

fsu@work

.westpac/challenge/bank of melbourne/agc

**SIGN UP AND
GO PLACES**

See page 8



In this Issue: Westpac leads the way- Page 2, Ambition - Page 6, Strategies for Strength - Page 7

July 2002

Joy wins legal
battle.

Use your getaway
clause!





Westpac shows the way

FSU members at Westpac are leading the way for the other banks.

The new EA, with an impressive 88% support from all staff, shows that action by union members can get

positive results.

It is true that your stopwork action, plus a host of other efforts, helped us reach an agreement that could earn such widespread support.

Every union member can feel proud of their part in the People First campaign - you really made a difference!

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 each year, joining our Annual Report and faxed Updates in our program of member communications.

Tony Beck
FSU National Secretary

Photo: Kylie - Jane Hunt



PHIL CARDEN says last year's stop work really got people talking! No doubt he's pleased about the 88% yes vote for the EDA!

Express Lane

WE ARE THE UNION

Philip Carden, FSU rep Bank of Melbourne retail, gives his account of the 13 December stopwork.

The lead up to the 'strike day' was quite interesting, generating a lot of good conversation.

I made sure everyone had been offered FSU membership and tried to keep people informed. It was interesting to hear other views about FSU membership and about the strike action.

I firmly believe that we all need to take responsibility for our own welfare. People talk about how weak the union is, but we must remember that WE ARE THE UNION.

We need to support each other in such actions in numbers large enough to be heard by management. After all, 'United we stand and divided we fall'.

The Bank has passed the responsibility and accountability for success down to the base level workers, at the same time cutting staff benefits and reducing working conditions. They seem to think we were happy about it.

Thank you to all of you who sacrificed to say, 'We are not happy'.

CHALLENGE FAILS ITS STAFF

This is an extract from a member's resignation letter to the bank.

I wish to object to the targets that have been set for me in our small

branch. In the past two weeks I have served 47 business customers, 10 pensioners, and 62 personal customers - only two we had not previously served. All of these customers have come to the bank many times and most have been approached about the bank's range of services. The target of two referrals per day per employee is unobtainable and unrealistic in such a branch.

Because my targets are impossible to meet, I do not wish to go through formal counselling process and hereby tender my resignation.

Name withheld on request

NICOLE TAKES BACK WHAT'S HERS!



Photo: Urs Bucher

NICOLE SIMS says every member should insist on getting their full entitlements. It all starts with a full understanding of your rights!

Nicole Sims became aware of her workplace rights the hard way.

She came back to work after 3 months sick leave only to find her hours had been reduced, she'd lost her Time Away Days and her lunch break had been shortened.

It took Nicole 18 months to realise her rights. As part of FSU's Take Back What's Yours campaign, Nicole wrote to her Area Manager, with the specifics of her claim.

Last month her full-time status was re-instated - but with no explanation, apology or compensation.

'People need to fully understand their rights and entitlements, and then speak up and make themselves heard.

'I would not have lost so much of my benefits and pay if I had known. Thanks to the advice of the union, I now have my full time job which I owe to the union.'

MASSIVE YES VOTE FOR EDA

Bank staff have given the EDA a huge thumbs up!

When the ballot closed on 20 June, over 12,000 bank staff voted in the ballot with a colossal 88% endorsing the agreement.

The FSU and Westpac will now proceed to have the agreement certified by the Australian Industrial Relations Commission as soon as possible. Tony Beck, FSU National Secretary said he was thrilled by the high yes vote.

'Thousands of members supported our industrial campaign. It was long and possibly one of the toughest we ever faced.

'But in the end, the support of members won through.'

Tony told FSU@Work that he particularly wanted to thank the FSU workplace reps who put in such a tireless effort!

Details of the vote show that the support was very high in all areas of the bank. The proportions of Yes votes were:

NSW	88% Yes
QLD	92% Yes
BME	83% Yes
Launceston	89% Yes
Concord	86% Yes
WA/ NT Call Centres	94% Yes
Vic Call Centres	92% Yes
SANTAS	89% Yes
WFS	90% Yes
NSWACT Call Centres	87% Yes
Challenge	89% Yes

Total 12,121 votes 88% Yes

Tony said the union would be working with members over coming months to help people access their new entitlements and Take Back What's Yours!

Photo: Joseph Lefferty



CONCORD A GO GO...

It was smiles all-round at Westpac's Concord Centre after an FSU petition prompted the bank to immediately fix up a number of pay anomalies.

FSU Rep George Simon said "sticking together could make a difference! 'Our petition with hundreds of signatures proved the level of concern.'

"This is the sweetest victory ever. I've been a rep in different workplaces and I have never witnessed such a win. It's amazing to see 800 smiling faces, and to see staff actually taking an interest in the EB. People are now reading it word for word, and asking questions!

'For the first time ever a staff member came up and personally thanked me for my support. The feeling was indescribable'.

The quick action by FSU reps at Concord made a real difference when the next pay day arrived!

'It's amazing to see 800 smiling faces', says George Simon (centre) about a petition that prompted the Bank to immediately fix pay anomalies. Also pictures L to R: Bo Mallipo (rear), Kalie Chrisogervis, Mary Sweeney, and Gary Spence.

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!

Savings, deposits, investments.

Go on, withdraw from it all!



Don't you reckon it's time you got out of the office and took a well earned break? It's now easier to take your leave, thanks to a new clause that those top people in the FSU have introduced to Westpac's new EDA. So what are you waiting for? Go on. Put in that leave form and get out of here!



HOW WILL YOU USE YOUR GETAWAY CLAUSE?

FSU@Work spoke to some members about their holidays, and it sounds like they all needed their break!

An organised trip

Julie Caldwell: Telephone Banking, Melbourne

'I am one of those very organised people who likes to plan in advance - a slight problem considering where I work does not approve leave outside of 6 months. I imagine that would be a huge problem if you were getting married or planning an overseas trip!

'My partner and I are planning to go to South Australia for 2 weeks next Easter, and have to go especially at that time, because part of the reason we are going is because my partner is attending a hobby conference during that time. I'll be letting them know on the day of the 6 month period'.

Christmas is coming

Matt Campbell: General Insurance, Melbourne

'My family and I are planning to go to Byron Bay at Christmas, but because I took leave last year over Christmas, I'm not sure my leave will be approved. We work on a roster here, and the bank requests a full complement of staff over the Christmas period. However due to a roster system, parents are sometimes at a disadvantage. Over the intermittent days between Christmas and New Year's day, child care facilities are limited at best and the bank needs to look at this. I may have to apply for carers leave to express the urgency I have for leave during this period.

Beautiful one day, Melbourne the next!

Selina McKay

While most of us sit at our desks dreaming of lying under a palm tree in sunny QLD, Selina opted for the unpredictability of Melbourne weather!

'I had one week off at the end of March to go to Melbourne with a few friends. We had an absolute ball, aside from the driving... and being delayed due to a flood! But it was all worth it. We love Melbourne.

'Sometimes it's really hard to get leave around here. Especially because I am single and preference is given to parents at school holidays, which I



Photo: Exposure

Glen (pictured right) and his family (Margaret and Tartan - the dog), getting annual leave is a dog's life.

understand. But sometimes it's frustrating because I may need to do something specific during that time.

Always trouble when there's Tartan around

Glen Heard (pictured)

Last March, Glen Heard, his wife and their 5 month old puppy (Tartan) set off on a family road trip holiday to Sydney for a couple of weeks.

'It was an odd occurrence that I managed to get a whole 5 weeks off, but I guess I gave them plenty of warning'.

Glen needed plenty of preparation to cater for the puppy's needs for travelling and staying in an unfamiliar environment. 'We simply couldn't leave Tartan with just anyone'.

'He had to be left in capable hands'. Who better than the original owner - the breeder from Sydney?

'The drive took a ridiculous 18 hours each way which included a 3 hr "catnap" in the car and constantly pulling over for toilet stops to avoid a mess on the backseat. Only problem was Tartan was too shy to relieve himself in front of us, so held on the whole way there and back!

GO ON, TAKE A BREAK!

'Give me a break' - it's a good Aussie expression with a dash of attitude. Until now bank staff needed a lucky break to get the holiday leave they wanted!

Records show that 50% of staff are owed over 20 days in holiday leave, with one in five owed more than 30 days!

Most responses to a recent FSU survey said getting access to leave was difficult and rated it amongst the most serious problems.

While negotiating the new enterprise agreement, the union argued that access to leave was linked to staffing and workloads.

The bank simply doesn't employ enough staff to allow people fair access to holidays!

With the new EA, the bank must include the need for leave when setting staff numbers!

Now you can rightfully add holidays to your Take Back What's Yours list! and sunscreen, a beach bucket and a pile of good books.

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: Kylie Lane 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: Zucchini, 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.

Hearsay

St George: Staff at a branch were told to buy their own toilet paper - apparently they use more than their quota!

Westpac (BME): Opening hours might change back to 9.30 am!

ANZ: Hearsay has discovered the ANZ's criteria for branch closure: a/ near an industrial area, b/ near a shopping centre or c/ near another branch - No wonder staff are a bit concerned!

ANZ: CBS Help Desk is moving off-shore to Fiji, sounds like this is happening in the next couple of months as staff are on redeployment now.

NAB: Does anyone know anything about the rumored Christmas party allowance that, if it does exist, nobody ever sees?

STRATEGIES FOR STRENGTH



Photo: Kyle-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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