

True Blue

March 1991

STAFF NEWSPAPER

State Bank  Victoria

A business name of Commonwealth Bank of Australia.

INSIGHT



Paul Rizzo.

I've been spending a great deal of time familiarising myself with CBA in Victoria and Sydney and have been greatly impressed with their positive attitude towards making the integration of SBV and CBA a success. I've also been impressed with the degree of technical expertise that will now become available to us as a result of being part of a larger group.

There's a tremendous amount of planning going on in each functional area of the enlarged group, focusing on the joint business, future strategy and how the group should be structured. These plans will be presented progressively to the Steering Committee, which consists of Managing Director Don Sanders, Deputy Managing Director Ian Payne, and me. As we make decisions on these plans, they will be implemented and those involved will be informed.

Two early initiatives to go ahead are a communication programme on the integration, and a short-term marketing programme to enhance SBV's image in the eyes of its traditional customers. Evidence of the communication programme will be apparent since it includes special merger newsletters and publications, a little further down the track video units will be installed in each SBV branch.

While these merger activities are very important and are in all our interests, the reality is that the integration will be gradual and take some time to implement. In the meantime, it is absolutely critical that we all continue to service our customer base and, in fact, renew our efforts and commitment to customer service. In this recessionary environment our competitors will be aiming to attack SBV's customer base with the view that we might be distracted with our internal issues. As I've been saying for quite some time, the customer is the reason for our existence. As long as we retain and even expand our customer base, the Bank will continue to prosper and will share in the more positive future ahead.

Paul Rizzo
Chief General Manager
and Adviser to the
Managing Director

SBV will link with CBA Video Network in April

The CBA Video Network is being extended to include SBV branches and head office. The type of equipment will be VHS; the brand name is TEAC. Installation for all branches and head office is expected to begin in April.

Special cabinets are now being made to house the video equipment.

The Video Network will play an important role in communication, aiming to provide staff with visual information on training and bank issues.

CBA currently produces two regular news/information programs, Coast to Coast and "LEADS", which are shown to staff regularly. These videos are shot Australia-wide and are specifically designed for particular audiences. CBA also produces special single subject programs on a variety of topics.

Read all about it; we're still here

True Blue will continue until at least mid-year, so keep sending your articles in.

At least 80% of those we receive are used, and all are appreciated.

Don't lose touch, send in your contributions to your correspondent, or direct to True Blue, Communication Department.

We always look forward to hearing from you.

Carin Lavery
Managing Editor, True Blue

Victoria's Personnel Join Forces

CBA has set up a new personnel department in Victoria to cater for the personnel needs of the new Bank, in Victoria. The main function of the department is to look after the operational needs arising from the merger, while policy decisions will be made in Sydney.

The new department consists of staff from SBV and CBA and the structure of the



Head of Personnel, CBA Victoria,
John Williams.

Bank's top personnel management has changed to accommodate the personnel needs of the new Bank.

Former SBV General Manager Human Resources, John Williams has taken on the role of Head of Personnel, CBA Victoria. Mr Williams will be assisted by Peter Firman, who has taken up the position of Deputy Head of Personnel, CBA Victoria. Mr Williams said that he is looking forward to working closely with Mr Firman to achieve "quality for all staff regardless of their originating bank." Mr Firman has had 48 years experience with CBA.

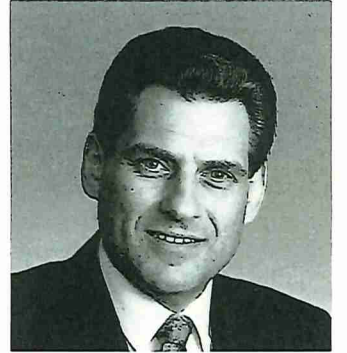
One of Mr Williams' main priorities will be to help integrate all Victorian CBA and SBV staff as soon as possible, however he also states that it will not be rushed. He says "There is a lot of empathy needed in a merger of this size and it's important that all staff, CBA and SBV, are fully trained to cope with new procedures or if need be, a new position."

More challenges and oppor-

tunities lie ahead for all Victorian CBA staff within and outside the State. Mr Williams said that he expects opportunities will be broadened as a result of the merger.

To facilitate the integration of the two banks as smoothly as possible, a Personnel Committee has been formed. The committee comprises Chief General Manager and Adviser to the Managing Director, Paul Rizzo; CBA General Manager Victoria, Peter Andrews; SBV Chief General Manager Retail, Bob Escudier; John Williams, Peter Firman, and Chief Manager Planning, Denis Feeney. The committee meets periodically to address matters arising from the integration and will be attended by General Manager Personnel, Philip Levy on an occasional basis.

Mr Levy is based in Sydney Head Office and has been Head of CBA Personnel since his appointment in January 1989. Although Mr Levy doesn't come from a banking background, he has had



General Manager Personnel, Philip Levy.

extensive experience in management restructures, personnel management and training. His previous appointment was Personnel Director of Grace Bros.

Banknotes, CBA's staff magazine, featured an article about Mr Levy shortly after his appointment. It said that one of the first things Mr Levy did, on taking up his appointment, was to set about meeting staff at all levels. The article mentioned that, "He doesn't imagine that he is qualified to turn up in the teller's box but is certainly going to get his hands dirty in the real world of banking." It also stated that "He is convinced the quickest way to find out what is really happening is to get out amongst the troops." Consistent with that philosophy, Mr Levy has already visited Melbourne several times meeting with senior management, regional managers and branch managers. He has a program of regular visits planned which will involve more meetings with Victorian staff.

Working together



Staff of CBA and SBV Clayton Branches get to know one another as colleagues working together. Both branches started this process socially at Christmas, as have other branches in Victoria.

CBA sponsorship sure means more than money



CBA Richmond North Branch sponsors Victoria Street Festival.

The Commonwealth Bank has a long history of sponsorship and community involvement. It prides itself on its exposure in all sectors of the community, with programs designed to build and sustain public awareness that the CBA is a concerned, caring, corporate citizen, adding to the quality of life for Australians.

There are three main ingredients that contribute to the success of CBA sponsorship and community involvement programs: extensive exposure in the community, involvement of staff in activities and programs, and an awareness of the interests and needs of a broad cross section of the community.

Tonie Thiel, Assistant Manager Community and Media Relations for Victoria comments, "We really try to put our money where it counts. Sponsorship is more than money — we give to a whole range of areas in the community and we look for ways of making a difference through personal involvement, providing advice and practical support."

Sponsorships which have an impact nationally are arranged and coordinated from the Bank's national head office in Sydney and are implemented across the country. Each year the states are given a budget to approve and control sponsorships in their state, providing they conform to strict policy guidelines.

In many cases Victorian branches assist in the running of state and national programs. They are informed of the manner in which they can be involved and are usually asked to provide a report on the results of their efforts and the worthwhileness of the activity.

For example, the Victoria State Diving Championships held at Ringwood in March. Diving, while being a popular spectator sport, receives very little funding from government or other sources. For the first time, the Victorian team had a uniform to wear and could participate in the traditional 'walk past'. Victorian staff were encouraged to support this sponsorship by attending the event and were given free entry to the pool simply by quoting their staff identification number.

Staff involvement is what really makes the sponsorship work. One such typical example is the recent Victoria Street Lunar New Year Festival. Staff from Richmond North Branch really got behind the festival. The Bank gave a cash donation, but more significantly set up a marquee in Victoria Street to promote Dollarmite accounts. A remote control robot roamed the street amusing

children of all ages. Showbags were given away and children could open a Dollarmite account right there at the festival. Branch Accountant Doug Mellor says "It's good to be able to put back into the community. Our customer base is largely South East Asian and it is important for us to gain some understanding and share in a little of their culture".

Country areas are no exception. Maryborough Branch for instance regularly gets involved in the local Country Music Festival and

the annual agriculture show. Branch Accountant, Alan Ball says "All staff get involved. They hand out give-aways and hats at the Music Festival and at the local show set up a Dollarmite stall to distribute showbags and provide free entertainment".

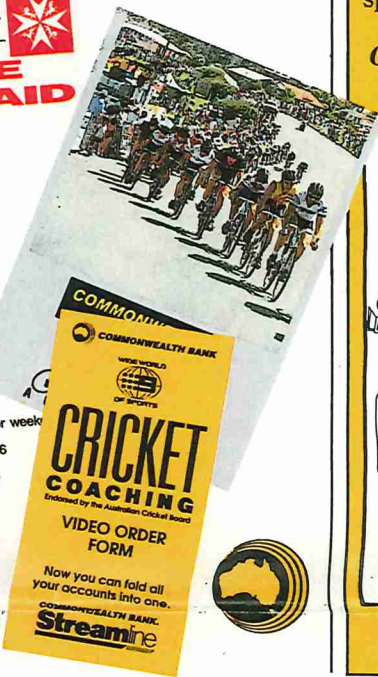
Some of the other sponsorships to look out for in the near future include the Rose Society Display featuring the Victorian Youth Symphony Orchestra (6-7 April), Phantom of the Opera, the Teal Cup (national schoolboys' football championships) and the CBA Triathlon Series.

Variety and staff involvement really seem to play a major part in the strategy behind all the Bank's sponsorships and community involvement activities. There really is more to sponsorship than money.



- Only 2 1/2% of Australians know what to do in an emergency
- Anyone can learn First Aid
- Classes for adults are held daytime, evening or weekend
- For course information telephone (03) 670 5576

This poster has been proudly sponsored by



ODD SPOT

Elsternwick Branch recently had an "attack of killer wasps" (good title for a movie). The Manager's office was filled with the little critters who were entering via the vents. Gil Riscalla couldn't swat them quickly enough so he sprayed a can of insecticide in his office and closed the door. But alas, these were determined little monsters and they proceeded through the lighting to explore the rest of the office. Eight casualties were reported. One victim suffered a wasp bite and seven casualties suffered spray poisoning.

Sandi Costa
Ormond North 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 Under CBA conditions we now are allowed four RDOs in each of the quarterly cycles/one every three weeks. Are we able to take the four RDOs all at once or do we have to wait three weeks until we have earned them?

A Four RDOs may be taken per quarter. Subject to management approval they may be taken all at once or one every three weeks. If an officer resigns and has taken more RDOs than his or her entitlement, a salary adjustment will be made.

John Williams
Head of Personnel
CBA Victoria

Q Has CBA Victoria also put a hold on staff recruiting?

A Currently CBA has put a hold on recruiting, pending the assessment of staff needs for the merged Bank. We believe that some

limited recruiting will be done for CBA branches only, after close consultation with the heads of each retail network.

John Williams
Head of Personnel
CBA Victoria

Q The CBA uses a Performance and Development Review (PDR) as its method for staff appraisals. However, the Staff Handbook stated that one of the first priorities of the merged Bank will be to establish a common staff appraisal system from July 1991. It has also said that training will be given to managers on how to use the PDR system. Therefore, do we learn the PDR system, use the SBV appraisal system or put appraisals on hold until July?

A As has been made clear in the joint circular from Mr Rizzo and Mr Levy, General Manager Personnel of the CBA, all appraising

officers in SBV will be given training in the CBA's "Performance and Development Review" (PDR) between now and 30 June. CBA and SBV Managers are being trained to run two-day workshops across the State in teams of two (CBA & SBV).

The SBV Performance Appraisal system will be used for appraisals throughout 1991. But, as our appraisals are done our appraising officers will set objectives for us for the coming period using the CBA's "Key Result Areas" (KRA's) and Key Performance Indicators (KPI's).

Then, in 1992, we will all be appraised on the CBA documentation. It is to our advantage to have our appraisals completed in some detail, so that necessary information can be fed into the CBA promotions systems.

John Williams
Head of Personnel
CBA Victoria

Music Festival Encore



Funny Vibe drummer Ian Travis gets into the beat at the launch of the Music Festival.

Deputy Premier Jim Kennan officially opened the eight-day State Bank Victoria Melbourne Music Festival on 16 February.

The Festival opened with a youth rock conference at Croydon. Marketing's Community Affairs Manager Ross Barnett says the Festival was held at venues throughout Melbourne and the inner-city area, including the Bourke Street Mall, Flagstaff Gardens, Melbourne Concert Hall, National Tennis Centre and the City Square.

It encompassed the St Kilda Festival and included music shows, films and conferences.

"The Festival was part of the Bank's commitment to youth and was a big success again," says Ross.

It is the third time it has been sponsored by the Bank. The Festival concluded with the State Bank Victoria Melbourne Music Expo at the Melbourne Sports and Entertainment Centre from 22-24 February.

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A credit what?

Did you know that the staff of the Commonwealth Bank (and the Reserve Bank) have their own Credit Union — the CBOA Credit Union.

With more than 46,500 members and \$173 million in deposits and reserves, it is one of the strongest Credit Unions in Australia and rated as the most efficient in productivity in the KPMG Peat Marwick Survey of major Credit Unions.

While the Credit Union operates from Sydney, it is geared to serve all its members — situated throughout Australia or

wherever Commonwealth Bank staff are employed. In fact, there are more than 7000 members in Victoria who can testify to the advantages of using the CBOA Credit Union.

The Credit Union provides financial assistance to the Bank's employees and their families by offering competitive interest rates for deposits (up to 11.5 per cent per annum) and hard-to-beat interest rates on loans (currently 14.25 per cent per annum calculated daily and debited fortnightly).

Funds can be lodged in a savings account (at call), a term deposit or in the

Christmas Club. Arrangements can be made to deduct savings straight from a member's pay each fortnight, or deposits can be made at any branch of the Commonwealth Bank using a special deposit book.

Getting your money back is simple. Funds are credited to a member's bank account on the day a withdrawal request is received by the Credit Union or a cheque is issued (to member or a third party). Direct access can also be arranged through a Commonwealth Bank Mastercard, Bankcard or Keycard.

Loans are available for any

reasonable purpose and, wherever practical, provided unsecured. Repayments are arranged by a fortnightly salary deduction, so members are not faced with that inconvenient monthly (or quarterly) payment.

The services of the Credit Union will be available to former State Bank Victoria staff shortly. There are a few technical matters to be sorted out. Just bear with us and it won't be long before you can join the other 46,500 satisfied members.

Peter Byrne
General Manager
CBOA Credit Union Ltd

Good Access at Glenhuntly and Caulfield North

Glenhuntly Branch and Caulfield North Branch recently became winners of the 1990 Caulfield Good Access Award.

The Award aims to highlight the cause for better access for all people in the community. The Caulfield Advisory Committee for People with Disabilities conducted a survey of all business premises and public buildings within Caulfield to identify those which have taken the needs of disabled people into account. As

a result of the survey, 27 businesses, including Glenhuntly and Caulfield North Branches were selected as Good Access Businesses after they received a score of seven or more out of 10.

Good access could include providing ramps instead of steps into premises, allowing for wide aisle space between displays, providing disabled toilets, or providing shelving which is accessible from a wheelchair.

Sandi Costa
Ormond North Region



Caulfield Deputy Mayor, Cr. Veronika Martens, presents a Caulfield Good Access Award to Glenhuntly Branch Manager, Max Stephens.



Caulfield Deputy Mayor, Cr. Veronika Martens, presents a Caulfield Good Access Award to Caulfield North Branch Manager, Jim Prideaux.

Foiled Fraud



The "fraud foilers" are congratulated on a job well done by their Manager Peter Hartin. From left: Mike Smith, Supervisor; Craig Meldrum and Peter Hartin, Manager.

In February, Craig Meldrum and Mike Smith of Frankston East Branch successfully prevented a fraud.

Craig had just put a stop on an SBS account after it had been reported stolen. The next customer he served requested a new cheque book — on the account he had just placed a stop on.

Craig then alerted Mike, who invited the female

"customer" into the interview room to collect her new book. At the same time the security camera was activated to photograph her and her two accomplices.

After some questioning, the girl admitted that the cheque book was stolen. The police arrived shortly after and she was apprehended.

Jeff Hyde
Frankston Region

Who said that?

From time to time when we're putting together True Blue we come across some amusing photos that don't have a story. So we've decided to put some of these photos to good use by having a competition to see which banker can think up the funniest caption. So, what do you think the fellow with the bubble is saying?

Send your caption to True Blue Funny Caption Competition, Communication Department, by Thursday 28 March 1991. The funniest one chosen will win one very big easter egg and have their caption published in the next edition.



TELLERS' TALES

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

Who was the Relieving Manager in Ormond South Region who was attacked by the killer shredder and who now has one less Bank Collection tie?

Lynne Kirkham
Ormond South Region

★ ★ ★ ★

Who was the GCO at Box Hill Central Branch who, after a busy day on the cash, answered the telephone by saying "Next please"?

★ ★ ★ ★

Which Box Hill South Region Branch Manager was in such a hurry to get to work that, on arrival, discovered that he was wearing two odd shoes?

Kathy Constantinou
Box Hill South Region

★ ★ ★ ★

Who was the teller at Ferntree Gully, Mountain Gate Branch who used the voice pager to call up the next customer and when they didn't respond until the third call said to the customer, "Sorry about that, I must not have pushed it loud enough."

Kathy Constantinou
Box Hill South Region

★ ★ ★ ★

Which Senior Regional Manager recently celebrated 40 years' service with a morning tea for the staff and hid the photos taken when he heard that they were going to be submitted to True Blue?

David Cartwright
Box Hill North Region

★ ★ ★ ★

Which Relieving Manager was very cross (his surname just happens to be Cross also) when he took his dog for a walk? After tying the dog to a tree he went into the local shop. On his return he was astounded to find the dog still sitting in the same spot, but the leash had been stolen!

Tracey McGee
Parkville North Region

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

"The Australian" newspaper is sponsoring the Australian Management Game which is being held during the first week of May. Applications must be in by the end of April. For more information contact Dr Sofo on (06) 252 2265.

The hope of Easter

It is easy for our lives to be dominated by despair with the problems of the world and the chaos of war, famine and unstable economy.

While it is necessary to acknowledge in truth the seriousness of these issues, the Easter experience offers a way forward into lightness and hopefulness.

The death of Jesus, remembered on Good Friday, shows how God identifies with our suffering and humanity; the resurrection of Christ, recalled on Easter Saturday night, transforms our suffering, giving us new life and hope, lifting us dynamically toward wholeness and liberty.

May you all share in the new life and hope offered to us this Easter.

Cait McMahon and Vivien Williams
Staff Chaplains

Kings Gardens' Lunch'n Learn Sessions

A series of lunchtime discussion groups are soon to be held for Kings Gardens' staff.

Three topics are planned for 1991; Assertive Communication, Stress Reduction through Rational Thinking, and Women's Issues. All discussions will be run by representatives from SBV Staff Counselling, Occupational Health and Safety or Staff Chaplaincy.

Three to four sessions will be held on each topic which will give staff the chance to explore each area in some detail and learn practical skills.

The first topic to be covered will be Assertive Communication, coordinated by Norm Morris from Occupational Health & Safety. Four one-hour groups will be held over a two-week period commencing in early April. Staff will be advised as to when discussion groups on the other topics will begin.

Staff interested in Assertive Communication should book a place by phoning Norm Morris on 629 3334 or Melanie Cole at Kings Gardens, Occupational Health Centre on 694 5320.

MOORABBIN

BRANDON PARK

SANDRINGHAM

CLAYTON

SOUTHLAND CENTRE

MOORABBIN

MOORABBIN EAST

MOORABBIN, CENTRAL AVENUE

PINEWOOD

OAKLEIGH

OAKLEIGH SOUTH

SPRINGVALE

SPRINGVALE NORTH

ORMOND

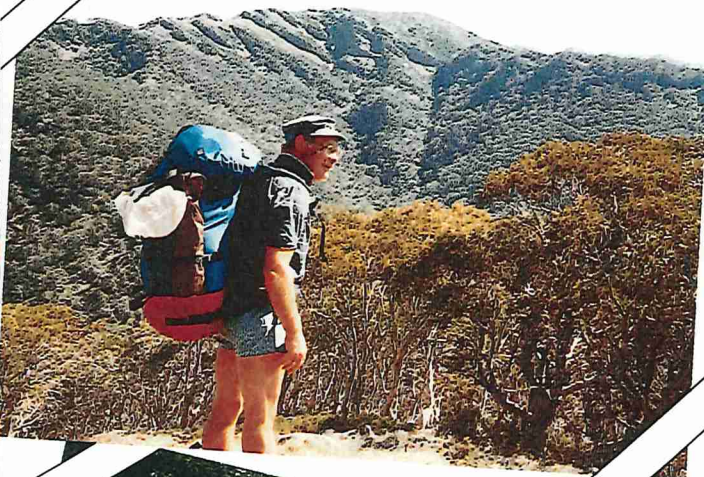
DINGLEY

MORDIALLOC



Ron's boots were made for walking

Ron McInnes, Manager of Highbury Branch is one of our more energetic Managers. He spends many a weekend hiking around the state and in his holidays, some parts of Australia. This picture was taken on Mt. Buggery, so named because of its steepness! If you would enjoy a walk in the bush just contact Ron at Highbury Branch.



The one that didn't get away

Here is the one that did not get away from one of our keen fishers. Ron McInnes, Manager of Highbury Branch, most of his spare time is spent fishing and enjoying life outdoors.



Pedal Power

During the last Great Victorian Bike Ride we had a number of energetic bike riders from our Region travel from Bairnsdale to Melbourne over a period of five days. All have agreed it was a wonderful experience and they would like to see more bankers participate. Some SBV riders decided to group together as proof of survival for this shot.



The banking and cricketing clan

Between them, the Jamieson brothers have given 100 years service to the Brighton East Cricket Club and also a number of years to State Bank Victoria. The brothers from left, are, John, Manager Frankston Foote Street Branch; David, Manager Hampton Central Branch and Fred, Manager Brighton Middle Branch.



In the news



Part-time news broadcaster Ranji Somasundaram, outside Oakleigh South Branch with her fellow staff members.

Ranji Somasundaram, part-timer at Oakleigh South Branch is also a news broadcaster on radio station 3EA (1224 am dial). Ranji broadcasts news of her homeland, Sri Lanka in her native Tamil language. She has been broadcasting for the last seven years and can be heard every Monday at 11.00 am.

Clayton's a 'special savings' Branch

For a number of years, State Bank Victoria in conjunction with AV Jennings has been helping families purchase their first home. A special savings plan has been conducted through branches Clayton, Gladstone Park, Geelong, Ryrie Street and Footscray. To date, over 4,000 families have benefited from this plan.

Outside AV Jennings office is Ron McBean, AV Jennings Victorian F Manager, pictured left, with George Evans, Manager Clayton F



MORDIALLOC

COATESVILLE

MCKINNON

BEAUMARIS, BALCOMBE ROAD

BEAUMARIS, THE CONCOURSE

BRIGHTON MIDDLE

From gold grand mar graduations: racecourse) (Moorabbin from Bright Springvale) Ormond So The Regio 1986 above S 1987, to our Ormond S 600 hard-wor branches are Springvale, C shopping cen Southland. The Regio • relocation • 100th year

Ormond South Regional Mana Regional Mana

OU O

Compiled by



bourne's favourite sand-belt courses) to (Brighton and Wheelers Hill). To Monash University) to gallopers (Sandown grand-standing (AFL Park) to gliding (Port). To getting wet (bayside beaches Mordialloc) to the grave (the Necropolis) are just a few of the features of the region.

entre commenced operations in December 1989 at the Cheltenham Branch and then later transferred, in June 1990, to its new location.

The region is serviced by 41 branches comprising permanent and relieving staff. Included in these are some of the Bank's largest suburban branches; Brighton, Waverley Gardens and Brandon Park. Also included are the busy inner city branches: Glen Waverley, Waverley Gardens and

Highlights for the last 12 months include: the transfer of the Ormond Branch to new premises and the relocation of the Brighton Middle Branch.



Regional Management are from left: Geoff Cameron, Administration Manager; John Day, Senior Regional Manager

• commencement of extensive renovations to Cheltenham Branch.

Major sponsorships for the past year include the South-East Suburban Football League (SESFL) and the Glen Waverley Bowling Club. The sponsorship of the SESFL continued our four-year association with the League, and gave the Bank widespread publicity during the finals series. Special awards were presented by branch and regional staff to the best players in the finals. Our involvement with the Glen Waverley Bowling Club centred around a three-day tournament sponsored by our Wheelers Hill, Pinewood, Glen Waverley and Springvale North Branches, with presentations made by the respective Branch Managers to the tournament winners.

In an extremely difficult year, the Branch staff dedication to quality service and to protecting the balances under their control, is to be commended. The Region experienced a small decline in balances over the last six months and a return to the positive growth figures of previous years is our goal to be achieved.

John Day

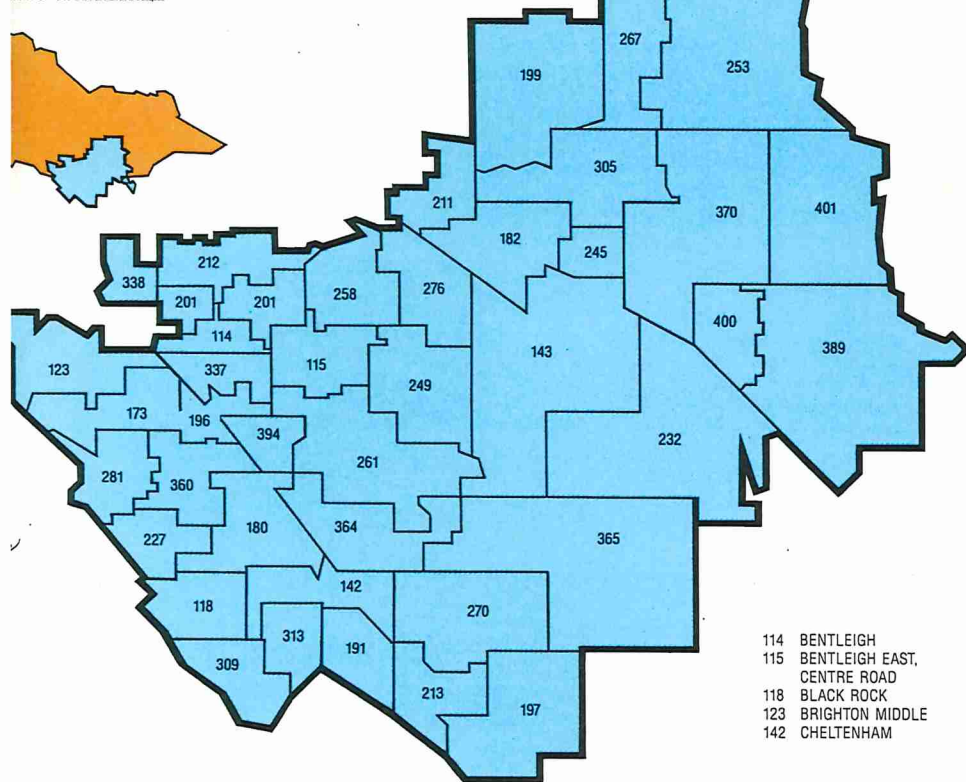
Senior Regional Manager



Ormond South Regional Office staff.

REGION OF THE MONTH ORMOND SOUTH

John Kirkham



All that Jazz

Twenty-two year old Peter Leighhead of Ormond Branch started dance lessons when he was just 10 years old. His keen interest became a professional one when he studied full-time at the Victoria College of the Arts for three years, training in classical ballet, contemporary, jazz, tap, Russian and Spanish character styles.

A change in direction brought Peter to the Bank in 1990. He is still actively involved in non-professional theatre, performing six weeks a year.



Ormond Branch's Peter Leighhead performing a dance routine with his partner.

Bank Pursuit

Look out Tony Barber and Alyce Platt, BDOs Robyn Haidon and Kevin Walker are after your jobs.

Over a 10-week period staff at Bentleigh Branch competed against each other to answer 10 questions on a wide variety of products and procedures.



Helen Wells proudly receives her certificate from Manager Eric Haldon.



BRIGHTON EAST, 620 HAWTHORN ROAD

HUNTINGDALE

MONASH UNIVERSITY

WHEELERS HILL

SYNDAL

HIGHETT

CBHS Hotline runs hot

The temporary CBHS Hotline has been running hot with staff interest in the Commonwealth Bank's Health Scheme. The Hotline was established for former SBV staff following their inclusion on the scheme. It is staffed by three well-informed staff members who answer all staff questions and process staff applications. Roslyn Walters and Kim Hanmer are from SBV and David Grosse has

come down especially from Sydney and is an expert on CBHS. True Blue has put together some of the more frequent questions asked by staff. However, if you have a different query have a careful look at the memo from Head of Personnel CBA Victoria, John Williams. The memo was dated 16 January 1991. If you're still not sure of the answer give the CBHS team a call on 678 6845/6664/6769 and they will be glad to help.



The CBHS Hotline, in action. David Grosse from Sydney, Kim Hanmer and Roslyn Walters.

Q Do you receive an acknowledgement of Application for Membership?

A No, but you will receive a letter stating commencement date of cover and details of deductions from salary.

Q How long before a claim is reimbursed?

A It takes approximately 2-3 weeks before proceeds will be received back.

Q What if my wife is pregnant/or currently undergoing some sort of treatment?

A There is no qualifying period for pre-existing illness prior to 30 January 1991 and cover will commence from date of receipt unless otherwise stated.

Q Can I claim my Ambulance Subscription?

A No.

Q Do we need to send in a memo to cancel existing cover which is coming out of our salary, as well as an application form for The Commonwealth Bank Health Society.

A No, the new application automatically cancels the previous cover.

Q Will we be notified if rates or benefits change?

A Yes, you will be notified by circular. An individual letter will not be sent to staff members.

Q Are the benefits per dependant or per family?

A The benefits stated relate to each dependant included in the membership.

Out of the mouths of babes

They say that if you want an honest answer, ask a child.

So True Blue did, with some interesting replies.

People may know what they do at work, but the perception of children may be different.

So we asked the children of some Bankers what they think their parents do.

"He's the manager. He interviews the people to see if they want loans. He runs the place. He reads the paper."

Kathryn Roberts, aged 13. Daughter of Steve Roberts, Rochester Branch Manager and Georgina Roberts.

"He gives people loan money for cars. He does paper work. Sometimes he serves people. He buys Lions computer. He types on the calculator. He does things on the calculator."

Laura Roberts, aged 8. Daughter of Steve Roberts, Rochester Branch Manager and Georgina Roberts.

"He gives people money for homes and cars."

Tim Halpin, aged 11. Son of John Halpin, Maldon Branch Manager and Carmel Halpin.

"Mum's a functions coordinator and she always comes home late from working overtime. We hardly ever see her. Dad's a relieving manager and he manages all the places that are in trouble and he does loans and if a teller's short of money he helps."

Anthony Tincknell, aged 12. Son of Marianne Tincknell Community Affairs and Terry Tincknell, Relieving Manager, Box Hill North Region.

"Mum makes the money."

Ashleigh Hill, aged 9. Son of Karen Hill, Forest Hill Branch.

"He advises people about their finances."

Jane Halpin, aged 14. Daughter of John Halpin, Maldon Branch Manager and Carmel Halpin.

"He looks after people's money."

Carolyn Bogemann, aged 7. Daughter of Derek Bogemann, Collins Street East Branch and Judy Bogemann Coburg Branch.

"I think Dad goes to other banks and tells people what to do. Not tell them off, but gives them helpful hints. I've seen Mum in action. She helps people. She gives out money if they ask for it."

Frank Piccione, aged 13. Son of John Piccione, Third Party Sales and Jo Piccione, Keon Park Branch.

"He works hard. He reads, writes and draws."

Danielle Mitchell, aged 6. Daughter of Paul Mitchell, Business Banking and Cathy Mitchell.

"Dad writes letters and that to other banks and he goes to the other banks. Mum's a teller. She just gives out money."

Peter Piccione, aged 10. Son of John Piccione, Third Party Sales and Jo Piccione, Keon Park Branch.

"MUM WORKS IN INTERNAL AFFAIRS OR PUBLIC RELATIONS AND SHE ORGANISES FUNCTIONS AND A RELIEVING MANAGER DAD'S A RELIEVER. HE GOES TO DIFFERENT PLACES AND HELPS OUT AND SPEAKS TO CUSTOMERS ABOUT THEIR FINANCIAL PROBLEMS AND I THINK HE GIVES OUT LOANS BUT I'M NOT SURE ABOUT THAT."

Andrew Tincknell, aged 14. Son of Marianne Tincknell Community Affairs and Terry Tincknell, Relieving Manager with Box Hill North Region.

"He works to make money"

Michael Bauer, aged 6. Son of Alex Bauer, Systems Development, Retail Planning and Liz Bauer.

Picasso, Monet & Berryman

Noel Berryman, Manager Studfield Branch is an extremely talented painter. From an early age the love of painting ran in Noel's blood, with his mother an art teacher and his aunt a painter.

Even though art was his top subject at school, it was not until 10 years ago that Noel decided to try his hand at oil painting and took lessons for

12 months. Several years later his work had reached a very high standard and he received many offers from friends to buy his paintings. His sentimental favourite is the steamboat "Pevensey" in Echuca, pictured next to Noel. It was the same boat used in the television mini series, "All the Rivers Run" and renamed "The Philadelphia".



Studfield Branch Manager, Noel Berryman with some of his paintings and holding a self portrait he completed by using a mirror.

John bowls the ladies over



Looking very pleased, the winners accept their prize from Riversdale Branch Manager, John Burke.

Riversdale Branch and Hartwell Branch recently sponsored the Willison Bowling Club Ladies Friendship Day. The event was attended by 200 ladies who all enjoy a bit of friendly

competition. Riversdale Branch Manager, John Burke presented trophies to the winners.

Kathy Constantinou
Box Hill South Region

Melton West's Club Account Success

A recent Club Accounts campaign at Melton West Branch proved to be an outstanding success. The campaign commenced on 24 December and ran for five weeks. A target of 100 accounts was set and the final result achieved was 219 new accounts opened.

Dee Prica, Parkville West Region



One of the colourful advertising stands made by the staff at Melton West Branch.

CBDS participants complete training

Participants of Career Bankers Development Scheme No. 8 have completed their training.

The participants' training programme started on 3 August last year and included 21 weeks of intensive personal and commercial lending training.

CBDS No. 8 was the last for 1990. CBDS started in July 1988 and since then, 77 participants have completed the training.

The new CBDS started on 15 February.



CBDS participants are, from left, Ian Keeling, James Darling, Meng Ng, Peter Bennetts, Karen Devlin, Andrew Faull, Liz Hunt, Andrew Gowan, Joanna Cardona, Ken McNamara, Laura Lubow, Simone Sziegat, Joe Spiteri, Robert Fanthome, Ezio Nania.

新年快樂

Happy New Year to our Chinese readers.



The Chinese Dragon breathes some fire into the Chinese New Year.

WORKING INTEREST

Check out the "Dag" at Heidelberg Region

Michael Tomasoni who works in the Credit Management area of Heidelberg Region was 'dobbed' in as a dag on radio, 105.1 Triple M's D Generation radio show late last year. The dobber was fellow worker, Nerida Andrews.

Nerida faxed these "dag" details to the radio station and promptly picked up \$105 for her efforts.

Michael:

- Takes an RDO to queue for Tom Jones tickets
- Actually paid money for a Gary Glitter record
- Wears a large cream-

coloured 'Starsky' jacket

- Is a member of the Elvis Fan Club and keeps a picture of Elvis in his wallet instead of a girlfriend
- His favourite home video is the 'Kiss Collection'
- His favourite music is Tom Jones and Engelbert Humperdink
- He's the only person in the office to lock his drawers at night
- Drives a Nissan Bluebird
- Thinks the Swagman is a really good night out.

Leah Woodward
Heidelberg Region



"Dobber", Nerida Andrews and "Dag", Michael Tomasoni of Heidelberg Region show off the winning cheque.

Silver Service



Cheltenham Branch's Customer Service Manager Bruce Hill, presents Cathy O'Connor with her long-awaited 10-Year Service Award.



A proud moment for four staff members from the Gippsland Region when they were each presented with their 10-Year Service Award. From left are: Peter Croft, Warragul Branch; Donna Rogosin, Warragul Branch; Lindsay Green, Gippsland Regional Manager; Ian Taylor, Relieving Supervisor and Kerry Milner, Relieving Supervisor.



Relieving Gippsland Supervisor Lisa Kirwan proudly shows her Recognition of Service Certificate as she is presented with her 10-Year Service Award.



Sandra Jack of McKinnon Branch proudly accepted her 10-Year Service Award from Relieving Manager, Frank Allen.

Brian's reward



Relieving Manager Brian Scully proudly shows his Certificate of Appreciation from the Ouyen District Hospital.

Box Hill South's Relieving Manager, Brian Scully was proud to receive a Certificate of Appreciation from the Ouyen District Hospital, "In Recognition of his Generous Support".

During his two years as Manager of Ouyen Branch, Brian served as Treasurer of the hospital's Men's Auxiliary and devoted much time and effort to the position.

He was caught by surprise when being presented with the Award at the local Farmers' Festival.

Kathy Constantinou
Box Hill South Region

Retirements

- Thomas A. Casson, South West Region, joined 1946
- Allan C. Guy, Watsonia, joined 1950
- Peter G. Saville, Reserve Staff, joined 1951
- Anthony R. Fullerton, Reserve Staff, joined 1951
- Ian J. McPherson, Croydon, joined 1952
- Ronald O. Rolls, Hampton North, joined 1953

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*

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*

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*

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 Circ No. 3/91*
- Vacant positions are notified in the weekly Promotion & Placement Circular. *Staff Handbook, page 14*

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*

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*

PRODUCT SPOTLIGHT

Enter now and be one of 10 to win a box of chocolates. All you have to do is send the answers to the questions below on the back of an envelope together with your name and where you work. Send your entry in to Communication Department marked March Product Spotlight by Thursday 28 March 1991.

Pensioner Security Account

As most of us are aware, SBV has recently introduced a new account, Pensioner Security Account, especially developed to meet the needs of pensioners.

In the past, SBV has performed well in the pensioner/retiree market with an estimated 30% main-bank market share.

However, SBV's strong position has been threatened by the introduction of the Federal Government's Deeming Provisions and the marketing initiatives implemented by our competitors.

Some of the products our competitors are offering pensioners include the High Performance Passbook by the ANZ, the Passbook Saver Account by Westpac and the National Retirement Passbook Account by the NAB.

The launch of the Pensioners Security Account will ensure that SBV keeps and possibly even expands on its pensioner market share.

Features of the Pensioners Security Account are:

- passbook based account
- available only to pensioners
- minimum opening balance \$2000
- interest is calculated daily and paid quarterly
- interest is paid on the deemed rate on balances of \$2000 and above
- no minimum withdrawal or deposit requirement
- no fees other than government charges payable
- free bank cheques for balances over \$5000
- pension can be directly credited to the account.

Questions

- List two ways to identify a pensioner wishing to open a Pensioner Security Account.
- What is the current deeming rate of interest?
- What are two points about the Pensioner Security Account which you can use to market the account to pensioners?

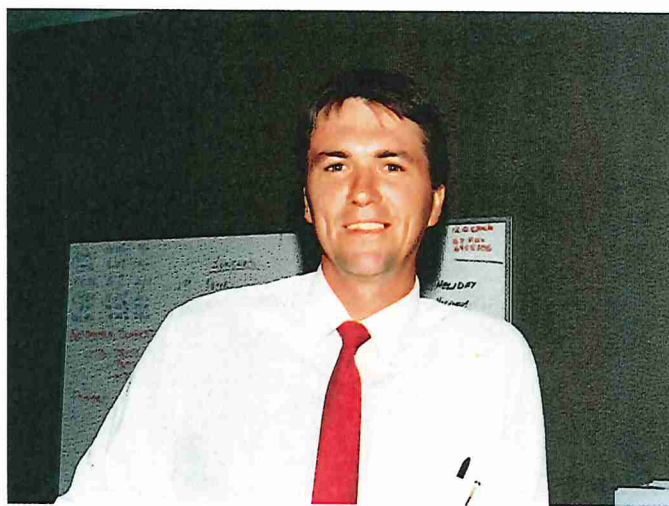
WORD FIND

Find the following Bank related words in the grid below. To make this puzzle a little harder three words have been added that are not in the grid! Words can be found in any direction. The remaining 3 letters spell something that is very familiar to us all.

Asset	Due	Lend	Profit	SIA
Balance	EFT	Letter	Rate	Statement
Bank	Fax	Loss	RDO	Strongroom
Bills	Fee	Lunch	Resume	Tax
Bonus	FID	Mail	Remit	Tier
Boss	File	Money	Reports	Trust
Cafe	Folder	Mortgage	Retire	Visa
Cash	Greet	NCR	Safe	
Chart	Income	Note	Salary	
Copy	Leave	Open	Screen	
Debit	Ledger	Policy	Shred	

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

Gary's on the ball



Gary Sanford, Administration Manager, Frankston Region recently demonstrated outstanding form while playing sub district cricket for Flinders against Skye. Gary, more renowned for his batting prowess, bowled 18 overs resulting in eight wickets for 47 runs; while his courageous innings with the bat scored a Duck!

Jeff Hyde
Frankston Region

Frankston Region's Administration Manager, Gary Sanford looking pleased with his result.

Back to back

Parkville North Region's Steve Hackett was recently presented with his second consecutive Best and Fairest Award for Victorian League First Division Soccer. This Award is Victorian Soccer's equivalent to the JJ Liston Trophy in VFA Football.

Steve has been playing soccer since the age of eight and is looking forward to many more seasons ahead.

Tracey McGee
Parkville North Region

Steve Hackett of Parkville North Region proudly shows off his two Best & Fairest Awards for Victorian League First Division Soccer.

