

True Blue

September 1989

STAFF NEWSPAPER

State Bank Victoria

SBV WINS WORKCARE PREVENTION AWARD

WIN
Win tickets to the VFL Grand Final and North Melbourne Breakfast at the Southern Cross (see the product spotlight section for details).

The Bank was presented with a WorkCare Prevention Award for the development of an adjustable height counter.

The award was presented by the Chairperson of the Victorian Occupational Health & Safety Commission on the 6 September.

This award was the culmination of twelve months work by a joint management/union working party, formed to solve health and

safety problems caused by the conventional fixed height counter.

The working party was chaired by John McCorrison, Chief Architect and included Mick Earle, Manager of the Joinery Workshop, Clayton and Merv Ritter representing the ABEU. The team

produced a design which resolved problems relating to work height, layout of documents, writing space and security and lighting - from the tellers' perspective.

The counter also includes left or right handed cash drawers and provides flexibility to move the VDU

screen and keyboard in a more appropriate position. The work height for the shared printer has also been improved.

Since the first counter was installed in 1986 in Northland branch, there has been a 13% reduction in injuries related to poor work posture.

There are now 96 branches fitted with the adjustable

height counter and there is no doubt that there has been a significant improvement to the working conditions of tellers generally.

Branches that still have the old style fixed height counters will progressively be fitted with the new adjustable counter.

Employee health, safety and welfare is an important

management responsibility. Through consultation with employees, improvements in these three areas are being made all the time.

The Chairperson of the Victorian Occupational Health & Safety Commission congratulated the Bank for making Victoria a healthier and safer place to work.



Max Carr, Deputy CEO and Lucy Riethof of Commercial Accounts, State Bank Centre with the award winning adjustable height counter.

NEW GRADUATE PROGRAMME

The new Graduate Training Programme was launched on 31 August by CEO, Bill Moyle. A cocktail party was held on level 41 for the 100 guests, including graduates, managers, career advisors and university professors.

According to Michael McKinley, Manager Graduate Programmes "the programme is one of the best of its kind".

After considerable research, Michael formulated a programme to top those of other companies. It involves a series of conferences and seminars designed to put graduates on to the management track. "It competes with the best training programmes in other organisations and gives us the

strength to compete with ICI, BHP and the big eight accounting firms for our graduates".

Luise Huck, Graduate Recruitment and Development Officer says,

"SBV is setting new standards in graduate recruitment and training".

Two of our graduates, Kathy Willis, Corporate and International and Salvatore Dema, Marketing, believe the

programme is comprehensive, well structured and integrated.

If you'd like to find out more about the programme and what it has to offer, call Alison Ayres on 604 7934.



Michael McKinley, Manager Graduate Programmes; Meredith Fuller, Training Consultant; Luise Huck, Graduate Recruitment and Development Officer.



Back row: Elizabeth Hunt, True Blue Acting Editor; Bill Moyle, Chief Executive; Michael McKinley, Manager Graduate Programmes; Eamon O'Callaghan (Retail Planning).

Front row: Thomas Cincotta (International); Kathleen Willis (International); Tania Dorofeeff (Corporate Banking); Kathryn Spiliopoulos (Third Party Sales); Domenic Isola (Internal Audit).

Your New Editor



True Blue's new editor, Carin Lavery, joined the Bank on September 7 1989. Carin (pictured above) has worked in varied roles involving employee communication, marketing and advertising and has experience in editing an assortment of different publications.

Her interests cover theatre, jazz dancing, tennis and animals (having reared an abandoned joey on the Nullarbor Plain). Carin, who is already hard at work on the October issue, welcomes story suggestions and feedback (positive and negative) on True Blue and can be contacted on 604 9037.

SBV Chairman Reappointed



Mr J. Arnold Hancock has been reappointed Chairman of Directors of State Bank Victoria. The reappointment of Mr Hancock, a Director since 1974, is for 18 months until December 31 next year. He has been Chairman since 1983.

SBV Term Deposit Promotion

A new ad campaign was launched at the beginning of this month to promote SBV Term Deposits. The campaign aims to attract as much new money as possible (that is, money not already on deposit with the Bank).

To coincide with the new ads, Barry Robinson, Chief Manager, East Region and John Day, Acting Chief Manager, West Region launched a retail Term Deposit campaign to Marketing Support Officers at a special meeting on 30 August.

Senior Regional Managers have also encouraged branches to undertake individual promotions to push term deposits.

With the interest rates so

high at the moment, the time to invest in Term Deposits has never been better.



GOLD BANKING SYSTEM OPENS NEW DOORS

Gold Banking System, SBV's new product for high-income earners, was launched on Monday 18 September. In a special launch kit to branch staff, Gold Banking System was presented as the key to the most lucrative market segment in personal banking.

The product is being marketed via a direct mail campaign as the most comprehensive banking

system for high-income earners.

See the product spotlight section for product details.

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100 Years Young

Auburn Manager, Andrew Badawy, congratulates Bank customer, Amelia Beecroft, on celebrating her 100th birthday.

Although Mrs Beecroft did not want any fuss, family and friends travelled from Queensland and New Zealand to wish her well.

A widow, Mrs Beecroft was absolutely delighted at the gesture of flowers and personal visit from her favourite Bank Manager.

If everyone is as cheerful and strong at 100 years, then old age can be a winner.

Kathy Constantinou, Box Hill South



Andrew Badawy congratulates Amelia Beecroft.

SBV SPONSORS YOUNG AUSTRALIA EXPO

Once again, State Bank Victoria was the major sponsor of the Young Australia Expo, held at the Royal Exhibition Buildings in July.

Staff from metropolitan branches and regional centres assisted Personnel by working at the Bank's stand and talking to students about careers in the Bank.

Thousands of young people attended the Expo, and many took advantage of the Bank's offer of career advice.



Connie Demetriou, Riversdale; Kathy Constantinou and Damian Hatton, Box Hill South Region; and Trudy Merlo, Canterbury, take time out from the Expo to smile for the True Blue camera.



On hand at the Youth Expo are, from left, Lilian Hooke, Relieving Staff; Joanne Adams, Preston East, Plenty Road; and Kiri McKendrick, Rosanna.



Parkville North representatives at the Expo included, from left, Frank Renda, Toni Cosatis, Tracey McGee, Dale Saliba and Denise Tomlinson.



Frankston staff at the Young Australian Expo included, from left, Roger Burke, Frankston; Genevieve Irving, Jeff Hyde, Frankston Region; and Lorraine D'Mello, Keysborough.

Our Balance of Payments Explained

With Australia's economy leading the news pages, Economist Jane Nash provides a timely look at what makes the economy tick.

Jane answers the questions - What is balance of payments? What is the current account deficit? And when will it improve?

Australia's balance of payments and current account deficit have become front page news.

Treasurer Paul Keating, has told us that interest rates will not be allowed to fall from present high levels until there is clear evidence of improvement in the current account deficit.

The balance of payments is a set of accounts in which Australia's transactions with other countries are recorded. It has two main parts: the current account and the capital account.

The capital account shows flows of money related to foreign investment.

For example, when a foreigner buys shares in an Australian company this is recorded in the capital account as a capital inflow.

Similarly, when an Australian buys shares in a company overseas this is recorded as a capital outflow.

The current account, however, is the part on which the media and the financial markets focus.

Flows of money generated by Australia's trading activities with other countries, people from overseas visiting Australia, Australians travelling overseas, and interest payments on foreign debt are all recorded in the current account.

The current account deficit is the shortfall between the inflows and the outflows. It is financed by borrowing overseas.

Australia has a large current account deficit — \$17.7 billion in 1988-9 — which needs to be reduced.

If it is allowed to get bigger and bigger, foreigners will, at some point, reassess their willingness to lend money to cover Australia's excessive spending.

The implications of this sort

of reassessment can be serious. It could lead to the Australian dollar falling in value, rising inflation and ultimately, a complete loss of confidence in the Australian economy on the part of all foreign lenders.

Last financial year's current account deficit is a record high. A surge in spending on imported goods and higher interest payments on our mounting foreign debt are responsible for this.

With demand for our exports strong and prices for many of our major commodity exports buoyant, our export performance was relatively good.

However, our spending spree on imports still left us in the red.

Import growth was in both consumption and investment goods. Investment imports include office machines and automated data processing equipment.

To the extent that this investment makes Australian industry more efficient, this is not a bad thing.

Consumer goods, on the other hand, do not contribute

to the productiveness of the Australian economy.

For the foreseeable future, any improvement in the current account is likely to come through a fall in imports.

Interest rates are now at high levels. This will eventually reduce our spending on imports, by making the cost of borrowing to finance new purchases (machinery, cars and so on) prohibitively expensive.

The effect of high interest rates on import levels should be visible by the final months of 1989. Providing our exports continue to hold up, the current account should then begin to show improvement.

Under these circumstances, economic policy-makers will allow interest rates to edge down, though it will probably be early 1990 before mortgage rates also begin to come down.

Are you as good as you think? Driving tips for you and your vehicle

Over the past 12 months, 110 State Bank employees reported injuries sustained in motor vehicle accidents.

Most of these accidents occurred during peak hour driving conditions in metropolitan Victoria.

Here are some more tips on how Defensive Driving can help you avoid accidents and possible serious injury.

Is it the Vehicle?

Safety. It only takes a second. Here's a simple safety checklist for your car.

- **Tyres**
Check the tread on your tyres, including the spare. (See the August issue of True Blue.)
Check tyre pressure.

- **Brakes**
If the brake pedal feels spongy or can be pushed almost to the floor, or if the brakes pull unevenly, your car shouldn't be on the road at all. Service immediately.

Also regularly check the brake fluid.

- **Steering**
If the vehicle has a tendency to wander or steer to one side it could mean incorrect tyre pressures, uneven tread wear or the wheels could be out of alignment.

- **Exhaust**
A leaky exhaust can put you to sleep. Extra noise from your exhaust or a leaking boot seal can mean fumes are entering the car. Get it repaired.

- **Windscreen wipers**
New wiper blades only cost a couple of dollars. Summer or

The third and final part of our Defensive Driving series asks you about what safety checks you can take to avoid an accident and introduces a special offer from Jim Murcott's Advanced Driving Centre. To enter the competition, read the article, answer the questions on a blank sheet of paper and send your entry to reach Communication Department within two weeks of the article being published. The first three correct entries pulled out of a barrel will win free car servicing to the value of \$100. One entry per person is allowed.

winter the reward is a clear windscreen and an unsmudged view of the road ahead.

A full washer bottle is a help too.

- **Lights**
Check that headlights work on high and low beam. Also check the tail and parking lights.

If other drivers indicate that your low beam is dazzling then have your headlight adjustment checked.

- **Indicators**
Check your indicator lights regularly and make sure they cancel.

- **Windows**
Keeping windows clean inside as well as outside can reduce glare in summer and make it easier to see at night. Make sure the demister works and keep a cloth in your car for extra help on cold damp nights.

- **Seatbelts**
A seat-belt that is frayed, has a broken buckle or isn't adjusted properly might not give full protection. Replace it. Make sure you and your passengers always buckle up.

- **Is it the road?**
Be on the look out for road signs that prepare you for the road ahead.

For more hints on defensive driving Ring Occupational Health & Safety 629 3334 for their Defensive Driving brochure.

Is it the weather?

Adjust your driving to the weather. Slow down in rain, snow or patchy fog.

Is it another driver?

By helping other drivers on the road, you protect yourself. When another driver tries to pass you, slow down, give them plenty of room. When you overtake other drivers, check the rear.

Never pull out to pass unless you are sure someone isn't trying to pass you at the same time. A quick look over the shoulder to check the blind spot is essential after checking the rear view mirror.

Is it you?

Keep in shape. All other driving hazards become many times worse if you are not at your physical and mental best. Remember too, that peak hour traffic, longer trips and driving late at night can tire drivers. At



the first sign of fatigue pull over at a safe spot and stretch your legs.

Finally, there's no excuse. So belt up.

Every three hours someone is killed on our roads; every 18 minutes someone is seriously hurt*. Travelling in a car without a seatbelt is not only dangerous, but illegal.

*Federal Office of Road Safety.

Competition Questions

- 1 What are the nine safety checks you can make on your car?
- 2 How do you know if your brakes are faulty?
- 3 How do you know if your steering is faulty?

An offer to keep you driving.

To keep you driving safely, SBV and Jim Murcott are offering staff a \$30 discount for Jim's one day Car Control Course on Sunday 29 October only*. For \$85 the course will teach you skid control, how to handle every day emergencies, defensive driving... and much more. To reserve a place on the Car Control

Course, ring Occupational Health & Safety on 629 3334 and be there on Sunday 29 October. The course is held at Sandown International Raceway Springvale and runs from 8.30 am to 4.30 pm.

*Assuming at least 40 people book for the day.

Coburg Opening Celebrations

Guest of honour at Coburg Branch's recent opening function was Raymond Everden, the branch's longest serving customer.

His account was opened with a gold sovereign in 1913, the year of his birth.

Hosted by Manager John Schmidt, and his staff, the night was well attended by customers, local business identities, Members of Parliament, the Mayor and Mayoress of Coburg and a number of Councillors.

Tracey McGee, Parkville North



Coburg Manager John Schmidt, left, chats with the branch's longest serving customer, Raymond Everden, and his wife Isobel, at the branch opening celebrations.

Why Should I Worry About Customer Complaints?

One of the most important factors that people look at when selecting or rating banks is customer service.

How complaints are dealt with is an important part of the customer service.

It's a tough job

All of us know, working in a bank can be a particularly difficult job. Not only are you under considerable pressure almost all the time, but you are dealing with a huge variety of people and personalities and their money - and this can lead to difficulties.

Inevitably, if you work in the retail network or a head office area where you have contact with the public, you will be confronted with customer complaints.

Even if you don't have direct contact with the public, some aspect of your job will have an effect on the service our customers receive - we are all responsible.

How can I avoid complaints?

You can help to prevent the complaint from happening in the first place by:

- minimising the amount of time customers are kept waiting
- providing relevant information to customers. The more customers know about their own dealings, the more likely they are to understand situations, and not complain
- treating customers the way you would like to be treated.

When you are confronted with a complaint, there are a number of things you should be aware of:

- Some complaints will be legitimate and some won't. The problem is that it is often difficult to determine who is in the right and debating the issue will only make the situation worse.
- When people are upset, often they blame whoever they are talking to and not the organisation. This can be personally upsetting.

How do I deal with complaints?

Customers don't complain simply for the purpose of being difficult. No matter how trivial a complaint appears to you, if the customer has gone to the trouble of talking to you, or writing a letter of complaint, chances are that to them the complaint is justified.

This is how you should try to see the situation - through their eyes - and you will find the way you respond to the complaint comes naturally.

1. Apologise

Apologising to a customer is one of the most effective ways of starving a customer's anger. It doesn't matter if the customer is right or wrong.

Lisa Ryan, Manager - Customer Relations, explains how we can work to overcome customer complaints and lists some tips on how to deal with them.



From left; Jenny Matthews, Glenys Heatherington, Louise McCarthy, Lisa Ryan.

2. Empathise

If you really want to overcome the problem and anger the customer is experiencing, try to understand how the customer is feeling. This means you need to listen attentively to the customer and show that you are genuinely interested in their problem.

3. Show you understand

Once you feel you do understand the customer's problem, show them you understand by repeating the problem to them. This allows you to check that you really do understand the problem. It also shows the customer that you are really listening to their problem and are on their side.

Simply saying, "I'm sorry you are so upset", or "I'm sorry that this situation has developed to this stage" is one way of telling the customer you are genuinely concerned and willing to help. Apologising does not necessarily mean you are admitting fault. Rather, it may be simply acknowledging that a customer has the right to be upset.

4. Take responsibility and do something concrete

Sometimes the original cause of the complaint is outside your control. Someone else kept the customer waiting, or did not provide the customer with sufficient information. The worst thing you can do in any complaint situation is to blame someone else (head office, Card Services, Loan Administration).

The customer is not looking for a scapegoat. They are looking for a solution to their frustrating problem. It is important to show the customer that even though you may not have caused the problem, you are going to do something about it for them. This may mean obtaining the assistance of your supervisor, another bank officer, or head office. Instead of returning the problem to the customer by saying: "You'll have to talk to the Manager," or "You'll have to ring head office," you should take control of the problem yourself.



When dealing with an irate customer, attempt firstly to calm the person by Apologising. If this is not successful revert immediately to Plan B:

Say, "I'll explain the situation to the manager, and then I'll arrange for the manager to speak to you".

Most importantly, leave the customer believing that you have the matter in hand, and that their problem will be solved or that they will at least receive a fair hearing.

Why should I attempt to overcome complaints?

When confronted with a customer who has a complaint, you have two solutions - leave the customer happy or unhappy.

If you leave the customer in an unhappy frame of mind, almost certainly you, or your colleagues, will also be left in an unhappy frame of mind.

But if you leave the customer in a happy frame of mind, the chances are high that you and your colleagues will experience less stress.

So it is in your best interest, not just the Bank's, to be able to deal effectively with customer complaints.

Little Rippers

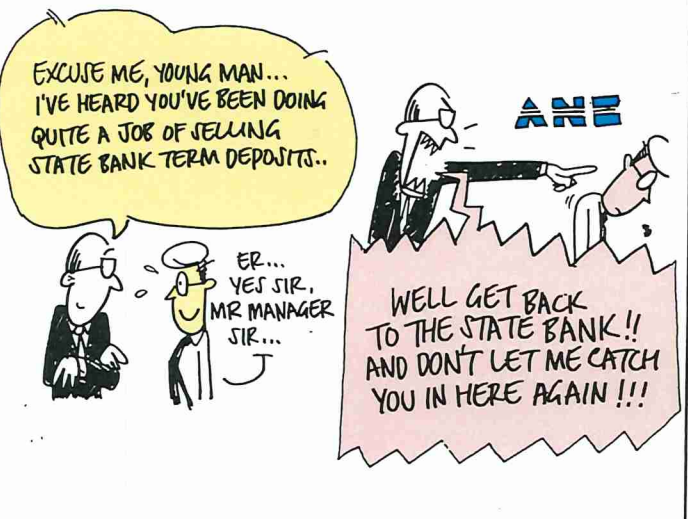
True Blue has awarded two Little Rippers for this edition.

■ Economist Jane Nash receives an award for her informative piece on Australia's balance of payments (see page 2).



Jane Nash.

■ Christine McCallum, South Central, earned her Little Ripper for her entertaining Tellers' Tales (page 7).



EXCUSE ME, YOUNG MAN... I'VE HEARD YOU'VE BEEN DOING QUITE A JOB OF SELLING STATE BANK TERM DEPOSITS..

ER... YES SIR, MR MANAGER SIR...

WELL GET BACK TO THE STATE BANK!! AND DON'T LET ME CATCH YOU IN HERE AGAIN!!!

YOUR SAY

Have "your say" in True Blue through the Your Say Column. We would like to hear from more staff members on issues that are important to you.



Dear True Blue,

Last year saw a phenomenal growth rate in lending at Laverton Branch.

For a small level four branch, the amount of lending threatened to overwhelm us except for the hard work, determination and team spirit of the staff involved.

It was a matter of extreme pride when the Branch was promoted to level five.

I believe that the branch's effort was something to take great pride in. False modesty aside, we would like to publicise our achievement for all to see.

CALL US COCKY, WE'RE CROWING

Sleepy hollow we are not, Tons of loans we went and got. To level 5 we have shot, We think we're real crash hot.

Joe, Da Boss, says we want more So we build up the score To some 12 million bucks In loans for houses, cars & trucks.

Modesty's not part of our morals 'Cause we're not sitting on our laurels. Level 6 we'll try and be, Sitting pretty on top of the Bank tree.

Leslie Spiteri, Accountant



Dear True Blue,

We received this letter of thanks from one of our customers, Harvey Wharf, of Sale.

The transaction was the closing of his trustee accounts and the transfer of funds to the two beneficiaries.

I thought his appreciation of our customer service was worthy of being reproduced in the pages of True Blue.

Stan Hartrick, Manager, Sale

Dear Sir,

I write - not in complaint - but in praise, of your staff who attended my somewhat confusing transaction this morning.

They all displayed professional ability and this, coupled with civility and good manners, made my morning memorable.

The two male staff were always given above average service and the lady (Maria Van Eekelen) was a credit to the Bank.

Yours truly, Harvey Wharf

THE ONLY WAY IS UP

Brandon Park Branch enjoy a Future Directions weekend at the Staff College.

They celebrated Saturday night with a difference, with half formal, half bad taste and fun had by all.

Our only question is - what direction did they take?

Leonie Murphy, Ormond South



Back row: left to right; Ivan Wilkinson (L2), Malcolm Dennis, Des Manners (Customer Service Manager), Michael Mathers. 3rd row: left to right; Jodie Cotchin, Narelle Bowen, Terry Smith, Jennie Reymont, Maree Cooper, Katie Gladstone, Glenn Fitzgerald (L2). 2nd row: left to right; Brian Brand (Manager), Tina Baker, Kazmiya Dewani, Julie Seychell, Debbie Ellis, Claire Humphries, Carolyn Ford, Susan Harrington (L1). Front row: left to right; Jacquelyn La'rive, Brett Nangle, Melissa Body, Kristy Taylor, Stephen Manuel, Pam Phillips, Christina Constantinou.

OLD AND THE NEW

Heidelberg Region features a blend of the old and the new.

Regent Branch, opened in 1929, is celebrating its 60th anniversary this year with six staff, including two part-time staff. The branch includes its own residence.

One of our corporate branches, Lalor Branch has recently been renovated due to the growing demand for increased banking facilities in a rapidly expanding area.

Built in 1963, and originally staffed by four people, the branch now boasts a staff of 25.

It has provision for ten tellers as well as facilities for corporate clients.

There are a reception area and five interview rooms for the lending cell, and a separate room is provided for private banking.

Lalor Branch caters for an Australian and large ethnic clientele in the area. There are five bi-lingual staff who between them are fluent in Turkish, Greek, Macedonian and Italian.

Celebration Smiles

Region's top B



The hard working crew at Bulleen Branch take time out from their busy schedules and pose for the True Blue camera to celebrate the painting of their office. Front row, from left, are Sue Collier, Carol Sharpe, Lisa Scott. Second row, from left, Connie Aloj, Beverley Siwak, Luisa Perinette, Rita Ho, Sara Tocchetto, Alan Letson, Garry Hall. Third row, from left, Wendy Richards, Simone Reed, Nicole Cabrion, Trevor Chisholm, Manager. Back Row, Paul Cunningham, Frank Phelan, Assistant Manager. Absent: Michelle Weir, Leanne Coy, Alison Owen, Robyn Lord.



Heidelberg Branch moved into in February 1987. The branch Regional Office in Warrigal. With a staff of 26, it has the the Heidelberg Region. Masquerading as the three M left, Ian Wood, Anthony Green Heidelberg.



Lending Officer Karen Williams, CSM Peter Anderson and Manager Gary Caligari, discuss customer service at Lalor.

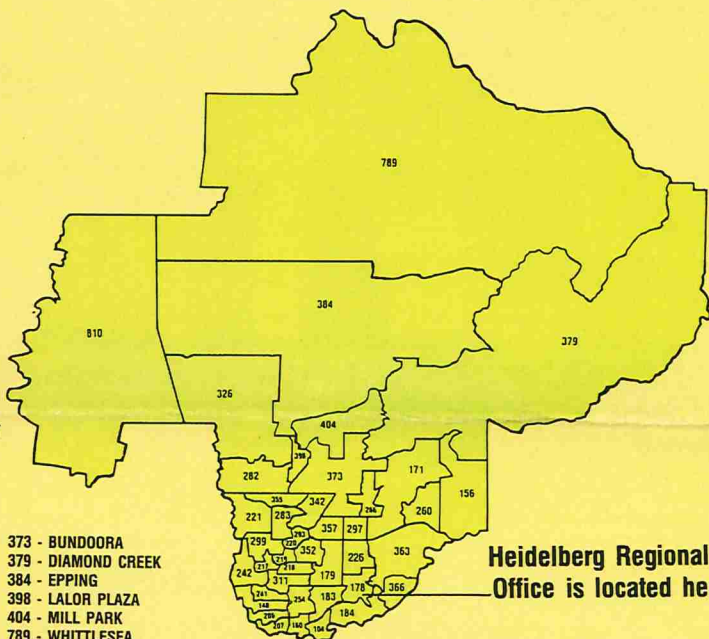
Customer Service Comes First Macleod Branch



Macleod Branch recently ran improve the standard of customer branch. Manager, Bill Hanna, presents L her Customer Service Excellence Lorelle was voted by her fellow the person perceived to give the Service. The categories Lorelle excelled in itation, telephone technique and service.

HEIDELBERG REGION

- 104 - ALPHINGTON
- 148 - NORTHCOTE PLAZA
- 156 - ELTHAM
- 160 - FAIRFIELD
- 171 - GREENSBOROUGH
- 178 - HEIDELBERG
- 179 - HEIDELBERG WEST
- 183 - IVANHOE
- 184 - IVANHOE EAST
- 206 - NORTHCOTE
- 207 - NORTHCOTE SOUTH
- 217 - PRESTON
- 218 - PRESTON EAST
- 219 - PRESTON NORTH
- 220 - REGENT
- 221 - RESERVOIR
- 226 - ROSANNA
- 241 - THORBURY
- 242 - THORBURY WEST
- 254 - FAIRFIELD NORTH
- 260 - MONTMORENCY
- 266 - WATSONIA
- 282 - THOMASTOWN
- 283 - RESERVOIR BROADWAY
- 293 - PRESTON EAST
- 673 PLENTY ROAD
- 297 - MACLEOD
- 299 - REGENT WEST
- 311 - THORBURY NORTH
- 326 - LALOR
- 342 - KINGSBURY
- 352 - NORTHLAND CENTRE
- 355 - KEON PARK
- 357 - LATROBE UNIVERSITY
- 363 - LOWER PLENTY
- 366 - BULLEEN



Heidelberg Regional Office is located here.

EGGSPLOSION!!!!

When Rosanna's Marie Barton, reheated her Eggs Benedict at the branch's Opportunity Knocks breakfast, things certainly went off with a bang.

Marie took her muffin topped with egg and hollandaise sauce out of the microwave and placed it on the kitchen table. She then put her knife in to cut it — next thing the egg was all over Marie's face and the lunchroom ceiling!

Onlookers, Mary Vainoros and Manager, Bob Oatway were covered with flying bits of Egg Benedict.

The boss was later seen cleaning the ceiling and walls.



Marie Barton, with fellow part-timer, Mary Vainoros, reads a cookery book to see if she can get the cooking right next time.

OUR REGION OF HEIDELBERG

by John McPherson
Senior Regional Manager

A Region of Contrasts

Heidelberg is a city of amazing contrasts.

The Yarra River winds through majestic open spaces and parklands, such as the splendid pastures and wetlands of the Banyule Flats, and the magnificent river forest of Wilson Reserve. Only a few kilometres from Melbourne, such well-preserved settings afford the citizens of Heidelberg the opportunity of experiencing nature without having to leave their own municipality.

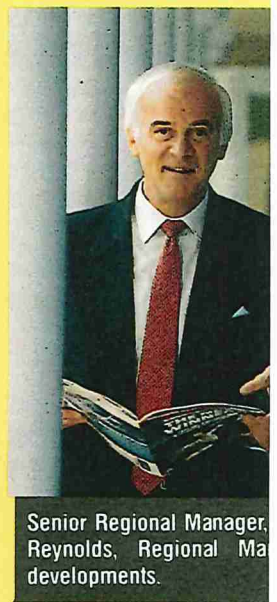
The City also boasts a major industrial estate as well as several thriving shopping centres, which offer employment to many thousands.

Heidelberg has some of the most stately homes in Victoria in areas such as East Ivanhoe and Eaglemont. The region comprises 42 branches and includes the satellite township of Craigieburn and the fast growing residential township of Whittlesea, both some 35 kilometres from Heidelberg.

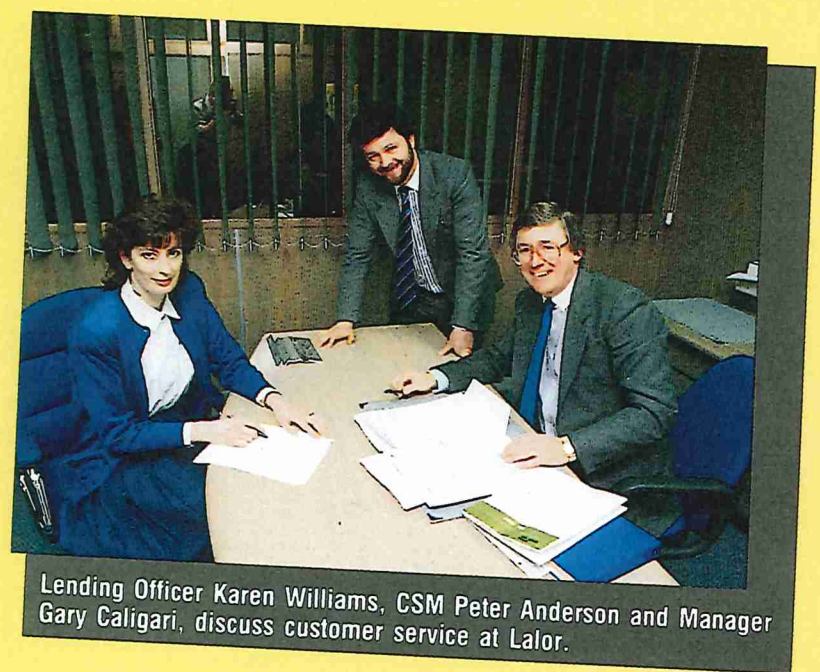
The remaining branches are all located in the metropolitan area and possess various market characteristics due to the socio-economic development of the region.

The Bank employs 650 staff members in the Heidelberg Region.

In marketing the network's resources the main thrust over the last 12 months has been to increase the Bank's market share of small to medium businesses.



Senior Regional Manager, Reynolds, Regional Manager developments.



Lending Officer Karen Williams, CSM Peter Anderson and Manager Gary Caligari, discuss customer service at Lalor.



Busy Lalor Branch, one of the region's major corporate branches.

branch



Corporate office situated below the page, Heidelberg. Best asset base in... keteers are, from d Moreno Moretti.

vice at ch



campaign to service at their... le Richter with Award. Staff members as best' Customer... cluded presen- dly, attentive

CAMPAIGN CRUSADERS

Staff at Regent West recently completed an extremely successful Term Deposit campaign.

Regent West's target was to increase Term Deposit balances by \$100,000 in two weeks. However, deposits totalling \$249,000 were gained on the first day alone. An amazing effort! The total increase overall was \$568,772.

The branch was decorated with streamers, balloons and posters which created a lot of interest from customers.

All staff participated to help make this campaign so successful.



Regent West staff, from left, Patricia McCarthy, Bruno D'Avoine, Paul Haskett, Ann Dietz, Mary Nicholls, AnnMarie Hancock, Christine Barker, Bruce Langford, Manager, Dominic Scambiaterra.

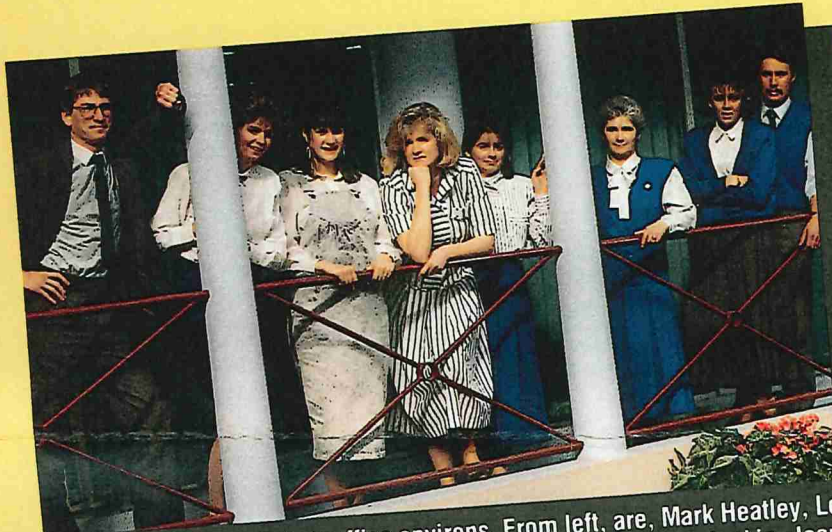
WHO'S WHO IN HEIDELBERG REGIONAL OFFICE



Heidelberg Regional Office lending staff. Back row, from left, are Colin Watson, John Taylor, Michael Tomasoni, Bill Watson, Peter Muir-Smith. Middle row, from left, Matthew Bush, Robert Reardon, Stuart Dunne, Alan Truscott. Front row, from left, Gerard Credlin, Lisa Bethke, Peter Newman.



Receptionists Joanne Brandt, left, and Anne Larkin, Heidelberg Regional Office.



Regional staff enjoy their office environs. From left, are, Mark Heatley, Leah Woodward, Lyn Davis, Nicky Zehntner, Dianna Suraci, Anne Larkin, Joanne Brandt and Greg Parsons.



Training Officer Amber Coran, front left, leads a training session for branch staff, from left, Arvindra Sharan, Fairfield; Carol Hammett, Reservoir; Kieron Henderson, Bundoora; Sophie Constantinou, Preston; Jackie Keogh, Craigieburn; Joanne Adams, Preston East, 673 Plenty Road; Kathryn Armstrong, Ivanhoe; and Lisa Scull, La Trobe University.

OF THE MONTH ERG

by Leah Woodward Heidelberg

tion of rasts



McPherson, left, and Bob... er, catch up on industry

In addition to an extensive visitation programme undertaken by Managers and Business Development Officers, an exhibition of Bank products has been held at the Regional Office for accountants and solicitors.

Managers have also been given the opportunity to invite their top business clients to the Regional Office for business lunches which have been held monthly.

All of these initiatives have provided some measure of success; the region advanced \$291 million in new lending up 28% on the previous year and up \$61 million on projections. Of the \$291 million advanced, \$104 million was for business loans.

Managers have all responded very positively to the new Lending Section established in January 1989. Under the management of Alan Truscott, this section has experienced rapid growth and has become important in training and developing Lending Officers.

Other priorities for the region have been credit management, communication and staff training.

The quarterly managers conferences have been primarily for communication. The region has been fortunate to gain the services of many excellent speakers on a variety of banking and related subjects.

While it is still early days for regionalisation, there is no doubt the concept is working. Branch staff have established an excellent working relationship with regional personnel. All staff can be proud of their work performance and the results achieved.

Heidelberg, the challenge of regionalisation has been met and the Bank can now approach the future confident of further growth and continued success.

The Megadumspuds have done it again

As winners in the second phase of Opportunity Knocks, the staff of Lalor Plaza received two cheques for \$198 each.

The money was well spent on a breakfast feast. Because there was so much food for breakfast, the "Megadumspuds" didn't need to eat for the rest of the day.



Enjoying their breakfast feast at Lalor Plaza are, from left, Jeff Ryan, Les Bell, Chrisi Tsiros, Konrad Samulski, Janice Barry, Keith Harris, Manager, Pauline Samuels, Susan Plotek, Wendy Boardman, Angela Di Donata, Sue Gilbert and Fiona Cairns.

MARKETING AT HEIDELBERG

During this financial year 82 marketing campaigns are scheduled for Heidelberg region.

A broad range of products to be marketed includes Lending, State Banking System and Investments.

In the past, the region's campaigns have been very successful with high levels of staff participation.

In addition to promoting the Bank's products, branches use their campaigns to increase staff knowledge as well as create customer awareness.

This year the region will continue to increase its profile by promoting the Regional Office at several presentations of State Bank products to community groups, hospitals, factories and schools in the catchment area.

Training sessions are conducted in all branches with an emphasis on customer service and cross-selling.

In November each year, the Bank is represented at the Whittlesea Show.

Melton West Celebrates its Second Birthday

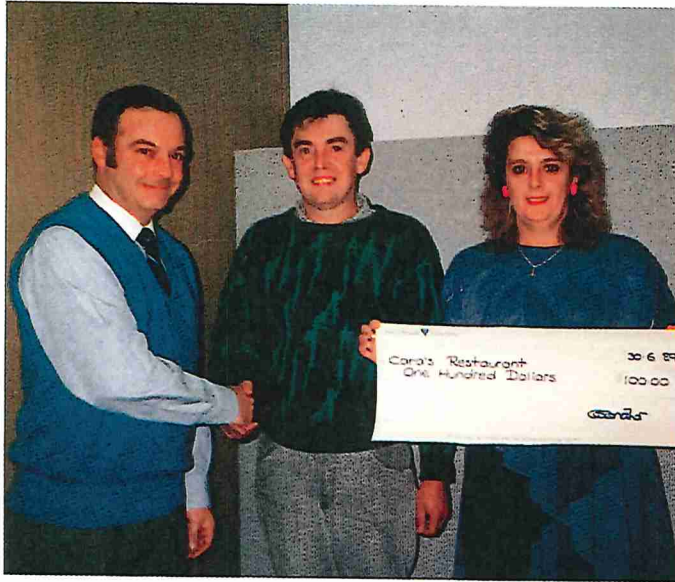
Normally a telephone call from the local Bank Manager would be met with some hesitation by customers.

Not so for Neville and Janet Stoneham, when Melton West Manager, John Dodemaide, rang to tell them they'd won a dinner to the value of \$100 at a local restaurant.

The competition was organised to help celebrate the second birthday of the Melton West Branch. The draw included all customers who opened a new SBS account during June.

The Stonehams were left contemplating just when they'll enjoy a lovely dinner for two.

Raelene Danaher, Parkville West



Melton West Branch Manager, John Dodemaide, with competition winners Neville and Janet Stoneham.

That's Shoo Biz

Footscray South staff have proven that their creativity knows no bounds.

Janine Bussittal, Angela Macko and Amanda Byrne from Footscray South, with help from Ildi Smith, Card Services, won second place in radio station Fox FM's recent sandscaping competition at Elwood beach.

The idea of the competition is to make anything you want out of sand, with a time limit of three hours.

Amanda reports: "We came up with the idea of making two giant sandshoes and, after several failed attempts, we finally had a pair erected."

For their efforts, the girls received a trophy and \$500.



Footscray South's award-winning sandshoes.

"It was a really fun day," says Amanda. "We'll definitely enter in next year's competition and try for first place."

Raelene Danaher, Parkville West

Australian Institute of Bankers: Members' Benefits

Many staff are members of the Australian Institute of Bankers but may not know the benefits of membership.

AIB executive director Robert Barnes says, "Institute membership means becoming associated with the recognised professional body for bankers".

"You will have the opportunity to rub shoulders with other career-oriented people, both from your own Bank, and from other banks, at the various functions arranged by the Institute".

"Considerable benefits can be gained from exchanging viewpoints and experiences

with others in the same industry".

"The Institute can help you to develop your professional skills in a way that on-the-job experience by itself cannot do".

These benefits include:

- A bi-monthly journal, The Australian Banker, which keeps you up-to-date with trends and developments in banking. As well, the For the Younger Banker section is designed for the career and educational needs of younger banking staff.
- Regular seminars and talks on topics of particular relevance to bankers.
- The AIB qualification, which is recognised and respected

throughout the banking and finance industry.

The AIB maintains a close liaison with educational institutions, and oversees the standards and contents of banking and finance subjects taught at all levels.

"Most banks provide cash and promotion incentives to assist and encourage you to obtain professional banking and finance qualifications," says Robert.

"Through closer involvement with other career-minded bankers and greater familiarity with available courses of study relevant to banking, you will be encouraged to develop your career, both academically and professionally".

AIB membership cost \$25 a year, less than 50 cents a week.

At the end of July, there were 3416 State Bank Victoria staff in the AIB's membership of more than 21,000. Westpac had 3792, the Commonwealth 3120, ANZ 3036 and National Australia Bank 2664.

New Correspondent



Christine McCallum, our new correspondent for South Central, joined the Bank in 1980 at Grovedale and was then transferred to Belmont.

For the past two and a half years she has been in South Central Regional Centre, working in various positions

including Branch Analyst, training and now marketing. Her interests include scuba diving and squash.

AIMING HIGH

Broadmeadows' Sue Moloney, 18, who joined the Bank in March is aiming high in her basketball career.

Sue is a member of the successful 1989 Victorian under 20 Basketball team which won the Australian Championships recently.

She also plays in the women's National League (equivalent of the men's NBL) in the 'Old Melbourne' Cougars team.

Her commitment to the sport, which she began playing at age seven, means either a training session or a game each night of the week.

Tracey McGee, Parkville North



Champion basketballer, Sue Moloney, Broadmeadows Branch

ALTONA REUNION

Current and former staff of Altona branch joined together recently for a reunion.

The night was organised by Tracie Privett, Laverton and Tania Collins, Altona North, and all ex-staff from 1983 - 1986 were invited.

Notable identities in attendance included retired Manager Colin McFarlane and his wife Pam, Sam Haber, Assistant Manager, Footscray Barkly Street, and Luisa Haber, part-timer at Footscray Nicholson Street.

Raelene Danaher, Parkville West

Enjoying the Altona reunion are, standing from left, Diane Lechie, Williamstown, and husband Ian; John Drury, Newmarket; Greg Patterson, Altona North. Seated Doug Privett, Jenny Drury, ISD.



PYJAMA GAME



Getting into the theme of the Pyjama Party are Springvale Branch staff. Back row; Hung Lu, Raymond "Jacko" Jackson, Carlos Ramirez, Joyce Labonne. 4th row; Jenny Strahan, Marilyn "Big M" Ellis, Maria Barrow, Bernice Muir, Tony McChrystal, "Phantom Lover", Marie Hortense, Judy Nicholls, Leo "Spit the Dummy" Ishac, Rose "Mum" Meehan. 3rd row; Dianne "Di Di" Howard, Jad Sekic, Bogda Nikitovic, Stephan "Gorilla" Pursell, Vesna "Madame Lash" Kanurski, Leonie Hatt "Hatty", Sarah Austen, Elaine Haasjes. 2nd row; Carol Nyitrai, Christine "Scotty" Scott, Sharon Heath, Jenny McCallum. Front row; Lisa Ellerton, Dung Van Tran, Keith "Sexy Legs" Tinker, Mark "Gorilla" Albress.

After working hard at a Future Directions weekend, Springvale Branch staff decided that Saturday night was a good time to relax and have a bit of fun.

The theme was a Pyjama Party. From the Manager to the gorillas, a great time was had by all.

Leonie Hatt, Marilyn Ellis, Springvale

Marketing On Wheels

Competition is fierce for the Bank's advertising dollar from Melbourne's recently launched Sunday newspapers - the Sunday Herald, Sunday Age and Sunday Sun.

One eye-catching advertising promotion by the Sunday Herald newspaper caught Marketing's Trevor Salmon by surprise when he looked out his window.

Trevor, Senior Advertising Manager, saw a huge mobile billboard parked in front of State Bank Centre.



Marketing's Trevor Salmon and his personalised billboard.

According to Trevor, he had no idea the newspaper was going to pull the stunt, which attracted much attention.

Adam Trumble, Marketing

Young Australians Concerned about Greenhouse Effect

Seven year old Georgia Haysom, daughter of Barry Haysom, Regional Lending Manager at Box Hill North, wrote this heart-rending piece at school.

It illustrates that, even at the tender age of seven years, young Australians are concerned about the greenhouse effect.

John Piccione,
Box Hill North

"I think we should stop the green house effect. We should stop using too much petrol. We shouldn't use spray cans. The environment is getting destroyed.

The ozone layer is getting holes in it. Instead of using fly sprays we could use fly swatters. The pollution is polluting our earth. Try not to pollute our earth.

Try not to use coloured toilet paper because it goes into the sea and the fish will eat it. Please stop it now, it is terrible what's happening to our earth.

The tide is coming in because of the ozone layer. The ozone layer protects us from the booming sun. It is terrible what's happening to our environment, please stop."

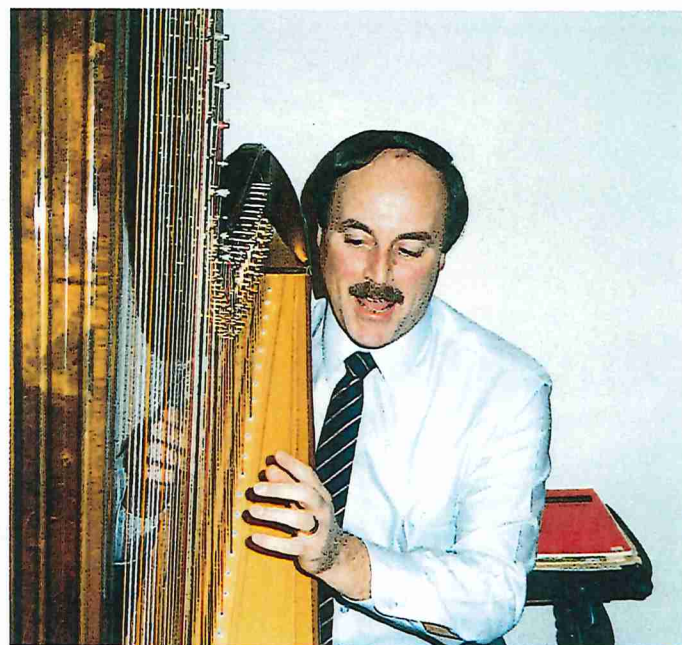
FOR GOODNESS' SAKE DAVID, PLEASE DON'T HARP

Auditors have been known to "harp" on the accounts but this is ridiculous.

David Clark, a harpist from Internal Audit, has been known to pull a few strings.

Recently he was engaged to provide background music during a wedding ceremony held in Adelaide for his friend, Greg Frisby.

Graeme Hordern,
General Manager's



David Clark harping.

APPLES FOR THE TEACHER

Trainees Michael Turner, Jim Stamatakos and Andrew Knight were so keen to impress Assistant Training Officer Judy Cornell during a recent Savings Refer Clerk's course at Box Hill South, that they each presented her with an apple on day two of the course.

Much to their dismay, the three did not receive any special attention for their efforts — at least no more than Judy gives to all her trainees.

Kathy Constantinou,
Box Hill South



Taking part in a recent training course are, from left, Michael Turner, Burwood East; Patricia Thompson, Forest Hill; Judy Cornell, Asst Training Officer; Jim Stamatakos, Hawthorn; Andrew Knight, Ferntree Gully; and Rachel Campbell, Box Hill Central.

SPRINGVALE OPENS NEW LENDING CELL

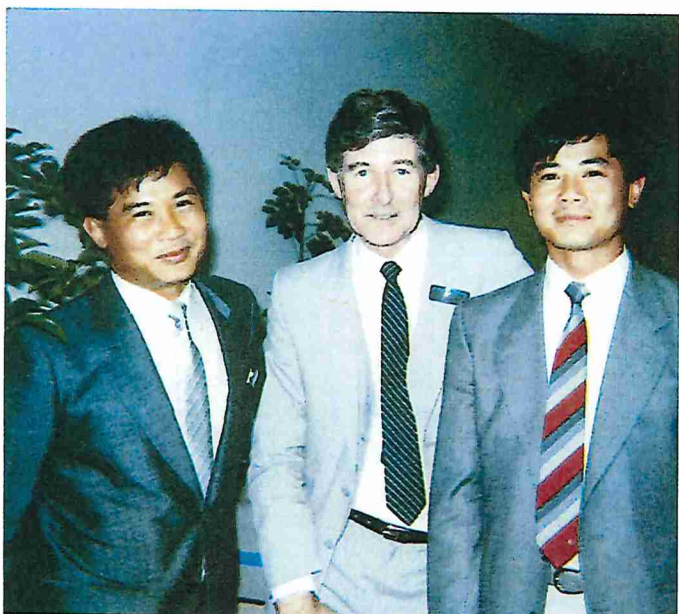
One of our major lending branches, Springvale, has a new lending cell.

Keith Tinker Manager, and Geoff Cameron, Acting Senior Regional Manager, recently co-hosted two client functions to celebrate the opening.

Dung Van Tran, Business Development Officer was also on hand to attend the guests.

The new area provides a better customer service environment, complete with a corporate teller.

Leonie Murphy,
Ormond South



At the opening of Springvale's new lending cell are, from left, Dung Van Tran, Business Development Officer; Keith Tinker, Manager; and Khai Van Tran, Springvale.

Winning Double



Michael Dwyer, centre and Jim Irving, third right, of St Kilda West, recently celebrated 20 years service with the Bank. Joining in the celebrations are, from left, Laurie Cochrane, Charlotte Miller, Jean Paul, John Bath and Michael Winnell.

Sandi Costa,
Ormond North

TELLERS' TALES

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

Are you feeling under stress? Need to let off a bit of steam? Well don't do what a teller at a country branch did.

A very embarrassed female found herself "shattered" when she accidentally put her foot through the glass front door of the branch.

Luckily, her foot escaped unscathed. However, her ears took a severe beating.

★ ★ ★

A recent fire drill at a Regional Office saw the Deputy Fire Warden locked out of the building, before evacuations began.

★ ★ ★

A country, part-time teller decided she couldn't be bothered spelling "Association", so she cut the word short, making a Bank cheque payable to... "The Brownies Ass."

Christine McCallum,
South Central

★ ★ ★

What was Maria (Teller) thinking when she asked a gentleman his age rather than how he would like his money? The mind boggles but he answered 82!

★ ★ ★

One customer thought he was doing the right thing filling out the deposit form. His only mistake was, rather than putting the amount of coin deposited, he filled in the quantity of coins, "20¢ + 50¢ + 10¢ + 5¢ = 4" was the result.

★ ★ ★

Jenny was serving a customer who said she was going to buy some flowers for her sister. "That's a lovely thought, maybe your sister will return the compliment," Jenny said. The customer replied, "No I don't think so, they're for her grave".

★ ★ ★

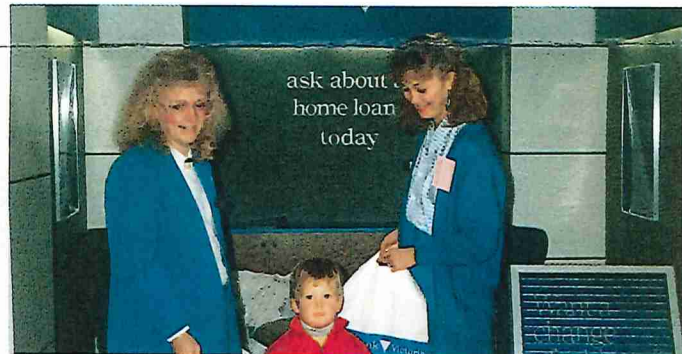
Jacque (Teller) had just been invited to a wedding and was chatting to a customer who had the same surname as her wedding partner. She asked, "Are you going to that big Italian wedding on Saturday?" The customer replied, "I better be. I'm the groom".

Janice Pace,
Trafalgar

RETIREMENTS

- Dave Creen, Box Hill North Region, joined 1950
- Alan Downs, State Bank Centre, joined 1951
- Neil Dunn, North Central Region, joined 1951
- Lance Grey, Hastings, joined 1951
- Robert Kingston, State Bank Centre, joined 1951
- Don Lang, State Bank Centre, joined 1948
- Gordon Lester, CBD Region, joined 1949
- Greg Schreck, South West Region, joined 1949
- George Sturzaker, Malvern joined 1949
- Max Watts, Retail Division Admin, joined 1950
- Ron Wilson, Brighton Middle, joined 1951

WERRIBEE HOME SHOW



Accountant Mary Cochrane and Fay Steenvoorden, Werribee, hand out Bank show bags at the first Apex Werribee Home Show in July.

With the theme, 'Building You a Better Life', the show proved very successful with an array of stands providing information to home buyer or renovator.

Werribee branch staff were on hand to explain the Bank's products and services.

Raelene Danaher,
Parkville West

Does your Branch or Section need extra copies of True Blue? If so, call Catherine Brizzi on 604 9045 and she'll arrange for the extra copies you need.

Bank backs young skiers

SBV was the major sponsor of the 31st Victorian Alpine inter-school ski championships at Mount Buller in August.

More than 700 children from 59 schools competed in the championships.

The championships were divided into six events, senior boys and girls, intermediate boys and girls and junior boys and girls. Chief Manager Marketing, Peter Fitzhenry says, "The sponsorship presented the Bank with the perfect opportunity to become involved with skiing and Victoria's youth."

"The Bank is a strong supporter of young Victorians, especially as we are the largest employer of young people and are actively involved in other programmes supporting youth".

EINSTEIN PUZZLE SOLUTION

(From August Edition)

	=	7
	=	8
	=	3
	=	2

SUM DOWNWARDS = 25

FOOTBALL FEVER

Football fever is upon us once again in Melbourne. True Blue features staff involved in the sport.

Budding Champ

Rosanna's Nick Papagianis likes his football; he recently competed in a Round Robin competition organised by the VFL.

The competition was for Victorian under 19 players. Nick played for the Melbourne and Metropolitan Football League

side at VFL Park.

Nick's side were runners up in the competition. Nick performed admirably on the day.

Nick currently plays A Grade football for Heidelberg in the Diamond Valley League.

Jennie Zerella, Relieving Staff



Budding Champion Footballer Nick Papagianis, Rosanna, with Jennie Zerella, Relieving Staff.

The Man in White

Matthew Vitiritti, teller at Maldon Branch, was recently appointed a boundary umpire for the Victorian Health Football Country Championships between Bendigo and Geelong.



Matthew Vitiritti: man in white.

Matthew has had a successful year with boundary umpiring. Earlier this year he officiated at the elimination games of the Country Championships at Lavington, New South Wales, and at Shepparton.

Matthew has also been selected to umpire the curtain raiser to the Panasonic Cup match at VFL Park next year.

Other umpiring highlights include the Grand Final of the Bendigo Football League, which he hopes to be part of again this year.

His sights are now firmly set on becoming a central umpire in the future.

Wendy Watkins, North Central

Top Performers

The Bank's Seniors and Reserves football sides are regular performers in the VAFA D grade competition, and this year is no exception.

Both sides are making finals appearances this month. The Reserves are aiming for back to back premierships, while Seniors were premiers in 1987.

SBV footballers keen for a game next year should contact Peter Wabbis, Personal Credit, on 604 7789.

Peter Wabbis, Personal Credit



The SBV Seniors, back row, from left, S. Cloke, Captain, M. Rerden, D. Jenkins, D. Doonan, G. Birbeck. Second row, from left, C. Shepard, D. Templeton, A. Maher, R. Linford. Third row, from left, R. Griel, D. Grant, F. Isgro, N. Wallmeyer, J. Beare, G. Smith, D. Sims. Front row, from left, G. Goldsmith, I. Beer, R. Hargraeves, K. Dervan, M. Guy, M. Durham, K. Bremner, coach.



The SBV Reserves, back row, from left, J. Wood, J. Curtin, Captain, A. Brown, G. Watt, G. Smillie, F. Wright. Second row, from left, J. Murphy, T. Nelson, O. Noronha, D. Brown, A. Gale, M. Elford. Third row, from left, J. Cohan, P. Hide, C. Arnephy, A. Carr. Front row, from left, D. Jenkins, coach, G. Cramer, J. Murray, M. Wales, D. Hayes, D. Kay, M. Keating.

More Juniors Needed

Junior football needs more support, according to Richard Kerbatieh, Legal Clerk in Personal Credit and coach of the North Fawknor under-15s football team.

A former junior footballer with the Brunswick Football Club, Richard says many juniors these days are turning to basketball and soccer rather than football.

"The Victorian Football League is trying to improve this situation through clinics and coaching courses.

"The Bank should have an under-20s side or organise more sporting events for this group, instead of just having senior, reserves and older age sides," Richard suggests.

Richard's coaching record makes him well qualified to speak. The North Fawknor boys have only lost two games this season.

His sights are now set on coaching at VFA and ultimately VFL levels.

PRODUCT SPOTLIGHT

VFL Grand Final

To help launch our new Gold Banking System, we're going to give a staff member and a lucky partner the chance to go to the VFL Grand Final on Saturday 30 September.

All you need to do is read the section below, answer the three questions at the end of the article and then send your entry into Communication Department by Friday 22 September.

The first correct entry from the barrel will win

- A breakfast with the North Melbourne Football Club at the Southern Cross.
- A limousine ride to the MCG.
- Two tickets to the VFL Grand Final.

Gold Banking System

Gold Banking System meets the special needs of high income earners by providing them with the most comprehensive banking system available in Australia. Some features of the facility are:

- Visa Gold Card
- an investment account that pays high interest based on selected cash management trusts, (interest is calculated daily and paid monthly).
- charge-free cheque account
- built-in overdraft
- commission-free travellers cheques.

The ideal prospective customer will have an 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. The manager may vary the guidelines in the case of a particularly good client.

PRODUCT FEATURES

VISA GOLD CARD

- Minimum Credit Limit \$10,000
- Maximum Credit Limit Negotiable
- Separate cards for business and personal use
- Overseas Medical & Legal Assistance
- Emergency card and cash replacement

AUTOMATIC OVERDRAFT

Minimum \$1,000 Maximum \$10,000

INVESTMENT ACCOUNT

High interest calculated daily, paid monthly

CHARGE-FREE CHEQUE ACCOUNT

ANNUAL MEMBERSHIP FEE \$96

Questions

1. Name four features of the Gold Banking System.
2. Describe a possible Gold Banking System client.
3. Name one main difference between State Banking System and Gold Banking System. (For reference, see SBS in the Product & Services Manual).

Write your name, SR number and answers on the back of an envelope and send it to Communication Department by Wednesday 27 September.

ODD SPOT

A young woman banker contacted Fashion Collection Co-ordinator Y'vonne Akerly and told her that she was a new employee, how much she liked our fashion Collection, that it was the best she had seen and asked about ordering.

Y'vonne told her how to order and that delivery would be made to her branch.

The young woman told Y'vonne that might be a bit hard - she works for the Commonwealth Bank.

Winter '90 Fashion Collection

Watch out for the Winter 90 Fashion Collection in October.

Fashion Collection co-ordinator Y'vonne Akerly says the new wardrobe is an exciting range to complement your existing Fashion Collection.

"The new range is terrific. You'll like it," says Y'vonne.

Competitions, the words and winners

A lot of interest was shown, and many entries received, in the competitions in August True Blue.

There were the limerick competition, Product Spotlight, Defensive Driving quiz and tickets to see the National Basketball League Melbourne Tigers play the Brisbane Bullets.

In the limerick competition, the winning entries and their authors were:

To own your own home is only a dream, As the high cost of living is at an extreme, People are discontented as it may seem. A.N.Z. Westpac can't make the stream Because only State Bank is the No. 1 Team.

Chris, Russell & David Camberwell South.

A young lass from 272, Thought "A limerick's not hard to do." But to use the word "TEAM", Made her RANT, RAVE and SCREAM, And utter some words that were BLUE!

L. McLaren Dandenong

At Central we work as a TEAM, As Bankers we are very keen. As we strive through each day, In our TEAM - SPIRIT way, It's never quite as hard as it seems.

Keith Green Central

The manager's eyes did gleam, When he surveyed his brilliant team. Slickered at four, So out through the door, And down to the pub for a beer.

Mrs R. Linley Relieving Staff

The cunning True Blue mob, what a team, They devised this brain racking scheme. A limerick we must write, Even if we have to stay up all night. The hard part was keeping it clean!

Ian Marshall Gippsland Regional Centre

The winners receive a \$25 record voucher.

Showgrounds Branch Manager



Hamilton Manager Jim May, left, has been selected as manager of our Showgrounds Branch this year. Jim started his banking career at Heywood in 1960. In his 29 years of banking, he has worked at numerous metropolitan and country branches.

In the Product Spotlight competition, the answers were: \$50,000; interest is calculated daily and paid monthly by cheque or credited to a nominated account; 24 hours' notice.

The winners, who receive a box of chocolates, are: Karla Fletcher, Shepparton; Michelle and Linda, Malvern East; Minh Pham, Swanston Street; Ray Musgrave, St James Building; the staff of Beaumaris The Concourse; Maree Denny, Merlynston; Deanne Gent, Ballarat Sturt Street; Sue Ferguson, Gippsland Regional Centre.

The three winners in the defensive driving quiz are Sue Robinson, Yarragon; Connie Wolf, Clayton Processing Centre; Vito Chiodo, Properties Department. They win car servicing to the value of \$100.

The questions and answers were: What are some of the benefits of driving at the right speed? - your tyres will grip the road better, other drivers have a better chance of seeing you, the more warning

You'll get it if you need to stop quickly; How can you test the tread in your tyres? - put a match, in the tread or grooves of the tyre and if the tread won't bury the head of the match, the tyre should be replaced. What is the correct way to brake in an emergency situation? - squeeze, not stamp, on the brakes.

For the basketball tickets, staff had to name an event sponsored by SBV. The first 50 to name an event won a double pass to see the game at the Glass House on 20 August.

Two of the winners were Rita Handreck, of Portland, and Mick Barclay, of Preston. Rita, who went to the basketball with her husband, Michael, says: "It was just great. Coming from the country we don't always get the opportunity to go to those things. We had a terrific time."

Mick says: "It was a very good afternoon. We thoroughly enjoyed it. It was well worthwhile."