

fsu@work

.financial services members magazine

**SIGN UP AND
GO PLACES**

See page 8



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July 2002

Will you be
captured in
outsourcing?



New age slavery?

A form of new age slavery has emerged in the guise of corporate manoeuvres.

The takeover and merger culture has become ubiquitous in our financial sector.

Statement with Tony Beck

Rather than creating new jobs in business based on new ideas or innovative products, corporations prefer to merge and takeover to meet the thirst for profits.

With each merger or takeover, finance workers find that they have been sold to another business. In most cases, employers try to reduce working conditions and take away hard earned employee benefits.

The FSU is using the full weight of the law to protect your rights in mergers and takeovers - and we've had much success.

But the most essential ingredient is your support.

Less than 50 cents extra

Union dues will rise from 1st July, with full-time members being asked to pay an extra 48 cents per fortnight. We are aware that every cent counts in household budgets, and assure you that the increase is absolutely necessary to keep working effectively.

Strategies for Strength is the theme of the forthcoming FSU Biennial Conference. It is about making the union more relevant and stronger in your workplace. Conference will also be deciding on ways to involve you more in shaping the direction of the union (see page 7).

The best way to make the union stronger is to attract more members. Between now and 30 September 2002, every new member, and the member who nominates them, will get a free cinema pass plus the chance to win a fabulous Fiji holiday package - (see page 8).

Finally, welcome to the new look FSU@Work magazine. It will be published in July and November of each year, joining our Annual Report and faxed Updates in our program of member communications.

Tony Beck
FSU National Secretary

Photo: Exposure



ANDREW HICKS says being a FSU workplace rep gives him more confidence.

Express Lane

THE GOOD OIL ON BECOMING A REP

Andrew Hicks, has just become an FSU workplace rep at Queenslanders Credit Union. FSU@Work spoke to him about his new role.

'I was a union member in the finance sector many years ago. After changing career paths and working in the private sector, I encountered heaps of workplace issues, which made me realise the importance of union backing for peace of mind.

'After moving to QLD, I rejoined the finance sector and the FSU. When the opportunity to be a union rep recently presented itself, I snapped up the chance to learn more about the union movement and help my fellow colleagues.

'Since then I have participated in a one day reps training course, which gave me more insight into the structure of the union and how I can best support my workmates.

'Being a rep gives you more confidence in dealing with your employer. I would recommend becoming a rep to anyone.'

Photo: Kyle-Jane Hunt



IFCC MANAGERS JO PROSSIMO AND CATERINA TREGLIA say honesty and diplomacy are the most important factors when negotiating

EVERYTHING'S UNDER CONTROL AT IFCC

FSU has been negotiating a new enterprise agreement with Industry Funds Credit Control (IFCC) since early this year.

IFCC members, Jo Prossimo and Caterina Treglia were elected at the beginning of the process to be part of the negotiating team.

Jo Prossimo is a Legal and Insolvency Manager in IFCC's legal and insolvency area. Her role is to ensure that legal proceedings are issued against employers who do not meet the superannuation guarantee legislative requirement.

Caterina Treglia is second in charge of the credit department and collects superannuation errors for a number of Superannuation funds.

Both women say working on an EBA has been a very rewarding and learning experience. 'The highlight of being part of the negotiating team was learning more about FSU functions and procedures, and getting feedback from fellow work colleagues about what they wanted included in the EBA,' says Caterina.

Jo says the highlight of the agreement for her is their success in obtaining a fair salary increase after two years of no salary increases.

'The draft agreement allows us to refine the loop holes that exist in a previous agreement', says Jo.

'It is a tool for ongoing improvement in the work place'.

The agreement went to ballot late June.

FROM POOR CONSULTATION TO FAIR COMPENSATION

When workers from Bank of Queensland recently had their jobs outsourced to IT company EDS, they were unhappy with the lack of consultation about their future terms and conditions of employment and insisted on 'incentive payments' to move to EDS.

56 members walked off the job to attend the AIRC where the union spent the day arguing that workers should be properly consulted.

The following day, the company met with FSU officials and workplace representatives to work through a consultation process. They also offered \$410,000 to meet the members' claim for incentive payments.

Ballot makes the decision

A meeting of union members decided on the principles for distributing the incentive payments and a ballot of all affected union members settled on a proposal giving \$1000 to employees with less than 12 months service, and payments between \$2000 and almost \$7000 for employees with longer service.

The payments recognised that workers are not mere commodities to be traded between companies when jobs are outsourced. Workers should also be compensated for the uncertainty and anxiety that comes with outsourcing jobs.

Members celebrated their win with drinks at the local pub!

Photo: Kyle-Jane Hunt



Leanne Black and Doug Bastian say reduced hours are the big issue at Cardlink.

VOTE WIN AT CARDLINK

The staff of Cardlink has overwhelmingly rejected a company sponsored non-union agreement.

FSU members, Doug Bastian and Leanne Black (pictured above) said the company tried very hard to get support for their anti-union agreement.

'We spoke to most employees and kept them informed,' Leanne and Doug said.

'We made sure everyone knew that it was a free vote - the union wasn't telling them what to do.'

But rejecting the non-union agreement hasn't solved the problems at Cardlink.

Faced with stiff competition from automated bill payment and credit authorisation, Cardlink staff are being offered less hours - a dire situation because 70% of staff are casuals.

Doug said his hours had fallen from 80 or 90 hours each month to just 40.

'Its going to be hard to make ends meet,' he said.

ACT OF GOD, DISASTER OR BOTH?

A Victorian Tribunal has ruled that bank closures should be classified in the disaster category alongside floods, fires and earthquakes.

This follows an appeal by a disgruntled CBA customer about the closure of his local branch. The Victorian Civil and Administrative Tribunal told the customer the closure was an 'act of God' and unavoidable.

The tribunal was satisfied that bank closures could be grouped in the disaster category.

Disaster yes! But we are not sure that the big four bosses - Ciccutto, McFarlane, Morgan and Murray - rate as gods!

Hearsay: Sex and overtime

Long working hours are leaving Australians too tired for sex, according to ACTU Secretary Greg Combet.

Addressing the national Press Club last month, Mr Combet said excessive hours and lack of job security had hurt every aspect of family life - include sex!

CREDIT UNIONS ARE EXPLORING OPTIONS FOR THE WAY AHEAD

Australian credit unions are investing large amounts of money, time, and effort to modernise and maintain their relevance in a finance world undergoing massive change.

Credit unions have set up a Way Ahead Taskforce to examine four vital issues - reviewing corporate governance structures, investigating the introduction of customer relationship management systems with an Internet Master Portal plan, and the use of aggregation and outsourcing.

Rob Nicholls, CEO of Australian National Credit Union and Chairman of the Taskforce says that credit unions must address these issues if the movement and the jobs of credit union staff are to survive. He said the two key issues for staff were the development of a Customer Relationship Management System (CRM) and aggregation and outsourcing, principally in processing and call centres.

"CRM can give staff the tools they need to give outstanding service to members and will enhance their skills," Rob says.

On aggregation and outsourcing, Rob says that it has become apparent that the 'big bang' theories are not viable for credit unions. "Under these proposals large amounts of processing work would have been outsourced and large 24 hour 7 day a week call centres servicing all credit unions would have been established," he said. "However, a combination of technology enabling processing to be done efficiently by individual credit unions and a desire for credit unions to continue to deliver high levels of personal service by their own staff has virtually ruled out large scale aggregation and outsourcing as an option," he said.

The Way Ahead Taskforce recommendations will be debated by credit unions in coming months and it is hoped that final decisions will be taken in November. Credit union staff are urged to ask their management to be briefed on the work of the Taskforce, in particular on the implications for staff.

CHECKMATE FOR WORKMATES?

Corporate manoeuvres are leaving FSU members feeling like pieces in a chess game. Outsourcing and corporate takeovers are more than buzzwords - they can have a big impact on your career.

When ING and ANZ announced a joint venture earlier this year, the press release made it sound pretty damn good - with \$38 billion under management!

But the story for the staff wasn't so rosy. Five hundred ANZ employees, mostly working in funds management, were to become the core staff of the new venture. That sounds exciting until you realise that they had a lot to lose - simply because their company changed names.

In a crucial hearing before the IRC, the union showed that the ANZ employees were effectively being made redundant and shifted to a new business because they had no choice.

The IRC rejected ANZ's pleas that retrenchment payments should be zero for these workers.

Similar scenarios are being played out across the finance sector, especially at the 'faultline' between traditional banking and investment / insurance.

These changes have impacted on the working lives of thousands of employees. The implications of takeovers such as CBA and Colonial, NAB and MLC, Suncorp Metway and GIO, ING and Mercantile Mutual are so huge that they should be measured on the Richter scale.

While every takeover is different, clear patterns of corporate behaviour have emerged.

- ❖ The employers always choose the lowest cost employment conditions - typically that means longer working hours, lower pay and reduced benefits.
- ❖ The staff are rarely consulted and are often the 'last to know'.

- ❖ Employers always give the impression that employees have no choice.
- ❖ Staff morale and satisfaction levels plummet after takeovers - and the staff are left to pick up the pieces with customers.

Feeling dispensable today?

Another trend is 'outsourcing' of business functions to new owners. This can range from contracting out core functions like mailroom operations through to specialist revenue centres like out bound calling.

Initially outsourcing was favoured only at the 'margins', but now the 'anything goes' scope of current schemes means that no job is safe from being sold off. In fact, CEOs are on record bragging to their annual general meetings about how many staff they plan to get 'rid of'.

Even the most fundamental functions are not safe from the outsourcing scalpel - mail, IT, mortgage processing, funds management, retail branches, call centres and human resources - are all candidates for the 'For Sale' sign.

Sometimes the companies disguise the outsourcing by trying to give the customers the impression that nothing has changed. How many Westpac customers are aware that The Mortgage Company, a fully owned subsidiary of the giant US EDS corporation, processes their mortgage?

An increasing number of companies are investigating off shore call centres, mostly in Fiji and India. (Tension mounted in one business in past weeks, as plans for establishment of a call centre in Delhi had to be shelved due to the threat of nuclear incident!)

Nevertheless, some employers love to package outsourcing as an opportunity. Employees are promised positions in fast moving, dynamic corporations with limitless promotions. If only they leave behind their old conditions, they can launch off into a new style of glamorous contract employment. It all sound too good to be true!

Research by the FSU says that employment conditions in outsourced locations fail to keep pace with the former agreements - conditions are eroded by management who are obsessed with reducing their bottom line.

Current examples include reducing long service leave arrangements in GIO retail branches and charging the TMC Adelaide staff for car parking - and the list goes on.

In other cases, outsourcing is sudden, confusing and heavy handed. Employees sometimes arrive at work to find they have a new employer because their business unit has been bought and swallowed whole!

According to FSU interviews with employees, outsourcing can be as demoralising as liquidation. Employees report high levels of anxiety and uncertainty, often affecting them and their families. Typically people say it was the shock and uncertainty that upset them the most.

Some of the common traps for employees in outsourcing are:

- ❖ New companies, typically specialists in IT or logistics, often with no experience in the finance sector. They may make business or pricing decisions that ignore the special needs of our industry.
- ❖ Employees can lose their negotiating power, and can be hustled into inferior short-term agreements or contracts.
- ❖ The new company may offer less opportunity and less security especially if they lose the outsourced contract!

Full force of the law

Many unions, including the FSU have dragged employers kicking and screaming to the IRC and the courts about these shenanigans. There is now a body of legal precedence that can help employees protect their entitlements and conditions in the event of outsourcing or takeover.

Recently the FSU has had major 'wins' in the IRC. The ANZ ING case proved that big employers can not just do what they feel like. Also a case run by FSU CBOS is continuing that redeployment is within the bank, not to another organisation.

Another recent win covered IT staff at Bank of Queensland. Outsourced to EDS, the staff took action as a union and won a redundancy pool - they shared \$410 million.

The facts show that employers are ruthless in their zeal for short-term savings and corporate power, but they don't always respect the law and employee's rights!

The FSU believes that employees are not slaves that can be bought and sold at a master's whim. Like the staff at Bank of Queensland and other companies, collective action can force the employer to obey the laws.

Case study one: Westpac proofing

Last year, Westpac outsourced its proofing operation (cheque and voucher processing) to three different contractors - all operating from the same building.

The result is chaos, with former Westpac employees left astounded at the stupidity of the new system. Multi-skilling and deploying staff to the area with the greatest workload is now impossible, as there are three different bosses!

Case study two: Suncorp / GIO Victoria Workcover

In the midst of a takeover by Suncorp, GIO lost the contract to provide Workcover Insurance in Victoria. In secret, GIO started talks with the winning tenderer, Cambridge Insurance, to sell the staff and infrastructure.

Suncorp / GIO would have told the staff nothing, except that FSU action in the IRC forced the company to provide full details. The IRC also insisted that the staff have a choice.

Case study three: The Mortgage Centre (TMC)

Heralded as an organisational breakthrough, Westpac centralised mortgage processing into a specialist location in Adelaide. Designed to provide efficiencies to the bank and customers, the TMC looked to provide services to other banks and lending institutions.

Instead, Westpac decided to sell TMC to US Company EDS. Staff at TMC faced a range of questions and much uncertainty about their new employer and conditions.

While the company promised to maintain all conditions, staff were recently shocked to find that they would face fees for car parking!

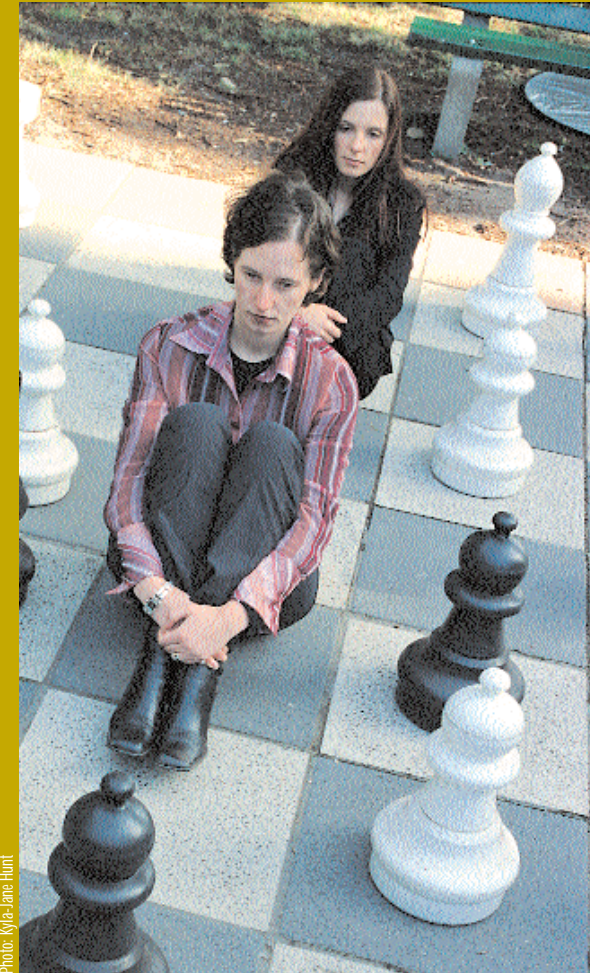


Photo: Kylie-Jane Hunt

The FSU alternative

- ❖ Core functions should not be outsourced.
- ❖ All terms and conditions should be protected in takeovers and outsourcing.
- ❖ Employees should be given genuine choice.
- ❖ Union members should be able to take union membership with them.
- ❖ All employees should be better off.

Ambition



Knowing the tricks of the job search game can give you the advantage.

Here are the top hints from the FSU Career Centre:

1. Most finance vacancies aren't advertised in newspapers.
2. Employers expect resumes to be tailored to the job.
3. It's completely acceptable not to put your age or marital status in your resume.
4. The key to performing well in an interview is in the preparation you do before you get there.
5. The person who gets the job offer is usually the person who performs best in the interview, rather than the person who is most qualified/experienced for the job.
6. Financial advisers and people with lending and superannuation experience are currently in high demand.
7. Finance employers prefer candidates with tertiary qualifications for almost all jobs.
8. Being able to prove that you have good communication and interpersonal skills is critical.

Visit the FSU Finance Careers Centre at www.fsunion.org.au where you can search for finance job vacancies and get up-to-date advice to help with your resume, job search and interview preparation.

If you're looking for a job in Melbourne, register with our employment agency, FSU Employment. Call 1300 366 378 to tap into our professional network and get help updating your resume and finding a new position.

Proudly boasting the biggest workload in Australia.

seek.com.au No.1 for the job.

Photo: Kyla-Jane Hunt



Holly Richardson, member from IMA, enjoys her Dine Out discount at Vialetto - check their menu out at www.vialetto.com.au.

Express Lane

FSU DINE OUT AND SAVE MONEY

With the FSU Dine Out card, members get big discounts on meals and accommodation at over 1,000 restaurants and great hotels.

FSU member Holly Richardson (pictured at Vialetto in Melbourne) says the 20% discount means one night out pays for a whole year's worth of great benefits.

The card is easy to get and use. Members can purchase cards from the FSU for \$16.50 by completing the application form mailed with this magazine. Then it's a simple matter of choosing a restaurant from the extensive list and making a booking! Most restaurants offer 20% off (up to \$25) and most hotel room rates are 50% cheaper than rack.

FSU@Work took a sneak peak at the list on-line and found some great offers, including:

- ✦ Melbourne's bustling city: Zuchini, JJ's at Crown, Hairy Canary and funky Rhumaralla's
- ✦ Perth's popular Northbridge area: La Zippola, Denpasar Moon, The Greek and Vino Vino
- ✦ Adelaide's trendy North Adelaide area: Beyond India, Coco Corner Thai, Ha Long Bay and sophisticated Katts.

Call FSU Member Benefits on 1 300 366 378 for more information.

COULD YOU BE A WORKPLACE REP?

Take this quiz to find out if you qualify.

1. Are you an FSU member? Yes / No
2. Do you think employees should be treated with dignity and respect? Yes / No
3. Are you keen to see achievable workloads, realistic targets and fair pay? Yes / No
4. Are you interested in learning some new skills, like negotiating, facilitating meetings and communication? Yes / No
5. Would you like to develop the confidence to represent yourself and your colleagues with your manager? Yes / No

If you answered yes to three or more of these questions, we want to have a chat with you. Call your union office and find out more about becoming an FSU workplace rep.

COMPARE MEMBER ADVANTAGE HEALTH AND SAVE

Member Advantage Health provides you with a choice of private hospital insurance policies at highly competitive rates. Compare our rates, just like the following comparison with two major competitors, and see the savings for yourself.

	*Top Hospital Family cover with no excess (yearly)				
Health Fund	VIC	NSW	SA	QLD	WA
*Member Advantage Health	\$1,513.03	\$1,236.85	\$1,299.40	\$1,236.00	\$1,154.95
*Health Fund One	\$1,877.65	\$1,435.45	\$1,620.25	\$1,599.70	\$1,332.00
SAVING	\$364.62	\$198.60	\$320.85	\$363.70	\$177.05
*Health Fund Two	\$1,817.05	\$1,401.25	\$1,460.65	\$1,551.45	\$1,240.50
SAVING	\$304.02	\$164.40	\$161.25	\$315.45	\$85.55

30% Federal Government rebate reduced from premiums *Contributions rates have been compiled from publicly available information Rates current as at 6 May 2002.

Member Advantage Health also offers you a selection of Dental and Ancillary tables that return member benefits based on the actual cost of the service up to the generous benefit maximums. Choose either 60%, 70% or 80% Dental/Ancillary packages.

For more information, contact FSU Member Advantage on 1300 853 362 or visit our website www.member-advantage.com/fsu

UNION MEMBERS GET MORE

Union members earn up to 43% more than non-members, according to Australian Bureau of Statistics data. The latest stats show that union members earn an average of 15% or \$99 a week more than their non-union counterparts.

Union membership up

Latest data from the Australian Bureau of Statistics shows that for the second year running, the number of workers who belong to a union has increased. According to the bureau there were 1,902,700 union members in Australia in August 2002 - 900 more than 12 months earlier.

Women learn more about unions

The Anna Stewart Memorial Project is an on-the-job training experience for women, providing the opportunity to find out more about how unions work.

During the two weeks of the project, participants attend formal training sessions, where they can meet each other, discuss their experiences and expectations and learn about trade union organisation and issues. For more, please call Annie on 03 9261 5400.

Australia and US lag on maternity leave

After July, when New Zealand legislation comes into force, Australia and America will be the only two countries in the Organisation for Economic Corporation and Development (OECD) not offering mandatory paid leave when women take time off to give birth.

The ACTU is preparing a claim in the Australian Industrial Relations Commission seeking a minimum standard 14 weeks' paid maternity leave, which would keep in line with International Labour Organisation standards.

Why wait to get connected?



Virtual Communities and the FSU have great PC deals from as little as \$14.99 per week.

Call now to get connected 1 300 131 789

STRATEGIES FOR STRENGTH

Photo: Kylie-Jane Hunt



In September delegates from across the country will converge in Melbourne for the FSU Biennial

Conference 2002. Over two days of speakers, workshops and debates, the delegates will decide the first steps in a union wide program to help make the union more relevant and effective in the workplace.

When Lisa Guy, FSU rep at ANZ Burnie (northern Tasmania), teamed up with her workmates to protest cuts to part-time staff hours, they got stronger and many hours got saved!

When Pam Nicholas, FSU rep at NRMA Perth, and her colleagues claimed back pay together, they got stronger and they got their back pay!

When FSU members Doug Bastian and Leanne Black (pictured above) at Cardlink, Melbourne, spoke up against a non-union agreement, they got stronger and the non-union agreement went down like a lead balloon!

Members working together can be a powerful force for good in their workplaces. Team work can improve staffing, workloads, targets, training and family-friendly policies!

But there are some alarming trends that need to be faced by the FSU.

While there are nearly 2 million Australian union members, the proportion of the workforce who are members is the lowest ever - just 25% of employees. In the finance sector, union membership is 24.3%.

Australia wide union membership has remained static while the workforce has grown. Likewise, in finance and banking, union membership has not kept pace with employment growth. Higher levels of employment loss in banking, where union membership rates are higher, have exacerbated the negative trend.

While membership has fallen, the need for unions has increased. Industrial and employment laws are more complex and more biased towards the employers. The rapid pace of industry change has dramatically increased pressures on staff. Job security has withered as mass redundancies, out-sourcing and casual employment become common employer strategies.

Day-to-day work in finance and banking is harder than ever before. There are more sales pressures and shifting targets, longer hours and more unpaid overtime, plus toxic levels of customer dissatisfaction and antagonism.

The FSU Conference will face these issues and look for strategies to strengthen the union, especially in the workplace.

Most importantly, conference will be looking at ways to involve you in the discussion and ultimately in the revitalisation of the union at your workplace.

It's likely that throughout 2003, all FSU members will be invited to have their say on the new strategies. This may happen through workplace meetings, forums for reps or discussion groups on the website. Watch for the November edition of FSU@Work for full details.

One thing is for certain - the strategies for strength begin with you.

Got an item for Conference?

Members are invited to submit items for discussion at this year's Conference.

Agenda items must be approved by Branch Committee and submitted to the National Secretary no later than 31 July 2002.

Contact your Branch Secretary for more information.



Photographer: Fiji Visitors' Bureau - Suva

SIGN UP AND GO PLACES

Join or recruit a friend before 30 September 2002 and win!

Everyone wins a cinema ticket and joins in the draw for a fabulous Fiji 7 day holiday package for two.

Imagine 7 fabulous days in Fiji

The grand prize includes: Adult economy class return airfare tickets from nearest capital city; 6 nights accommodation at the 'Fijian' resort; airport transfers; breakfast; and travel insurance.

Exclusions: Transport to and from departure point, visas, passports, taxes, meals other than

breakfast and all other ancillary costs are the responsibility of the winner. The trip must be taken by 14 October 2003 and departure is subject to the availability of bookings and flights.

Each new member and a nominated member will receive a Village / Greater Union pass.

The promotion is open to members of the Finance Sector Union of Australia (FSU) who 'recruit' a new member to the FSU between 1 July 2002 and 30 September 2002 and those new members recruited between 1 July 2002 and 30 September 2002. Employees and officials of the FSU and their immediate families are not eligible to enter. / The promotion commences on 1 July 2002 and entries close at 5 pm 30 September 2002. / The prize winner will be selected by draw from the names of eligible members of the FSU. The major draw for the major prize will take place on 14 October 2002 at 3 pm AEST at FSU, 321 Pitt Street, Sydney. The prize winner will be notified by mail and their name and address (city of residence) will be published in "The Australian" on Friday, 18 October 2002. The winner's name and work location will also be published on the FSU website on 15 October 2002 / Total prize value is \$3630.12. / The trip must be taken by 14 October 2003 and departure is subject to the availability of bookings and flights. If the winner cannot use the prize by 14 October 2003, the winner will forfeit the prize and the Promoter will not be liable or responsible to the winner in any way. / No special entry form is required. All people commencing membership during the 'promotion period' will be automatically entered into the competition upon receipt of the membership application form. / The judge's decision in relation to any aspect of the promotion is final and binding on every person who enters. No correspondence will be entered into. All prizes must be taken as offered and are not transferable. The prizes are not redeemable for cash. / The collection, use and disclosure of personal information provided in connection with this promotion will be handled in accordance with the Privacy Act 1988 and the FSU Privacy Policy (a copy of which can be obtained by contacting the FSU). / The Promoter shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, in connection with any prize offered, except for any liability which cannot be excluded by law. / The Promoter is Finance Sector Union of Australia, ABN 27843406938 of 341 Queen St, Melbourne, Vic, 3000, Ph: 03 9261 5300. / Authorised under NSW Permit No. TPL 02/05414, A.C.T. Permit No. TP02/2148, N.T. Permit No NT02/1868, S.A. Permit No. T02/2116.

Photo: News Ltd



Joy Buckland, FSU President, at the Federal Court after winning her legal battle with the ANZ. The court found the bank acted unlawfully when it threatened her with the sack.

SHE'S A JOY FOREVER

The recent Federal Court case involving FSU President Joy Buckland prompted Sydney Morning Herald columnist Adele Horin to write this tribute to our home grown hero.

Joy Buckland is a member of an endangered species. It's called Australians Who Take a Stand. In Australia increasingly covered by government vendetta, corporate policy and academic vulnerability, Buckland is a national treasure.

You may have missed the news that Buckland won a Federal Court case recently that vindicated her right to free speech. An ANZ bank manager, employed for 26 years, Buckland has been an outspoken advocate for bank employees in her capacity as honorary president of the Finance Sector Union. The bank tried to gag her and threatened her with dismissal if she continued to speak to the media. Justice Murray Wilcox ruled the ANZ had breached the Workplace Relations Act by threatening to sack her. Buckland said afterwards: 'You get people in all jobs saying they are afraid to speak up.'

That has never been her way. I remember my surprise at her outspokenness when I've rung in the past for a comment.

'There's psychological warfare going on in banks,' she once told me. 'Pressure to do more with less ... Just last week a manager threatened to replace female staff with temps.'

This kind of fearless speech is almost extinct in Australian public life; this kind of passion informed by facts. People in a position to take a stand are minding their backs, their funding, their security. Their lips are zipped, or

their words tempered. If helpful, they beg for anonymity. They are worried about the repercussions, and you can't blame them. Dissent is becoming a perilous business.

The Federal Government made an example of dissenting organisations in 1998-99. It withdrew funding from several organisations that had caused trouble, among them the Australian Youth Policy and Action Coalition, National Shelter, a low-income housing lobby group, and the Australian Pensioners' and Superannuants' Federation. In particular, this move silenced the dissenting voice of youth. (The Youth Roundtable, which the Government has set up, is a joke.)

As a condition of funding, the Government had required peak bodies such as the Australian Council of Social Services to provide it with at least 24 hours notice of any press statements. This was slightly watered down in the end, but the Government still gets enough forewarning to pre-empt bad press.

We need the outspoken

Right now many community organisations need to be outspoken as several, including Meals on Wheels services, disability services, community legal centres and youth refuges, face closure or reduced capacity due to the Federal Government's refusal to meet increased salary costs won under a new industrial award. Some groups are afraid to take a stand. Migrant and refugee services have been especially reluctant to go public about their plight because of fears the Federal Government may cut off their funding completely.

With terror in the air, the rationalisation for a clampdown on free speech is greater still. The Prime Minister, John Howard, took an air of moral superiority to China recently. He boasted to the Chinese that Australia in the 1950s had rejected a ban on the Communist Party: that's the kind of open society we are. Back home his Attorney-General, Daryl Williams, was defending an anti-terrorist bill that would allow him to proscribe any organisation. He had originally planned to jail journalists who reported unauthorised disclosures, as well.

Passionate debate is a wonderful and necessary thing in a democracy. Currently, passion is the purview of radio shock-jocks. They fill the air with mock outrage, based on wild misrepresentation. That's not the kind of passion I'm talking about.

Joy Buckland is the real thing, passionate and well-informed. She's prepared to take a stand, and she won't be silenced. She's a rare creature indeed.

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