

# Community bank has birthday

By Jim Gainsford

THE first Bendigo Bank to open in St George has celebrated its fifth birthday. There was a cake, sausage sizzle and balloons for the kids when the bank, located at Forest Road, Bexley, marked its birthday on June 13.

And there was a special birthday wish from branch manager **Jim Mantzikopoulos** - to have several new branches of the community bank open across St George and Sutherland Shire.

Penshurst businesses are currently trying to establish a branch in the suburb's main shopping strip.

Mr Mantzikopoulos said it was possible for the community bank to open another three branches in St George, and for another three in Sutherland Shire. "We can assist with the expertise in setting up the branches, but it is up to the residents and businesses to invest in it", he said. "They need to drive it and raise the capital. If they do and they are successful there will be many benefits for their community." The Bendigo Bank's



**LEZANTA: Community investment: Bendigo Bank Bexley Branch manager Jim Mantzikopoulos with his staff (left to right) Susan Lenertz, Angela Gilbert and Jill Everett. PICTURE: Lisa McMahon**

history goes back to the 1850s and the Victorian gold rush. About 11 years ago it started its community bank network, which is a franchise program where communities raise the capital to start a branch and the Bendigo Bank parent provides infrastructure and support.

Profits go back into the community. Mr Mantzikopoulos said the last major bank in Bexley pulled out about 10 years ago. Since the local Bendigo Bank branch opened five years ago the Bexley shopping centre

has had a new IGA supermarket, a new bakery, bridal shop and eatery. The bank has also supported many organisations, charities, service clubs and sporting groups.

"There is a lot of negativity with the bigger banks," he said.

"All our decision-making is done here. We don't have call centres. Any calls that come through here are dealt with directly by the staff here."

Bendigo Bank's state community enterprise manager Ray Chappell said the community bank model was a classic case of communities taking greater control of their own future.

"Where people have a passion for their community and a vision for its future, a community bank can succeed," he said. There are now 234 community bank branches around Australia, and between them they have contributed more than \$30 million to community projects and sponsorships plus \$11 million in dividends to local shareholders.

## HOW TO SET UP A NEW LOCAL BRANCH

Following discussions with Bendigo Bank, local people who support the establishment of a community bank in their area form a steering committee. - The committee runs a community awareness campaign to explain the benefits of the bank model, and to seek pledges of support, both to purchase shares in the local company that will be formed and to bring their banking to the community bank branch. - If there is sufficient support at this stage, a feasibility campaign will be conducted to assess the extent of banking available, and the expected viability and profitability of the proposed branch. - A new public company will then be formed to raise the necessary capital and to enter a franchise agreement with Bendigo Bank to conduct a local branch - While the capital is being raised, negotiations will be carried out to identify suitable premises and arrange for fit-out as a state-of-the-art bank premises. Staff recruitment and training will complete the programme of preparation for the opening of the new branch.

# Daily grind wearing on teeth

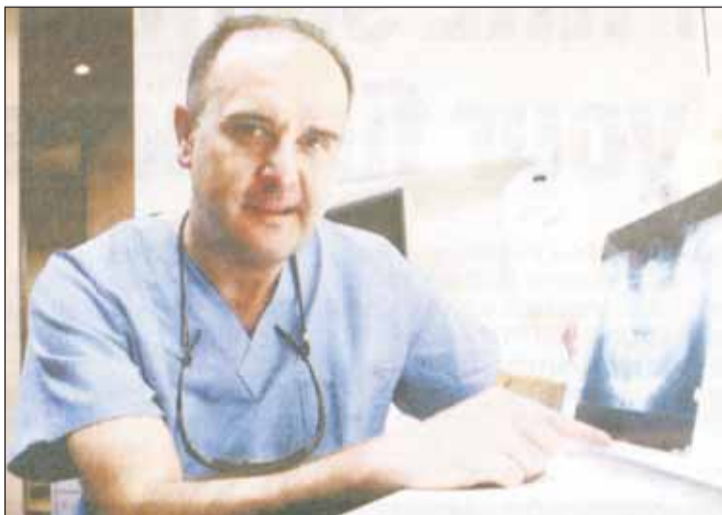
By Mark Barbeliuk

TOUGH times can be just as tough on your teeth as they can on your finances, according to two Hurstville dentists.

Doctors **Angelo Economos** and **Andrew Maratos** from Total Dental in Hurstville are warning people that the daily grind can lead to daily grind on your teeth.

They said they have seen an increase in stress-related teeth grinding (bruxism) recently.

"Commonly triggered by stressful events such as a loss of job or mortgage stress, bruxism can lead to damaged teeth, but also to head and neck ache and hearing problems," Dr Economos said. "While treatment may re-



quire practitioners other than a dentist, dentists will repair damaged teeth and introduce preventative measures such as bite splints."

Dr Maratos said flossing is especially important as we age.

"It mechanically removes

plaque where your brush can't reach, and a constant presence of plaque can eventually lead to gum disease," he said.

"Studies have shown that gum disease can increase the risk of heart disease and type-2 diabetes."

# Budding florists

A COOGEE artist turned florist is off to an impressive start in her new career after scooping third place in the NSW Florist of the Year competition.



**Parthenie Lalas and Sarah Malone excelled at the annual floristry awards recently. Ms Malone came third in the NSW Florist of the Year category while Ms Lalas finished third in the Rising Star category.**

After only five months as a trainee at Waterhouse Floral designs in Coogee,

Sarah Malone, 35, used her artistic nous to compensate for her lack of experience when pitted against highly experienced designers. The mature-age student at Ultimo TAFE said she had to "learn on the spot" during the competition, held at Eden Gardens in North Ryde, where designers were asked to create a wedding bouquet, a surprise item and a foyer arrangement.

"I had to teach myself - I wouldn't do it that way again," she said. "But I wasn't as thrown by it because I've competed in art competitions before. "It changes your whole life though, because you meet senior-level competitors and that changes your career outcome massively."

Florist owner Tania Waterhouse was ecstatic and said it was quite an achievement for someone with so little experience to match it with seasoned professionals.

"Everyone is thrilled to pieces", she said.

"Sarah was an artist but has just changed over to floristry, which she is really enjoying because it's not so isolating as being an artist." Fellow trainee at the Coogee store Parthenie Lalas, 23, also achieved success in the Interflora competition, taking third place in the Rising Star division for under-25s.

The winner of the Interflora NSW Florist of the Year Award goes on to Melbourne to compete for the chance to represent Australia in next year's Interflora World Cup, to be held in Shanghai in March 2010.

Ms Malone said the competition is a great starting point for aspiring floral designers to build their careers.

"It's the contact you get with really senior people in the industry that is so helpful," she said. "It's about advancing your education and your knowledge and it's also really social, but next year I want to win."

- by work experience student  
Brian Karlovsky

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