of an envelope, and send it to Communication Department by Friday 23 March. The first 10 correct entries will win.

Policy A provides insurance cover exclusively to customers whose residential property is, or is to be, mortgaged to the Bank.

Features and Benefits Policy A

- Insurance cover for all residential property (owner-occupied or tenanted) at highly competitive rates.
- Full replacement cover, i.e. new for old.
- The property owner nominates the sum insured. To avoid under-insuring, clients should insure for a realistic replacement value.
- Events occurring on the property and surrounds are covered by the policy, e.g., fire, theft, explosion, storm or tempest etc.
- Automatic increase in sum insured each year in line with increases in building costs.
- Telephone hotline for claims and enquiries.

Hotline phone number 695 5410

Adequate insurance cover is critical to all borrowers so remember to mention Policy A on all housing loan enquiries and to sell the product at every opportunity.

Questions

1. Who is eligible for Policy A insurance?
2. What are three features of Policy A insurance?
3. What is the Hotline phone number?

Hawks pick Chris



Chris Sharp spreads the news of his selection by Hawthorn. Picture: The Ballarat Courier.

State Banker Chris Sharp has been selected by reigning premier Hawthorn in the Australian Football League player draft.

Chris, 17, formerly of Ballarat Sturt Street Branch and now at Hawthorn, says he will be happy to make the Hawks' under-19 team this year.

"I found out I'd been picked by Hawthorn about 10.30 am the day of the draft," he says.

"I'd had a talk with a couple of clubs but I had no idea Hawthorn would pick me."

Chris played in the forward pocket for East Ballarat and played in East Ballarat's premiership team last year in the Ballarat Football League.

"Everyone in the Bank has been pretty happy for me," he says.

Chris, who joined the Bank last April, has been training with the Hawks since mid-January.

Christine McCallum, South Central Region

Mario meets Jeff Fenech

No sport is more physical or more direct than boxing and no sport appears more powerful.

Boxing is an art in which one man overcomes the other in a controlled exhibition of superior strength and will. If one can dance, one can become a boxer.

I recently attended one of Jeff Fenech's training sessions at a Richmond gym and was extremely impressed; not only with his strength for his size, the way he punched the bags and his punching power, but also with the way he chased the other bloke in the ring, his fitness and stamina.

Once his routine was over, I tentatively tried to get his autograph and succeeded. He started to talk to me about his boxing career and his preparation for the big fight.

My impression of Jeff Fenech was that he was extremely kind, friendly and would die to save a friend.

Mario Chiarella
Securities

Mario Chiarella and Jeff Fenech at one of the boxer's regular training sessions.



Bowling along and building up at St Kilda

St Kilda Branch has two State Bankers who make great use of their time away from the Bank.

Barry McGregor was chosen to bowl in the Victorian reserve side against Tasmania.

The team won their rink on 18 December.

Nigel Kodagoda competed in the 1990 Teenage South-coast bodybuilding championships at Camberwell Civic Centre this month on

4 March. He works out at Muscle World, Prahran.

And what does it take to become a champion bodybuilder?

"Well, we start with a diet high in protein and carbo-

hydrates and low in fat. We want muscle", said Nigel.

Training is about 10 hours a week. That's about five sessions each week.

What's more, no steroids are used.

Sandi Costa, Ormond North Region