

True Blue

October 1989

STAFF NEWSPAPER

State Bank Victoria

QUALITY OF ASSETS, NOT RAPID GROWTH, WILL BE OUR FOCUS IN 1989/90.

The 1988/89 financial year proved to be a tough and successful 12 months for State Bank Victoria.

With the outlook of an equally demanding year ahead for all banks, SBV will focus on attracting quality loans and boosting its retail deposit base.

That's the key message to come out of the 1989/90 Corporate Plan, to be released to all divisions within the next few weeks.

In effect the Bank's annual operational plan, the document is a major planning and communications tool.

Branch Input

All divisions and branches have input in the plan which charts the direction of the bank for the next 12 months particularly.

CEO Bill Moyle says the plan is a two way process of communication. "It is built from the ground up. Each division sets its own goals and priorities for the year ahead.

"It reviews the results of the past financial year, our current competitive position and forecasts our expected financial performance.

"It is an important document for all staff as, at the end of each

financial year, we have a benchmark by which we can judge our performance and set new priorities.

"This plan ensures that we are all working toward common goals.

The Year Ahead

"Looking to the year ahead, a difficult trading year is predicted for all banks in deteriorating business conditions.

"Our strategy for the coming year will be to consolidate our market position as one of Australia's leading banks," Bill Moyle says.

"Quality of assets, not rapid growth, will be our focus".

Topping our agenda will be attracting quality loans and deposits to the bank, including those deposits held by SBV customers at other banks and financial institutions.

"Last year, retail deposits grew by two per cent. Our target for this year is to ensure this figure is significantly higher," he says.

Customer Service Generates Profit

All staff have an important role to play in achieving this strategy.

"There are daily branch opportunities for us to build our deposit base.

"For example, customers who pay their SEC or gas bills at the branch with a cheque from another bank, or potential borrowers who declare their accounts at other banks.

"We need to be alert to these opportunities. By boosting our retail deposits we can fund quality loans, and achieve improved profitability.

"On the corporate side, we will be working to attract quality deposits from major corporations, and well structured loans to solid companies".

As part of the bank's push to boost deposits, a top priority

for the coming year will be to continue to improve and update our product range and systems.

Bettering our ability to service all customers, especially in the corporate and business sectors, remains another key issue.

"Our focus will continue to be on building solid customer relationships, ensuring that our product range remains innovative and competitive, and our delivery of service is first class," Bill Moyle says.

As we move into the 1990s, more service innovations are also planned in the electronic banking services area.

Office Point A Service with a Difference



Sam Cianci from Third Party Sales demonstrates Office Point to a blind customer.

State Bank Victoria was invited to demonstrate Office Point, the Bank's home and office banking service, to the Royal Victorian Institute for the Blind (RVIB) at their recent annual exhibition.

The two day exhibition, held at the RVIB headquarters is to promote new products and services which may be helpful to partially or totally blind people.

Office Point was demonstrated because it can give partially or totally blind people independence when doing their banking.

Blind people learn how to use personal computers by either memorising the keyboard or using a special computer that has a keyboard in braille. When keys are pressed, a synthesized voice responds to the information entered. Once the information is on the screen, the operator can command the voice to read out the information.

Staff from Third Party Sales (formerly part of Electronic Delivery Systems) demonstrated Office Point on one of the RVIB's own personal computers.

Office Point enables customers with a personal computer, modem and suitable software, to link into their SBV accounts for the cost of a phone call, thereby saving considerable time.

The main Office Point features include:

- viewing account balance
- viewing the last 40 transactions on their account
- transferring of funds
- bill paying service
- information service:
 - commercial money market rates
 - deposit/lending rates
 - semi-government bond market.

Third Party Sales have presented Office Point to managers and key clients at eight regional offices to date.

Neil Livingston
Third Party Sales

NO DOG'S LIFE FOR GEORGE



Who said State Bank Victoria Branch Managers lead a dog's life? Not George Kitto, Kerang Manager. George was at a Cohuna dairy

farm during a rural campaign for North West Region when he decided to take a break and get to know a canine friend who lives on the farm.

Demons and Bombers show their Affinity with SBV

Melbourne and Essendon football clubs have received plaques from State Bank Victoria to recognise their association with the Bank through their Affinity Card programmes.

The plaques were presented at State Bank Centre by General Manager Personal Banking Peter Shepard to Melbourne's Marketing Manager David Peel and Essendon's Marketing Manager Peter Hamilton.

The Affinity Card programme provides a Visa credit card issued by the Bank to the members of a specific organisation, association or club.

The name of the group is displayed on the face of the card and the programme offers special services and benefits to its members.

The Affinity Card (MFC, EFC and ACTU) and Private Label Card (Sussan, Delta, and McEwans) programmes are administered through Third Party Sales section of Personal Banking.

John Gunn, Manager Affinity Private Label Cards



Peter Shepard General Manager, Personal Banking, presents Essendon's Peter Hamilton with the Bombers' plaque.



Melbourne's David Peel receives with thanks the Demons' plaque from Peter Shepard.

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What you see is what you get.

A new concept from Stateguard Friendly Society.

StateGuard Friendly Society has launched a major marketing initiative.

Investor's Option Bonds which were released on February 8 this year, have created a new concept in the way in which returns are measured for investors. Instead of having a bonus rate which is declared annually, Investor's Option Bonds allow members to know what their investment is worth virtually anytime through the life of the bond.

This is achieved by a concept known as unitising. The depositor buys units in one of the two investment portfolios, and the unit price changes each day in line with the value of the assets. This means that depositors can simply multiply the unit price on any day by the number of units they hold, and instantly measure both the value of their investment and how much it has grown (or otherwise!) since they purchased the units. (The unit price is available from Customer Service Centre on 604 9013). This concept also means that there are no interim bonuses.

An advertising campaign promoting this feature will be released shortly.

Investor's Option Bonds have both a Capital Stable Portfolio, which is invested only in secure investments like Bank Bills and Government Bonds, and a Managed Investment Portfolio which invests in the same kinds of securities, but also in shares and listed property trusts.

The Victorian Registrar of Friendly Societies has issued rules as to the maximum amount of shares and property investments which a Friendly Society can invest in. It also dictates certain standards concerning the quality of the shares to be invested in. Under these rules, the Managed Investment Portfolio can never have more than 50% of the assets in shares, nor more than 33% of the assets in property investments.

Percentage of Total Investment in the Capital Base Portfolio:	Percentage of Total Investment in the Managed Investment Portfolio:	Maximum allowable Percentage of Total Investment in Shares:	Maximum allowable Percentage of Total Investment in Approved Property Investments:
100%	0%	0%	0%
90	10	5	3.3
80	20	10	6.6
70	30	15	9.9
60	40	20	13.2
50	50	25	16.5
40	60	30	19.8
30	70	35	23.1
20	80	40	26.4
10	90	45	29.7
0	100	50	33.0

This is comforting for the investor, who knows that there is a limit as to how much of his or her money would be put into these kinds of investments.

In fact, this leads to another major marketing feature. Obviously, if half of the investor's money were in the Managed Investment Portfolio and half in the Capital Base Portfolio, then the maximum exposure to shares would be 25%. Thus by changing the balance of investment between the two portfolios, the investor can control the amount of money invested in shares and property trusts. The table above explains how this operates.

Many advisors believe that people should have a certain amount of exposure to the share market, particularly for long term investment, and this is an ideal investment vehicle for that purpose. The concept has also been particularly well supported by accountancy firms. Investors are able to switch from one portfolio to another at any time during their investment period, and the first switch in any year is free.

Of course, these features are very important but as we all know, an investment also has to perform. Investor's Option Bonds were six months old on August 8 this year, and that's not a great deal of time to judge a track record. However,

the Capital Stable Portfolio has shown an increase in unit prices of 6.65% and the Managed Portfolio 13.5% during that time. This growth is after deduction of annual management charges and tax on fund earnings, and represents the actual return on the investor's money.

Obviously, this cannot be taken as any guarantee of future performance, but StateGuard Friendly Society is confident that Investor's Option Bonds represent a worthwhile investment for the public. Any enquiries on StateGuard

Investor's Option Bonds should be directed to Customer Service Centre on 604 9013.

N.B. Investor's Option Bonds are life insurance investment policies issued by StateGuard Friendly Society through its agent, State Bank Victoria, State Bank Victoria is also Investment Manager.

The portfolios are unitised and neither the capital nor the return on capital is guaranteed. Unit prices may rise and fall. Applications for investment may only proceed on the application form contained in the Disclosure Document. Current

fund size is approximately \$3 million.

StateGuard Friendly Society earnings are taxable at the rate of 30%, although the Managed Investment Portfolio is able to reduce this by the use of imputation credits. Tax may also be payable by investors when units are redeemed.

Vic West Investment Management

BEAT THIS!

A century of service is a milestone in any company but when those 100 years have been clocked up by one family, it is noteworthy.

Such is the case with the Ellis family — two brothers, their wives, a son, a nephew and a niece-in-law.

The century started with Bob 'Tiny' Ellis who started with the Bank at Caulfield East in 1951. Bob, 54, is now part-time in staff loans.

Brother, Geoff, 49, has been with the Bank more than 32 years after starting at Murrumbidgee.

Bob's wife, Marilyn, of Springvale, joined in 1959 at McKinnon. Geoff's wife, Barbara, started with Elsternwick in March.

Greg, 20, Geoff's son, joined the Bank at Ormond in 1986 and is now at Malvern.

John, 27, a nephew of Bob and Geoff, is in Retail Planning and John's wife, Melissa, is at Gardenvale.

Geoff, Manager of Collins Street East, says: "It all adds up to 107 years between us. And it's still going. We have no regrets about our time with the Bank. We're all still here".

If you think you and your family can top 107 years with SBV let us know and we'll print it in True Blue.

Abstract artist

Melton's Kim Bradbury is a talented young lady who paints "abstraction in colour."

Abstract artists focus on the colours that their subject shows, not just the basic outline.

Unfortunately some people have the impression that abstract artists can't draw.

Says Kim: "This is untrue. We concentrate on abstraction of form and colour rather than copying straight from nature and reality."

Kim's canvasses have won her many competitions including first prize in the under-21 section at the Bacchus Marsh and Melton art shows and also over-all winner at Bacchus Marsh.

When 18-year-old Kim can find spare time, she also enjoys horseriding, music and interior decorating.

Her aims are to travel to Paris to paint and to see the works of her favourite artists and have enough canvasses to open her own gallery.

Raelene Danaher Parkville West

BUDDING REMBRANDTS

To add variety to their SBS campaign in August, Burwood East staff recruited the help of grade two students from a local primary school.

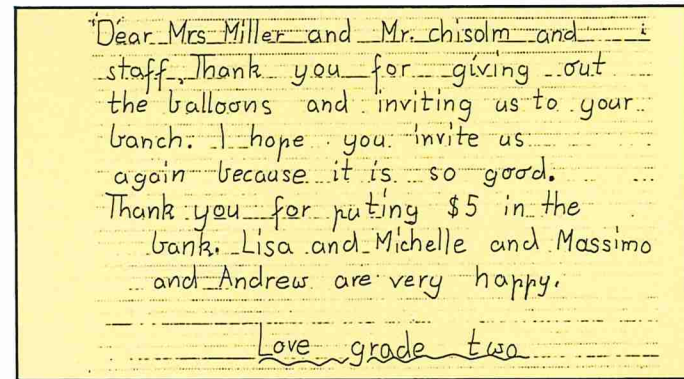
The class drew pictures of SBS accounts, and the four winners chosen each received a \$5.00 SBS account.

Manager, Murray Chisholm, invited the grade to visit his

branch one morning, and presented the prizes. In appreciation he was sent a letter from the students.

Overall, the campaign was very successful and the target of 55 new accounts was achieved.

Kathy Constantinou Box Hill South Region



Burwood East Manager, Murray Chisholm, SBS campaign coordinators, Lucy Diquinzio, left, and Julieanne Miller, with the four winning students of the branch's SBS campaign competition.

And the winner is . . .

As was expected, we had a great response to the Gold Banking product spotlight competition — Bob Oatway, Rosanna branch was the lucky winner to travel by limo to the North Melbourne breakfast, followed by a bird's eye view of the VFL Grand Final.

Answers to the Gold Banking System questions were:

1. Visa Gold Card, Built in overdraft, charge free cheque account, commission free travellers cheques.
2. Annual gross income of over \$50,000 (or \$70,000 for dual income households) a net worth in excess of \$100,000 and over \$250,000 in assets.
3. Gold Banking System — interest calculated daily and paid monthly. State Banking System — interest calculated on minimum monthly balance and paid annually.



Kim's award-winning painting Stages of Chess.

"Bag It, Don't Bin It"

ISD Administration in Kings Gardens recently started a campaign to preserve our environment for the future. The campaign will save our trees and forests by recycling waste paper.

ISD Kings Gardens has approximately 300 staff members and, being a computer orientated department, uses vast quantities of paper — all of which can be recycled.

Ken Batrouney, Administration Manager and organizer of

the campaign estimates that almost two thirds of all used paper is not recycled but dumped at the tip or some other place to eventually rot down.

ISD's campaign goal at this stage is to have at least 50% of their paper recycled, thereby reducing the need to cut down our forests which are so valuable to the delicately balanced ecology of our planet.

The Daintree rainforest has been saved from logging, the forests in Tasmanian wilderness have been saved from wood chopping and hopefully the forests in East Gippsland and Eden will also be saved.

Ken says "the response to our campaign is phenomenal with a large number of staff congratulating us and pledging their upmost support."

"At this stage the amount of recycled paper has increased and I believe our target will be easily achieved and we can look forward to increasing our goal to achieve 100%".

The administration staff at ISD Kings Gardens hope that other areas of the Bank will strive to emulate ISD Kings Gardens to utilise our resources.

If you want to know more about how to organize a "Bag It, Don't Bin It" campaign, call Ken Batrouney on 695 5570.

Ken Batrouney
ISD Kings Gardens



ISD Administration stand by their motto "Bag It, Don't Bin It". From left; Ken Batrouney, Colin Turner, Maria Vinelli, Julie Smith, Pina Rizos, Sophia Kostos. Absent; Paul Chamberlain, Ida Calleja, Simone Giulieri.

Who's Holding the Sponge?

Congratulations to all the Branch Development Officers (BDOs) who recently ran the Plastic Facts training sessions.

Over 290 branches participated in the training sessions. Of these, 225 BDOs received certificates for their effectiveness.

Semi-finalists

In the competition to find the most creative, participative sessions, all BDOs sent in a description of their sessions to their Regional Training Officers. One BDO was selected to represent each region. The semi-finalists were:

Name	Branch	Region
Chrysoula Kontogeorgos Jann Kohne (BDO)	Camberwell South	Box Hill South
John Becker/Pam Carey (Presenters)	Doncaster East	Box Hill North
Rosa Commisso	303 Collins St.	CBD
John McInerney	Mt Eliza	Frankston
Janice Pace	Trafalgar	Gippsland
Nonie Guy	Rosanna	Heidelberg
Jennine Mortlock	Maryborough	North Central
Sharon Whitcher	Wangaratta	North East
Michelle Ruvolo	Kerang	North West
Jenny Hamilton	South Melbourne	Ormond North
Paul Seaman	Moorleigh	Ormond South
Julie Thorwesten	Coburg	Parkville North
Dianne Wilson	Williamstown	Parkville West
Debbie Grioli	Wendouree	South Central
Mark Yates	Warrnambool	South West
Neville Marshall		

Chrysoula Kontogeorgos from Camberwell South was chosen as having the most creative, participative training session. Chrysoula created fun sessions outlined below.

Session 1

- Effective use of training breakdown sheet, emphasizing the importance of being able to answer credit and debit card enquiries.
- Role play — scripted role play providing an example of an unsure and so called lazy officer.
- Role play — unscripted role play where a staff member had to answer correctly the "customers" enquiries.

Session 2

- Reinforce main points from previous session. Repeated questions to staff.
- Created game called "musical questions". A sponge is passed around until the music stops, then the person holding the sponge picks a question, reads it out and nominates a person to answer. All participants were involved in the game.

Rod Crane
Senior Manager, Training

6000 expected for the big pedal

About 6000 people are expected to take part in the State Bank Victoria Great Victorian Bike Ride in December.

The ride, organised by Bicycle Victoria, starts in Yarrowonga on December 2 and finishes in Melbourne on December 10.

It is the ninth time the ride has been organised.

For more specific information and an entry form, please contact:

Michelle Zelig
(03) 695 5369

or the social office on
(03) 604 7121.

Applications close October 2.



SBV HELPS MS SOCIETY RAISE \$530,000

During April and May, the Multiple Sclerosis Society of Victoria raised \$530,000 through its MS READ-a-thon sponsored by State Bank Victoria and other corporations.

In the MS READ-a-thon, 23,000 primary and high school students raised money for the MS Society by being sponsored by their family and friends for each book read.

The Bank sponsored the MS Society by giving away ten \$50 accounts to students through a lucky draw, and \$100 accounts to students raising more than \$700 during the MS READ-a-thon.

This was the third time the Bank sponsored the read-a-thon.

The MS Society raised \$450,000 from the event last year and since the programme started in 1978, more than \$3.5 million has been raised in Victoria. All monies raised by the MS Society is spent on researching the disease and providing assistance to people who have MS.

MS is caused by a breakdown of the central nervous system's insulating covering, and is the most common disease of the central nervous system among young adults in Australia (the disease is usually diagnosed between the ages of 15 and 40). Symptoms may

include loss of co-ordination and balance, numbness, double vision, extreme weakness or fatigue, foot dragging and paralysis. MS is more common amongst people living further away from the equator; therefore Victoria is considered a high risk area. MS is far more common in women than in men, and is unheard of in Asian people. It's estimated that between 80,000 and 100,000 Australians have the disease at the moment.

Among the letters the Bank received from students who took part in the read-a-thon were:

"Thank you very much for my prize of \$50. I understand that I'm one of the lucky winners. It is the first time I've won anything. It's the nicest surprise anyone could have. Thank you again for the \$50."

Yours sincerely, Sara Hinton.
PS: I typed this myself. I'm only 10".

"Thank you for donating the money for prizes to support MS READ-a-thon."

Thank you. Daniel Godsmark".

"My name is Kylie and I won \$50 as a lucky prize in the MS READ-a-thon and I thank you for your sponsorship. I have shared the \$50 with my brother Nick. Thanking you. Kylie".

TELLERS' TALES

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

Nino DiMavro speaking to a customer at Overseas Section: "If you would like to make your way to the toilet on your left, they will exchange your Australian dollars for the US dollars you have requested".

Alex Kontogiannis
State Bank Centre

Who was the male relieving teller at Kingsville branch recently who created such a stir among the predominantly female staff, prompting them to send flowers to him back at his branch (Altona) only a day after his relief trip ended? Matt (The Rat) DeBeen. That's who! Emile Bosnjakovic

Emile Bosnjakovic
Kingsville

Who was the keen staffer who rang a bank in West Australia for clearance on a cheque at 9 am? The cleaner at the bank told him to ring back in three hours' time when the staff got there.

Who was the former teller who had to find out the date of birth of a young depositor for a new account and asked his mother: "How old will your son be when he is 18"?

Personal loan inquiry at one of our regional branches was for \$3000 for car repairs after running into the back of a truck. When asked if he had a guarantor, the applicant replied: "Sure. The bloke I ran into".

One branch manager wrote a novel, but all publishers rejected it. They said too many of the characters were overdrawn.

When one customer was asked for identification to cash a cheque, he rolled up his sleeve and said: "How about this"? He had his name tattooed on his arm.

Test of a good teller: if you can keep smiling while cashing a huge pay cheque for somebody you always topped in school exams.

Little Ripper

October's Little Ripper award goes to Ken Batrouney, Administration Manager, ISD Kings Gardens for his inspiring article about his section's "Bag It, Don't Bin It" campaign for recycling paper.



WHO SPOTTED IT?

Yes, we can all make mistakes. Many apologies to Regent branch for having the wrong caption beneath their photo in October's edition.



Here are the correct names: Janette Crapper, Jenny Rowe, Matthew Copeland, Carmel Holmes and Manager Ray Allen.

Workcare Award

Many apologies to Russell Thompson for omitting to mention him as designer of the award winning adjustable height counter.



Geoff James, Chief General Manager,
Management Services Division.

Division Services Total Bank

Geoff James
Chief General Manager

Management Services Division was formed two years ago following a rearrangement of departments in the CEO's Division and the former Personnel and Administration Division.

The departments that make up Management Services are Finance and Accounting, Information Systems, Properties, and Services.

These departments provide a diverse range of services to all areas of the Bank. The Division's 1,300 staff work from a variety of locations, ranging from the Records Centre at Dandenong to the Services Complex and back-up computer centre at Clayton, through Kings Gardens, State Bank Centre, RACV Building and the computer and clearing centres in West Melbourne.

Services provided include:

- financial analysis & reporting
- taxation advice
- computer operations
- development of new computer systems
- branch communications network and terminal support
- cheque clearing and reconciliation
- security guards and couriers
- branch & head office property improvements and repairs
- leasing, telephones, furniture
- motor vehicle servicing
- building management at State Bank Centre
- word processing services
- stationery and records management including micro-filming and records storage.

These specialized areas need staff with specialized skills and expertise, to ensure the best possible service to the division's customers, which really means the rest of the Bank.

As an example of the types of skills needed, we have financial analysts, taxation experts, computer analysts, programmers and operators, archivists, records managers, forms designers, mechanics, engineers, carpenters and joiners, plumbers, painters and printers. Additionally, and equally importantly we have many people providing general and specialized clerical support as well as management and administrative staff.

Our objective is to ensure branches and departments have the highest level of support services. We believe that staff dealing with the Bank's customers should not have to worry about anything else, aside from providing service to our customers.

Each department is continuing to focus on working with its customers to achieve the most efficient and cost effective solution to service needs.

The division also manages the Bank's capital expenditure on land, property improvements, fixtures and fittings, computer and office equipment, plant, motor vehicles and security equipment.

Major projects that are in progress include: a new building management, fire and security system for State Bank Centre, a new telecommunications network for branches and regional offices, continued upgrading of computer facilities, extension of the records centre at Dandenong, and during the coming year, building works to be undertaken at over 100 branches and several departments.

The Township of SBC

Building Management forms part of Services Department. Its main function is to manage the Bank-owned, multi-tenanted buildings within the Melbourne central business district.

The buildings involved are 45 Swanston Street, 258 Little Bourke Street (Central), 37 Queen Street and State Bank Centre.

Value of the buildings managed exceeds \$300,000,000 and gross rentals received are in excess of \$17,000,000 per annum.

The jewel of the buildings managed is State Bank Centre (SBC). To gain an appreciation of the services and administration needed to run such a building, you should envisage a large country town with a population of more than 3500. Imagine this town has one landlord who collects rentals from all the town occupants.

To ensure the comfort and safety of the tenants, the landlord offers the following services.

- a theatre which seats 210 people.
- a 'police force' and a 'fire brigade'.
- electricity, gas, air conditioning and transportation.
- a town cleaning service.
- sporting facilities and car parking.

The landlord also employs electricians, carpenters, plumbers, engineers, clerical and accounting staff, rent collectors and marketing consultants to cope with the daily operations of the town.

From this group of happy employees, the owner has been able to form a water polo team, the 'Super Stars', who are currently sixth on the ladder.

Tamara Dzienciol
Building Management



From left to right, back row: Bob Hyde, Chi Kwong Lee, Geoff Adcock, Bob Douglas, Frank O'Shannassy, Marty Byrne, Rhonda Dekker, Milan Iezdici, Stephen Onley.
Middle row: Ilkin Mehmet, Stephen Broxton, Maurie Binnaise, Steve Appleton, Gerry Keenan, Ern McGuire-White, Penny Walker, Vivian Pulvano, Eddie Short.
Front row: Robin Young, Tamara Dzienciol, Ray Darmanin, Nezma Demian, Kym Chambers, Kevin Beattie, Kerry Gracan.



Building Managements 'Super Stars' in action against Finance & Accountings 'Finance Flakes'.

Snapshot of ISD

Information Systems Department consists of approximately 850 staff who are involved with providing services to the rest of the Bank. These services include: research, development, implementation and maintenance of the Bank's computer based information systems; key-to-disc data entry functions; cheque processing, encoding and exchanging; Office Automation Systems and Client Services. Supporting these functions are IS Personnel, Terminal Maintenance and Administration.

A recent achievement of ISD is IATS/CARDPAC LINK which has allowed an online balance of credit cards through the ATM. This means that customers cannot overdraw their credit cards through the ATMs.

The department is continuing to research and develop the Bank's systems to build better and more reliable systems to meet your needs.

Suzanne Beavan
Information Systems

Retail Account Manager Project (RAM)

The Retail Account Manager project (RAM) is a joint development between Personal Banking and Information Systems (ISD). RAM will be used to help build new customer products and services for Personal Banking. The major objective of the project is to introduce flexibility and maintainability in retail systems.

The first phase of the system, which will be introduced

next year, will involve taking over the existing statement account products. The benefits for branch staff in the first phase will include easier opening of new accounts and additional online branch accessible account information for customers.

The system is designed to have minimal impact on branches during the first phase.

Brian Jones
Information Systems

OUR DIVISION MANAGEMENT

Management
Geoff
Chief General Manager

Information Systems

John Lindsay
General Manager
Ron Fisher
Deputy General Manager
Ray Storey
Deputy General Manager,
IS Development

Finance & Accounting

Geoff Vincent
General Manager
Trevor Rolland
Chief Manager, Taxation
Alan Clissold
Chief Manager, Financial
Accounting

Services Division is in nine locations:

- Clayton
- Dandenong
- Jeffcott Street
- Kings Garden
- La Trobe Street
- Motor Vehicle Centre
- Queen Street
- Spencer Street
- State Bank Centre



Records Centre staff bounce into action in the warehouse annex during their lunch break.

Records Centre Dandenong/ Microfilm Records

Even in this age of silicon chip there is a huge amount of paperwork generated by the Bank which must be kept permanently, or for seven years, in its original form.

Providing the collection, storage and retrieval for this, is the responsibility of the Records Centre Dandenong.

Branches and head office departments very quickly run

Number of collections
Number of items collected

Information requests
Vouchers turned out
Records destroyed under supervision
Records microfilmed

out of storage space, so the amount of planning involved to collect and house records is enormous.

This is reflected in the following statistics for 1985-86

700 (120 truck runs)
45,000 (voucher boxes, printout etc.)
processed 4,700
30,000

200 tonnes
1,500 films (excludes security films)

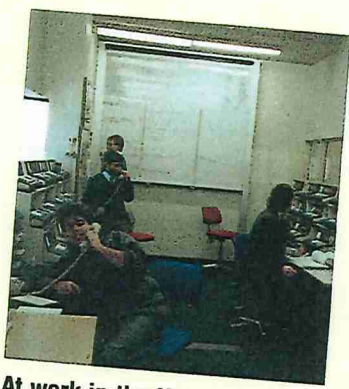
Robert Harwood
Records Administration

Network Control

Ever wonder who's on the end of those Automatic Teller Machine (ATM) problem phone calls?

For 24 hours a day, 365 days a year, Network Operations deals with customer and branch enquiries regarding difficulties or problems with ATMs.

In November 1981, Network Operations was developed to support 22 ATMs, then known as Easy Bank Machines. Over the years the group has expanded and currently supports the Bank's 265 ATMs.



At work in the Network Operations area are, from left, Ross Barbaressos, Nalin Edirisuriya, David Clements and Damian Taylor.

Stats, Facts and Figures

There is more to Finance and Accounting Department than facts and figures. With over 100 staff, the three sections of Management Accounting, Financial Accounting and Taxation often compete against each other on the sporting field. Teams have been entered in the City Spring Corporate Challenge, which involves playing basketball, volleyball and ten pin bowling.

But at work, the sections work together to produce vital stats, facts and figures for the Bank. Some of the department's functions are to provide:

- Management reports to the Directors, General Management Group and Senior Management.
- Budgeting and financial analysis services, including the Operational Plan, and regular summaries of the Bank's deposit and lending activities.
- Financial Strategic Advice for potential business opportunities.
- Technical accounting assistance to other areas within the Bank.
- General ledger records.
- National and international tax advice to all divisions of the Bank.

*Megan Ingham
Finance and Accounting*

Correspondence

One of Correspondence Department's main functions is to photocopy and collate both Retail Banking and CEO circulars and Staffline for staff.

Aside from photocopying and collating, the department also handles the internal mail, has a typing pool and a group of messengers. The Wang Administration group, a section of the department, holds training sessions for head office staff on the use of the equipment.

So you can get a feel for the volume of work processed, here are some figures for the month of August.

	August	Maximum monthly figure for last year
No. of photocopies	318,151	430,000
Items sorted into envelopes	115,753	217,000
Reports Bound	1,615	1,770
Franked Mail	84,114	84,114
Typing for other departments	352 hours	440 hours

*Ellen Arnell
Correspondence*



Back row, standing, left to right: Ellen Arnell, Lino Sammut, Gerry Connolly, Lina Varrasso, Michael Lee, Lorraine Xuereb, Melina Baysinger, Sandra Henderson, Julie Pavlov, Pauline Matthys, Monica Olifiers, Michelle Carland.
Front row, seated, left to right: Toni Kominarski, Michelle O'Brien, Jon Peart, Lyn Bailey, Lisa Fox, Maureen Ryan.

OF THE MONTH T SERVICES

Compiled by:
**Janet Rees
Stationery
Suzanne Beavan
Information Systems**

Services
mes
Manager

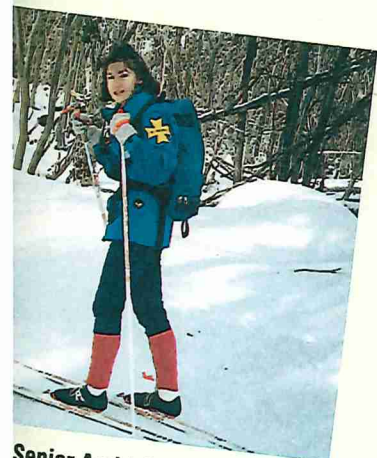
Properties Department
John McCorrison
Chief Manager/Chief Architect

Services Department
Bob Douglas
Chief Manager

**Correspondence
Department**

**Stationery
Department**

**Records Administration
Department**



Senior Archivist Gabrielle Havaux, a member of the Lake Mountain Ski patrol relaxes after a hectic week of appraising bank records.



More than Meets the Eye

You probably think all Stationery Department does is supply stationery. Actually they do a lot more than that. The department has 41 staff, who are responsible for a variety of tasks, including the design and printing of stationery, its storage and delivery to branches.

Forms Design designs most of the Bank's forms. Apart from producing artwork, the section analyses the design to try and streamline branch procedures associated with the form. Other responsibilities include typesetting, the Staff Training Manual, the Telephone Directory and Staff Instructions.

Operations distributes stationery, print material and maintains the chequebook supply to branches. The warehouse at Clayton stores and dispatches stationery and last year sent over 70,000 dispatches, totalling 2.4 million units of stationery.

Purchasing makes sure branches and departments have enough stationery. Imagine what would happen if we ran out of withdrawal forms? Purchasing is conscious of purchasing stock and co-ordinating outside printing at the best possible price with regard to quality and lead times.

*Janet Rees
Stationery*

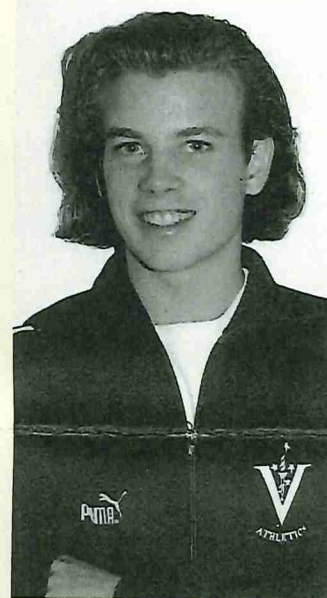
Hope for Australia

Richard Hope aged 18, of ISD, Office Systems Support, hopes one day to be number one in the Australian Cross Country Championships.

However, Richard is happy to settle with being number three for the moment. Richard gained this title in early August this year when he competed in the Australian Cross Country Championships at Ipswich, Brisbane.

Richard has been with the Bank for six months. He leads a busy life, starting training at 5.00 am each morning. This leaves very little time for anything else. However, Richard says he is still very young and is happy, for the moment, to concentrate on his athletics and his career in ISD.

*Michelle Jamieson
Information Systems*



Richard Hope of Systems and Programming.

A familiar face, John Mellon, loads up for another Stationery run.



In one of the two tape libraries are from left, Randall Silva, Brad Stokes and Pat Stacey.

ISD has its own Personnel Section

IS Personnel is a section of ISD, its main responsibility is to recruit staff for the department. The focus is on systems, programming and operations staff with some administrative staff. The need for staff in this area has grown over the past few years, so the Bank advertises through a number of channels: newspapers/magazines, recruitment fairs and word of mouth. Applicants are then tested and interviewed by our staff.

Complementing the recruitment process are the day-to-day administrative tasks which support the functions within ISD. These include processing annual leave and higher duties requirements, organizing contracts, coordinating requests for study leave by ISD staff and preparing ID cards and overtime limits.

If you think you would like to work in ISD call Christine Thomas, Manager Staffing on 695 5573.

*Leanne Francis
Information Systems*

ISD Tape Library

Magnetic tapes and cartridges are used to store information. There are 11,934 cartridges and 5,900 tapes, these are stored, monitored and delivered to other areas of ISD by Tape Librarians.



From reception duties in Records Administration Department, Elizabeth Belmar (left) cuts a fine figure as a member of the Mancay Chilean Folk Dancing Group.

The Opportunity Knocks campaign was launched throughout the branch network in January and drew to a close on 31 July. Almost every branch participated in the campaign which targeted customers who were repaying their personal or housing loans. The campaign raised staff awareness of the opportunity to sell other SBV products to these customers.

Almost 12,000 customers were targeted by 426 branches

and as a result 5767 new facilities were written.

Altogether 180 branches won breakfast hampers. More than 1000 litres of orange juice, approximately 800 chickens, 2500 cups of tea and coffee, and about 1000 eggs were enjoyed by 2459 staff!

We lost count of the number of sausages, fruit platters, croissants and waffles!

OPPORTUNITY KNOCKS

The Top Ten

Here are the final Top Ten branches for the campaign. These branches all achieved excellent results and the competition was very close.

1. Merlynston
2. Lalor Plaza
alias The Megadumspuds
3. Bairnsdale
alias The DH's
4. Carrum
alias Carrum Cobras
5. Wedderburn
alias Sluggers
6. St Kilda West
alias Undoubted
7. Stratford
8. Ouyen
9. Frankston East
alias Hartin's Heroes
10. Maffra

Gippsland regional centre was the clear winner in the regional competition. They certainly enjoyed their well earned breakfast hamper.

The Grand Winners — Merlynston —

How did they do it?

Merlynston — "just call us Coburg North" — put in a lot of pre-planning to ensure their success in the Opportunity Knocks campaign.

First, an informal staff training session was held after work for staff where details of the campaign were discussed, followed by a role-play situation.

Special emphasis was placed on the prizes available. Even at the start, the branch was not talking about one hamper, but three!

The Merlynston team is convinced that their optimistic approach at the outset of the campaign was the winning ingredient for their success.

Merlynston were not too keen on taking up the grand prize offered (Hot-air balloon flight) in light of recent events. Instead they chose an alternate prize — a weekend away in Echuca with their partners in mid-October. They plan to enjoy a leisurely weekend which will definitely include sailing down the Murray on the Murray Queen steam paddle boat.

A Party at Preston East, Plenty Rd.

The team at Preston East, Plenty Rd. really got into the party mood to enjoy their breakfast feast.

Streamers and balloons adorned the walls of the lunch-

room and the staff enjoyed their feast of freshly made waffles with cream and maple syrup, crumpets, croissants, and a huge fruit and meat platter.



From left are, Bob Storen, Manager; Janet Judd, Elizabeth Kirsch, Joanne Adams, Narelle Clark, Josie Pepe, Odile De Maria.

Ivanhoe East — What A Feast!

The team at Ivanhoe East tuck into a delicious breakfast feast of hot roast chicken, scrambled eggs, hot herbed bread, croissants,

sausage rolls and scones with jam and cream and of course a few bottles of champagne!



From left are, Dom Auddino, Accountant; Neville Youl, Relieving Manager; Jenny Wilkinson, Lauren Casbolt, Peta Page, Bruce Pearl, Manager; Tammy Nates.

Food for Thought



Rangeview Manager Ron Davey proudly displays the branch's winning Opportunity Knocks cheque. Looking happy with their efforts are, front row, from left, Michelle Dent, Vicki Criddle, Tracey Boardman, Maureen Vantwest. Back row, from left, Simon Scott-Branagan, Ken Goddard, Robyn Lewis. Absent, Neil Johnson.

Winning Smiles

Nothing like a good breakfast to bring a smile to your face. Surrey Hills North Manager Terry Martin is flanked by his successful Opportunity Knocks team.

Seated from left are Nadine Crook and Lynne Jacobson. Standing from left are Kylee Wright, Terry Martin, Manager and Mary Gaskas.



Opportunity Knocks at Ararat

The morning dawned cold, damp and foggy, a typical Ararat winter's morning.

But as Mark Kelly reports, there was a breakfast to be eaten to celebrate Ararat's win in the Opportunity Knocks campaign.

"The thought of steaming hot bacon and eggs, steak and onions, chops, sausages and tomatoes, croissants, pancakes with cream and strawberries and piles of toast just dripping with butter was enough to get all staff to work by 6.30 am".

Never one to miss an opportunity, Manager Frank Logan proposed a toast to the branch's great effort.



All smiles at Ararat are, front row, from left, Wayne Lewin, Susan Lewis, Frank Logan, Manager. Centre row, from left, Jenny Woods, Tracey Barber, Tracey Dent, Keryn Leggett, Philip Matthews, Jenny Dewsberry, Brett McKinnis, Bob Freeland. Back row, from left, Mark Kelly, Colin Smart.

Frankston's Fabulous Four!

Congratulations to the four branches in the Frankston region who had great success in the Opportunity

Knocks campaign. Sharing in the success were Frankston East, Carrum, Yarraman and Pakenham.



From left, Con Di Pietro (Relieving Manager), Janet McGivern, Yanni Dellaportas, Gwen Birch (Accountant), Beth Sims, Kerry Lee White, Jeanetta Degeus, Belinda Strong, Carrum Branch.

Top Guns — Top Score!



Central Branch (alias Top Guns) look very proud of themselves. From left, Bob Bury (Mgr), Kwee Wah Lim, Sharon Farrell, Leslie Cheung, Simon Chan, Linda Campbell, Debbie Sretenovich, Mary Eumorfias.



Front row, from left, Maree Denny, Anna Franciosa, Joanne Ciavarella. Centre row, from left, Danny Hayes, Mark Parsons, Mary Louise Davey. Back row, from left, Sally Mittrione, Gaylene Bretherton, Cliff Talbot (Manager) Absent: Donna Yob and Cheryl Budge.

Collingwood Overcome the Colliwobbles Again!



The Collingwood team won another breakfast hamper in the final phase of Opportunity Knocks. Here they are showing their delight at the prospect of enjoying another breakfast feast and receiving such a large cheque!

Top row, from left are, Robert Marie, Brenton Golding, Maria Seaman. Front row from left, Sue Singh, Joe Crupi, Nick Sotriadis. Absent: Kevin Boardman, Pauline Cameron, Robyn Ross, Julian Moylan, Manager, Ken Bui.

WORKING INTEREST

Campaign Crusaders



The successful Burwood East SBS campaign crusaders look every bit the success they are. From row from left are, Jagjit Sawhney, Andrew McMahon, Gail McBeth, Michael Turner, Lucy Diquinzio, Linda Vidot, Lynden Ryan. Back row from left are, Mark Esposito, Colleen Collard, Cherryl Howes, Terry Lambden, Murray Chisholm Manager, Julieanne Miller, Adam Hadfield.

*Kathy Constantinou
Box Hill South Region*

On Line



Our colleagues at Bourke Street branch show their delight at having two ATMs installed.

*Barbara Howe
CBD*

Football Round up

After bragging about how Geelong would beat Essendon in the qualifying final, it was to be expected that the staff at Edithvale wouldn't let manager John Owens forget it.

The Friday after Geelong's defeat, the manager was greeted with an office full of Essendon colours. Even the staff dressed up.

*Jeff Hyde
Frankston*



Back: Rachel Rushby, Lee McConchie, John Owens Manager, June Titheridge, Lyn l'Anson. Front: Louise Weller, Jill Henderson Accountant.

When the local football club had its firsts and seconds in the grand final, the staff at Aspendale decided to show their support.

All the staff dressed up in the team's jumpers, all except for one relieving accountant

who wore a Pines jumper.

Aspendale Football Club beat Chelsea for the flag in the firsts but were defeated by Pines in the seconds.

*Jeff Hyde
Frankston*



Peter Taylor Manager, Catherine McGill, Debbie Terlaak, Vicki Sampson, Angela Moloney, Donna Lionnet, John Abbott relieving Accountant, Melissa Birkinhead.

Retired Officers' Club election

The Bank's Retired Officers' Club recently elected the following office bearers for the year 1989-90.

President — Wally Searle. Vice-presidents — Ted Hanlon and Frances Smith. Secretary — Keith Rodwell. Treasurer — Bob Pocock. Committee — Wal Anderson, Bob Bennett, Lindsay Collyer, Digger McKernan, Alf Reside, Don Woodward, Steve Mason and Jean Moxham.

President Wally Searle retired as Manager Western branch after 40 years' service with the Bank.

During World War 2, Wally was a bomber pilot and POW in Germany. His hobbies include golf, reading and public speaking and he is considered an authority on red wine.

Retirements

■ Ron Kelly, of Monash University, joined 1950.

Football League

When recruiting, scouts from the Victorian Football League — or will that soon be Australian Football League — clubs could do worse than look at State Bank Victoria's branches around Ballarat, an area which has produced some top footballers in the past.

Just before finals time, the Bank footballers gathered at our Ballarat Sturt Street branch to discuss, naturally, football.



The players are from left: Michael Ryan North Ballarat and Chris Sharp East Ballarat, (absent) of Ballarat Sturt Street; Andrew Panther Golden Point and Peter O'Connell East Ballarat, of Sebastopol; and Jim O'Connell East Ballarat and Vin Armstrong coach of Learmonth, of Ballarat.

*Christine McCallum
South Central*

Ballarat East — Caught Red Nosed

Staff at Ballarat East and Network Support, Personal Banking were caught red-nosed but certainly not red-faced as they showed off their support for the Sudden Infant Death Syndrome Foundation.



Staff at Ballarat East show their support.

40 Year Award



John Walters, Relieving Manager, Heidelberg Region, second right, receives his 40 year service award watched by his proud wife, Fay, centre.

Looking on are from left, Wendy Hamilton, Administration Manager; Bob Reynolds, Regional Manager; and John McPherson, Senior Regional Manager.

*Leah Woodward
Heidelberg*

Upgraded Training



Central Business District region now has a permanent training room on level 3 at 186 Bourke Street.

Attending a two-day course in the training room are from left, Tu Ngoc, Dennis Manthey, Greg Lagamba, Carol Choate, Janet Gulliver, Andrew Nero, Dean Issacs and Brendan Smith, front.

*Barbara Howe
CBD*

Football Victors



The victorious Heidelberg Regional Centre football team line up after their heart-stopping one point win over Westpac.

From left are, Cristian Brandt, Mark Heatley, Graeme Brandt, Stephen Durnford, Greg Parsons, Michael Barnard, Colin Watson, Wayne Byrne, Peter Day, Nick Peters, Peter Davis, Matthew Bush, Peter Newman, Stuart Dunne, Chris Coran, Frank Bethke, Tony Larkin, Gerard Credlin (Umpire), Ben Credlin (Mascot).

Best on ground: Graeme Brandt. Goal of the day: Nick Peters

*Leah Woodward
Heidelberg*

Seminars for living skills

A series of free lunch-time seminars dealing with human situations will be offered to all State Bank Victoria staff and their families during November.

The seminars are being co-ordinated by the staff chaplains, staff counselling and occupational health and safety and will be held in State Bank Centre theatre from 12.30 to 1.15 pm.

The seminars planned are:

November 1:
conflict can be healthy part 1 — Tina Murray

November 8:
understanding midlife crisis — Peter O'Connor

November 15:
conflict can be healthy part 2 — Tina Murray

November 22:
assertiveness skills — Susie White

Head of education at the Centre for Relationship Education of the Marriage Guidance Council of Victoria, Tina Murray is experienced in family and marital therapy and individual psychotherapy. Ms Murray will discuss practical ways of viewing conflict and how to get the most out of this natural process.

The midlife crisis is often seen as a time of uncertainty, a time of reviewing our life, achievements and goals and evaluating the future. It may be a process of change or consolidation and psychotherapist Peter O'Connor will be discussing this sometimes-puzzling time of our lives.

Educational consultant Susie White has designed and presented a wide range of programmes including stress management, communications skills and assertiveness training. If you find it hard to say no or hard to say what you feel, assertiveness is the art of making your point without becoming aggressive.

For more details about the seminars or suggestions for future topics, contact:

Vivien Williams,

staff chaplain

(03) 604 7488;

Norm Morris,

of occupational health

and safety

(03) 629 3334;

or

Jenny Hartman,

of staff counselling

(03) 629 3746.

Booking is necessary to attend the seminars.

No Sweat...

Did you know that our Social Club sponsors a variety of sports teams for Bank staff?

If you're new to the Bank, have recently transferred regions, or decided to renew a sporting interest from your school days, Social Club-sponsored teams could be the answer to your sporting interest.

The Bank clubs provide a terrific opportunity to compete with other Bank employees in a social atmosphere. The Social Club subsidises the clubs, so you can enjoy your sport even more.

- The Social Club sponsors
- Football
 - Golf
 - Cricket
 - Basketball
 - Swimming
 - Lawn bowls
 - Rowing
 - Running

Joining the team

Who cares if your running shoes are dusty, or you can't 'slam-dunk' like you used to? Our clubs always need new members, and your enthusiasm is just as important as your skills.

To find out more, get a copy of the Staff Social Club Services booklet, from the Staff Shop. If you're in the country you can call the Social Club and they'll send you a copy.

The booklet outlines existing clubs, general information on membership, and the name and contact number of club representatives. It tells you about training schedules and competition grades. Most teams participate in different grades to suit the team's skill.

Many branches also have Social Club-sponsored sports teams, including netball touch football, tennis and indoor cricket. Contact individual branches if you would like to join these teams.

Establishing a team

It's easy to get a Bank-sponsored team together, but there are a few guidelines you'll have to follow. Start by getting an Assistance Request Form from the Social Club.

Remember that 75% of team members must be Bank employees or family. Exceptions are made for smaller branches.

The Social Club needs to know team details, including the association or competition the team is entering.

Of course, it's important that results of matches are regularly reported to Staffline for publication. If you have a

story about your club, send it into True Blue with a team photo.

All club members can use the State Bank Sporting Complex at Albert Park. The Complex can seat 100 people, and has excellent facilities for any function, including a BYO licence.

Benefits

You get much more out of joining a Bank club than just improving your fitness level. The clubs give you the opportunity to meet new people from different areas of the Bank, and to socialise out of work, as well as doing something you enjoy. Many clubs have social functions, from BBQ's after training, to end of season presentation nights.

Interested?

Whether you're an aspiring de Castella or think you'd make a great 'orange person', **WE WANT YOU!**

Pick up a copy of the Staff Social Club Services booklet, and call team representatives direct, or phone the Social Club, Sporting Team Enquiries on **604 7002**.

PRODUCT SPOTLIGHT

Come on! Be one of the ten staff members to win a double movie pass by simply reading our product spotlight and answering the questions at the end of the article. Write your answers on the back of an envelope together with your name and branch/department/region, and send it into Communication Department by October 27 1989.

State 28 Day Income Accounts

The main feature of the 28 Day Income Deposit Account is as the name implies; it gives the customer an 'income' every 28 days. This account is custom-made for the customer who may be retired or may just have that little extra to put away for an extended length of time.

The high interest rate is calculated daily and fixed for the 364 day term of the investment, so the customer gets value for money.

Interest is payable each month, and is either credited to the customer's nominated account or paid by cheque.

There's no better time to take advantage of the high interest rates. Many interest rate conscious-customers will now take the opportunity to capitalize on the high interest rates and invest in an extended fixed term deposit like our State 28 Day Income Account.

The principal is automatically re-invested for another 364 days unless the customer returns a notice of withdrawal before maturity.

PRODUCT FEATURES

Minimum Deposit	\$2000 (after that in multiples of \$100)
Term of Investment	364 Days
Interest Calculated	Daily
Interest Paid	Every 28 days.

Questions

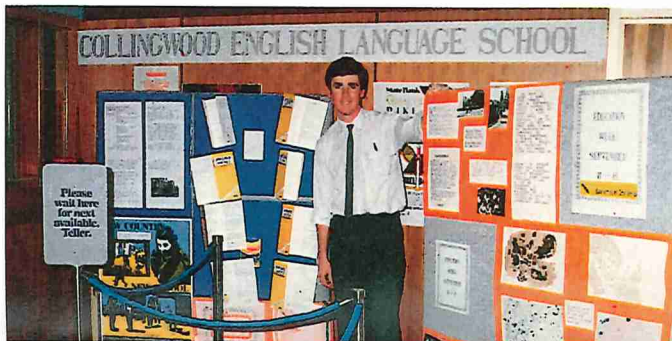
1. When and how is interest paid?
2. What is the minimum deposit and the term of the investment?
3. What type of customer would the 28 Day Income Account benefit most?

Branches display pupils' ware

State Bank Victoria branches got behind Education Week recently. Run by the State Education Ministry, Education Week is designed to promote Government schools.



Royal Melbourne Institute of Technology took part in Education Week in August. As part of it, our RMIT branch participated with a display in the customer area of the branch. RMIT Branch Manager Graham Wilkie and Ann Clarke at the branch display.



At Abbotsford North, a display held for Collingwood English Language School, part of Victoria Park Primary School, is manned by Dean Hayes.



Coburg branch customers admire the display.

Belmont back the Cat Attack

Belmont branch got right behind Geelong during the battle for the VFL premiership and the keenest Cat at Belmont was Geelong forward Bill Brownless.

Manager John King says that Bill, who kicked two goals in the grand final against Hawthorn, tried hard to work as normal and settle his nerves in the week leading to the big game.

"We enjoyed getting behind the team and gave Bill full branch support. Decorations were put up the first week of the finals," says John.

"As the finals went by, the town was full of excitement. The whole place was crazy. The last time Geelong played in a Grand Final was in 1967".

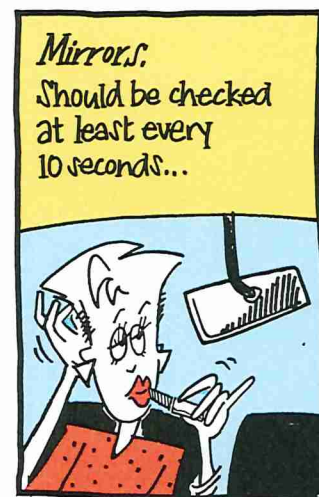


John King, Manager on right and Bill Brownless third from left at the back, surrounded by keen Cat Attack supporters.

Christine McCallum
South Central Region

The ten commandments of safe defensive driving...

- 1 **Read and assess the road ahead**
Assess the road as far ahead as possible — one kilometre or more.
- 2 **Trust nobody, trust nothing**
Remember, we all make mistakes.
- 3 **Safety cushion — stationary**
Can you see the road behind the tyres of the car in front?
- 4 **Safety cushion — moving off**
When the car in front begins to move, count 1, 2, 3 before you begin to move. Use the time to look left, right and centre.



- 5 **Safety cushion — mobile**
Leave at least two seconds between yourself and the vehicle in front. This is a minimum distance.
- 6 **Lane change system**
Mirror, look (glance), blinker, mirror, look, change. Don't forget the glance over the shoulder.
- 7 **Mirrors**
Should be checked at least every 10 seconds.
- 8 **Mirrors**
Should be checked prior to braking.
- 9 **Know your road laws**
If you don't know them maybe you shouldn't be driving.
- 10 **Concentrate**
"Too many people have the car in gear — but the brain in neutral".

The final part of our series on Defensive Driving was won by Greg Woolard, Geelong North, Debbie Stapersma, Trafalgar and Adrian Irwin South Central. Each of these winners receive car servicing to the value of \$100. Response to both the competition and the articles has been great. Occupational Health & Safety, Personnel Department and True Blue wish you all care on the roads and safe driving.

ODD SPOT

The following request was received at one of our branches.

I think the lady wanted a Flexi Card.

"Dear Sir, could you please send me \$100, also a form for a Felix Card".

Jeff Hyde
Frankston

