

fsu@work

.anz fsu member magazine

ANOTHER CHANCE
TO WIN A FABULOUS
FIJI HOLIDAY

See page 8



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July 2003



Making things
better at ANZ



An accident waiting to happen?

A NSW judge has recently confirmed something that bank employees have understood for years - understaffing can be a health hazard!

Understaffing now officially joins the list of Occupational Health and Safety (OH&S)

Statement with Tony Beck

problems at the ANZ. Poor security, bad air-conditioning, difficult access to toilets, inadequate breaks, poor workstation design and intrusive monitoring can be found in many ANZ workplaces.

Any employer who lets these problems go unchecked faces the full force of the OH&S laws - and the ANZ is no exception.

About one dollar per month

FSU dues will increase by about one dollar a month in July. This increase of 4% will enable the union to maintain services in the face of increasing costs.

Following the success of last year's winter recruitment drive, we are again offering movie tickets and a chance to holiday in Fiji as an extra incentive to join. Between 1 July and 30 September 2003, every new member (and the member who helps them join) will receive a movie ticket and go in the draw for the fabulous Fiji prize.

CEO pay myth exploded

Recent research by Sydney University has exploded the myth that high executive remuneration means improved corporate performance. The study found that the more a CEO earned the worse the company performed! In our sector the average CEO is now earning 188 times more than a customer service officer (up from 22 times a decade ago). The FSU thinks the Government should demand more stringent disclosure and shareholder approval of executive pay and option schemes.

Tony Beck
FSU National Secretary

Front cover: FSU members at Fulham Branch (SA) are committed to making things better at ANZ for staff and customers. L-R: Lynda McBride, LeanneWithy, Karen Denamn and Judy Moffatt.

Photographer: Tony Lewis

Photographer: Kylie Jane Hunt



FSU Rep Rosie Britton is leading the way to better workplace conditions.

Express Lane

THINK OUTSIDE THE SQUARE - BECOME A LEAD REP

Part of the ANZ Negotiating Committee and now a Lead Rep, Customer Service Officer Rosie Britton, knows what it takes to be a leader. A clear understanding of workplace issues and rights derived from years in NAB's HR department make her a perfect candidate as a Lead Rep.

'Being a Lead Rep is hands on', she says. 'It makes you look outside just your branch, you can learn about other branches and better still other enterprises. It's so useful to be able to liaise with other branches and share ideas and knowledge'.

Being a Lead Rep means that you would be in phone contact with several branches and your Organiser every month or two. You would help identify new reps where there aren't any and support the reps there to recruit new members.

VETERAN WINS!

A twenty one year ANZ veteran has challenged the performance management system and won.

The member (who wishes to remain anonymous) always held an impressive employment record with the Bank, and therefore was shocked to be placed on performance management by her intimidating new manager. She lost confidence and started making errors, something very uncharacteristic. 'I felt so bullied that I got sick', she recalls. The relationship with the manager deteriorated so much that she felt unwelcome and worthless in her own workplace.

Just as she was set to hand in her resignation, the Union advised that she stand her ground. After her challenge the performance management program was discontinued and she was transferred to another branch. Since, the member's PAR rating has improved and she has been promoted.

WONGAN HILLS UNITED



Photographer: Merrel Pond

Back L-R: Reta Johns, Donna Sawyer, David Wyllie (manager). Front L-R: Sheryl Howieson, Julie Grout, Leanne Falconer.

The staff at ANZ Wongan Hills (WA) are a team in more ways than one.

They work together and are all union members. Here's what FSU rep, Leanne Falconer has to say about working in a 100% unionised branch.

'We are a small community, two hours northeast of Perth, we have six staff, all women except one.

'The rest of us are extremely good looking with huge personalities! We are all members of the FSU, so I guess that is a 100% strike rate (we know how Banks love their targets!)

'We are all involved in our community, whether it be through sport, Rotary or just plain drinking (oops, I mean socialising). While we enjoy what we do, we still have issues- so being in the union is good.'

ANZ'S ABOUT FACE



Photographer: Urs Bucher

The staff at ANZ Mortgage Operations in Sydney were understandably relieved when the Senior Manager backed down on his mission to display individual targets on the whiteboard.

After hearing the plan, staff sent a dispute letter, which saw management change tack, and whiteboards were subsequently taken down.

'Everyone pulled together for a common goal, as everybody felt strongly about it', said FSU Rep Gary Dixon. 'I guess common sense prevailed in the end'.

THERE IS A BETTER WAY

Dozens of small disputes between the ANZ and employees could be quickly and easily resolved if the Bank would say yes to arbitration. But the ANZ stubbornly says no, leaving many employees out of pocket and out of luck.

For example, a member from a suburban branch has worked more than 200 hours of overtime. The timesheets show it, but the bank won't pay. The Industrial Commission could easily resolve this, but the old EBA does not allow the Commission to arbitrate. Now the member's only choice is the courts, but that would cost about \$10,000 and she can't recover costs.

Another member lost a lot of money when the ANZ cancelled his long service leave. He'd booked flights and accommodation, and lost it all when the bank reneged. What use is the Commission, if it can't resolve such disputes? The Union is happy to let the independent umpire decide, but ANZ flatly refuses to agree to arbitrate these disputes.

Another member was recently put on performance management, under extremely suspicious circumstances. The evidence pointed to harassment by management. This is exactly the kind of issue that should be able to be resolved by the Industrial Relations Commission, if only ANZ would agree to have it dealt with there.

Thousands of certified agreements throughout Australia give the Commission power to arbitrate disputes if the parties can't agree. Why is ANZ so intractably opposed to accepting the umpire's decision?

In the new agreement, the Union wants you to be able to have your issues resolved, without losing thousands of dollars in the Courts.

STOP PRESS:

An FSU member sacked by ANZ just prior to Christmas has been reinstated. Details are confidential, but the member reckons it's Christmas!

Photographer: Kyle-Jane Hunt



RDO Rescue Squad ready for action.
Back row L-R: David Howard, David Biggs, Matt Goodwin, Amy Spencer.
Front row L-R: Keiran MacFarlane, Diana Galea, David Ortega.

ANZ MEMBERS RESCUE RDO'S

FSU Reps from the Dorcas Street ANZ site in Melbourne have won RDOs back for members. But the 'battle' continues to recover RDOs for new staff members or existing employees' changing job roles.

In just one week alone Reps won RDOs back for members in 9 separate cases.

FSU Rep David Howard speaks on behalf of all involved: 'We banded together to approach management collectively to tackle the RDO issue,' he said. 'It's proof that together we can achieve'.

'Management find it harder to say no to groups of staff. Members should be proud. They showed courage in banding together to win back their RDO entitlements'.

This win follows a backflip on RDOs in the ANZ's Australasian Contact Centre after months of pressure by the FSU Reps and members. The Union is now calling on ANZ to provide RDOs for all ANZ employees in accordance with their Award obligations.

ATTENTION: ANZ PART-TIMERS

For information on:

- ❖ Hours
- ❖ Dispute settlement procedure
- ❖ Job sharing
- ❖ Staff training
- ❖ Overtime
- ❖ Internal Relief
- ❖ Callback

Visit the ANZ homepage on FSU's website www.fsunion.org.au

SACKED BY SMS

Hundreds of British insurance workers have been sacked by text message to their mobile phone. The 'you're sacked' text message told 500 employees that their final salaries could not be paid and not to come to work. The message did contain a rather limp apology from management - 'I would have preferred to do this on a face-to-face basis. On the time scale available, this has not proved possible.'

The SMS sparked a wave of outrage. Since then, the British Trade Union Council has organised a more unified approach for employee entitlements through the courts!

FROM BURNLEY TO BANGALORE?

FSU@Work investigates the export of jobs offshore and discovers that IT workers are most at risk.

GE Consumer Finance captured headlines in 1999 when it shed 150 Australian jobs and began answering calls for ColesMyer and Shell from an Indian call centre.

Acutely aware of community antipathy to calls being diverted, companies like GE disguise the location of call centres with costly accent training. Indian operators are schooled in Australian phone accents and manners - they are even given 'Aussie' working names. To help make the customers 'feel at home', some Indian operators are brought to Australia for initial training and visits to the footy, beaches and BBQs.

To defuse community scrutiny, companies also maintain local call centres, enabling calls to be answered in Australia or overseas 'depending on demand.' The public will never know if that means 1% or 99% diversion overseas. GE retained a call centre in Burnley (inner Melbourne) but remains tight lipped about the number of calls that it sends overseas. Their public relations agency confirmed that some calls do go overseas, but only when calls could not be answered locally.

Industry observers say that diversion to overseas call centres has proved more costly than first promised. Belinda Tkalecivic, the ACTU's call centre watchdog, estimates that less than 1% of calls are diverted off-shore. 'It's not as easy as the call centre cowboys promised,' she said. Figures collected by the ACTU even show that overheads in rival cities like Hong Kong and Singapore are higher than Sydney or Melbourne.

But that hasn't stopped most Australian banks investigating overseas options. ANZ insiders report intense pressure to transfer some customer contact to either India or Fiji. Other major banks have done their sums but deferred action - for the time being at least.

UK is a different story

Exporting call centre work is big news in the UK. Just last month, Britain's unions joined forces to fight the trend fearing that 100,000 jobs could go within five years. BT's (British Telecom) plans to relocate thousands of jobs to India have attracted particular venom. UK Communication Workers Union spokesperson said BT wants to send thousands of UK jobs overseas because they could pay workers less.

With job growth like that its not surprising that Indian authorities predict 2 million more call centre jobs by 2008. They also predict dire shortages

Photographer: Greg Stitt



Indian call centre trainees as shown in the SBS documentary 'Diverted to Delhi'.

of qualified graduates with suitable English language skills. Paradoxically, Indian call centres face the same recruitment problems as ours - high staff turnover and flat pay structures. Competition for first jobs is intense, with only 4% of graduate applicants making the cut. Competitive starting salaries attract graduates to high status work in smart, air conditioned offices in downtown Bangalore, Mumbai and other cities. However, as in call centres world wide, most recruits stay for less than two years.

While foreign accents may be a barrier to call centre export, IT is an entirely different story. Again India features strongly in the growth of IT jobs, with a rapidly growing transfer of work from the US, UK and Europe. High levels of maths and computer education made India the Silicon Valley of South Asia during the tech boom. So many Indian firms are winning tenders for US back office projects, that the US Congress is considering a Bill to protect Americans from foreign competition. US figures say 170,000 computer system design jobs - 13 percent of the total - have gone elsewhere since Bush Junior was elected.

In Australia, more IT projects are being exported as corporate bean counters call for short term cost cuts. While we can't be sure of the exact numbers, there have been reports that Telstra and EDS are looking to export up to 30% of the IT projects.

AXA PLANS MORE JOB EXPORTS

AXA has already exported 150 jobs to Bangalore - and more jobs are set to follow especially in IT. 'The export of work overseas has had a big impact on local staff' says FSU Vic/Tas Branch Organiser Brendan Byrne. 'The most simple files were sent overseas, leaving fewer local staff to cope with more complex, harder work. The result has been more pressure and stress.' AXA are also pressuring staff to change their working hours in order to provide assistance to Bangalore staff.

AN ACCIDENT WAITING TO HAPPEN?

How safe and healthy is your workplace? FSU@Work put together this brief quiz to help you assess if your workplace is healthy or hazardous.

1. How often do you feel stressed by your targets?
0 - Rarely 1 - Sometimes 2 - Often
2. How often is your workplace short staffed?
0 - Rarely 1 - Sometimes 2 - Often
3. Do you feel bullied at work?
0 - Rarely 1 - Sometimes 2 - Often
4. Do you feel vulnerable to repetitive strain injuries (RSI)?
0 - Rarely 1 - Sometimes 2 - Often
5. Does noise, poor acoustics or poor equipment make your work difficult?
0 - Rarely 1 - Sometimes 2 - Often
6. Do you have an OH&S rep at your workplace?
0 - Yes 1 - Not sure 2 - No

RETAIL SITES ONLY

7. Do you struggle to get your job done in standard working hours?
0 - Rarely 1 - Sometimes 2 - Often
8. Must you leave the branch to visit the toilet (eg share facilities in shopping centre)?
0 - No 1 - Sometimes 2 - Yes
9. Is unpaid overtime expected at your workplace?
0 - Rarely 1 - Sometimes 2 - Often

10. Is your workplace suitably air-conditioned?
0 - Yes 1 - Sometimes 2 - Rarely
11. Is your work station well designed to prevent injuries, strain and tiredness?
0 - Yes 1 - Partly 2 - No
12. Are you required to lift heavy items?
0 - Never 1 - Sometimes 2 - Often

CENTRALISED SITES ONLY

13. Do you get sufficient and regular breaks from tasks or screens?
0 - Often 1 - Sometimes 2 - Rarely
14. How often are your 'adherence to schedule' targets achievable?
0 - Always 1 - Sometimes 2 - Rarely
15. Are you under pressure to be at work before your start time, or after finishing time?
0 - Never 1 - Sometimes 2 - Often
16. Are your calls monitored?
0 - No 1 - Sometimes 2 - Often
17. Do you work during your breaks?
0 - Never 1 - Sometimes 2 - Often
18. Do you work shifts that have a negative effect on your health, including sleeping?
0 - No 1 - Sometimes 2 - Yes

HOW DID YOUR WORKPLACE RATE?

Calculate your score by adding up the points indicated for each answer (Assuming you answered 12 questions - if you answered all 18 questions - take 6 points off your score)

16 or more - Red zone: Your workplace is a serious health hazard. You are at serious risk on a range of occupational health & safety issues. We seriously recommend you take immediate action - before its too late!

11 - 15 points - Yellow zone: Your workplace is often a health hazard. It's a stressful place with poor facilities or procedures. You probably get sick more than you should. Contact your union rep for ideas on how to get the ANZ to take proper responsibility for your health and safety.

6 - 10 points - Green zone: Your workplace is better than most but still not fully up to standard. You could be looking at changes to targets or workloads for some extra relief. A new, improved enterprise agreement could make a big difference.

0 - 5 points - Safety zone: All workplaces should be like yours. You probably enjoy a lot of say on how things are done and management respects your rights. Send an e-mail to the union and tell us how you do it!

ACTION PLAN FOR SAFER WORK

Ensure we have:

- ❖ Elected and properly trained OH&S Reps at every workplace.
- ❖ OH&S Designated Work Groups that are a workable size.
- ❖ Active local OH&S committees.
- ❖ Proper input from Union Workplace Reps.
- ❖ Proper allocation of time and relief from targets for OH&S Reps to perform their duties.

Ambition

A RESUMÉ THAT WORKS

Your résumé is your key marketing tool in any search for a new job. Here are a few tips from the FSU Career Centre to help you put together a résumé that really works.

The key purpose of a résumé is to get you an interview. It should only include the sort of information that will inspire the reader to interview you.

It's acceptable not to include details regarding your age/date of birth, marital status, family or gender.

Always tailor your résumé to the position for which you are applying. Pay attention to any information you have about the job, such as the advertisement and the position description.

The person looking at your résumé is likely to look at it for less than one minute. Present it, so someone skimming over it will know a lot about you within seconds. Dot points will hold the reader's attention better than long paragraphs. Ideally it shouldn't be more than three or four pages long.

When listing your employment history, list your key achievements rather than your duties. Show the reader what you did, rather than what you were meant to do.

At the end of your résumé should be the names of at least two referees. If you haven't lined them up yet, you can simply state that "Referee details will be provided upon request."

It's difficult to create a good résumé in a very short time. Job opportunities in the finance industry can appear and disappear very quickly. It's worth having an up-to-date résumé on your computer even if you're not actively looking for a new job.

If you need help with your résumé take advantage of the FSU's Resume Service by calling FSU Member Benefits on 1300 366 378 or visit the online Careers Centre at www.fsunion.org.au.

JOB SEARCH

Location

Work Type

Industry

GO!

Quick job search.

So if you're looking for the right job, visit www.fsunion.org.au

Photo: Supplied by Wonderland Sydney



25% discount at Wonderland Sydney for all FSU members.

Express Lane

A LAND OF WONDER AT 25% OFF

Wonderland Sydney now offers all FSU members a 25% discount off the normal admission charge, simply upon production of a current FSU membership card. This offer applies to the FSU member and up to three accompanying guests.

Wonderland Sydney was the winner of the NSW Major Tourist Attraction Award for 2002. When you visit Wonderland Sydney you can ride on some of the biggest and fastest rides in the southern hemisphere. Wonderland also has more than 600 animals in their Australian Wildlife Park.

Wonderland Sydney is open every day from 10.00 am to 5.00 pm except Christmas Day. It is situated in Eastern Creek, about 45 minutes from the CBD where connecting buses depart regularly from major city hotels.

For further information call (02) 9830 9100 or visit www.wonderland.com.au.

HEALTH INSURANCE TO YOUR ADVANTAGE

The FSU continues to offer members the benefits of discounted group rates for private health insurance.

Subscribing members now have access to a new range of health insurance products through Member Advantage/IOR Health, which is underwritten by the Hospital Contributions Fund of Australia Limited [HCF], one of Australia's largest health insurers.

Advantages of insuring through FSU Member Advantage Health include:

- ❖ discounted group rates

- ❖ no excess for accidents or same day admissions*
- ❖ waiver of normal two month waiting period**
- ❖ 30 days free trial
- ❖ family cover that includes contributors' children up to 22 years of age
- ❖ two options to cover medical gap
- ❖ combine product options to suit your own needs.

1300 853 362, email info@member-advantage.com or visit the website at www.member-advantage.com/fsu

* IOR will waive the excess for all same day procedures or for hospital treatments which are the result of an accident. The excess is waived if treatment is within 12 months of the accident.

** Waiver applies to all hospital and extras benefits required except those to which longer waiting periods apply.

ADDICTED TO STUDY



Photographer: Kyle-Jane Hunt

Liz Pearson (Left) and Rachel Hanton (Right) (National Bank, Victoria) gladly admit to being career-minded. Both also recognise the crucial value of professional education in the development of their careers - not just in terms of enhancing their knowledge and skills, but also in adding to their formal qualifications.

Rachel was looking for a management qualification but work and social commitments ruled out any possibility of attending classes, so she enrolled in the FSU Diploma of Management, available by distance education. She completed the course late last year, and is now applying the lessons learned to her new role as Sales Support Manager.

But now Rachel is hooked, and is contemplating further study. 'Although I've taken a year off study to concentrate on my new position', she explains, 'next year I'll be looking at a Business degree, or perhaps a Graduate Diploma.'

Liz, a Personal Banker in the same region, has also contracted the study bug. She too has a particular interest in management, but as the course Rachel completed is no longer available, Liz has enrolled in the APESMA/FSU Diploma of Business (Frontline Management). "I realised that if I want to develop my career", she says, "and have some free time available, it makes sense to devote that time to work-related study."

FSU members now have access to a wide range of career-related courses. For further information, contact Terry King, Coordinator, FSU Education Programs on (03) 9261 5325 or by email at terry.king@fsunion.org.au.

CBA STUFFS UP PAY

The Commonwealth Bank admitted to FSU that the implementation of its multi-million dollar on-line HR system, PeopleSoft, was 'stuffed up'!

It was hardly news to thousands of Bank employees who have not been paid correctly since its introduction in October 2002!

From the first pay run onwards, FSU was inundated with complaints from members who

- ❖ were not being paid at all,
- ❖ were not being paid for overtime and leave entitlements
- ❖ had third party deduction i.e. mortgages ignored and
- ❖ were over and under taxed.

Problems were exacerbated because the new system introduced a totally on-line system, replacing the familiar paper payslips. More than 10,000 CBA staff signed a FSU petition stating their preference for paper pay slips.

Mystery shopping - rot to stop

FSU's Commonwealth Bank section declared that 2003 would be the year to 'stop the rot on mystery shop'!

Earlier this year, FSU prepared a submission to the Bank which detailed members' personal experiences of how this retail technique is being abused by CBA, and of the humiliation, intimidation and penalties which are occurring daily.

The next step was a public campaign which has been running since April to educate customers about how tellers are forced to follow a script - word for word - and try to sell them more of the Bank's portfolio of products.

'We have been campaigning to pressure the Bank to stop using the Mystery Shopping surveillance technique to monitor individual staff performance. We have visited several bank branches without notice, and have received tremendous support from customers and local media,' says FSU National Assistant Secretary Sharron Caddie. 'People are disgusted that the Bank treats its staff and customers with such little regard for their loyalty and familiarity'.

Bev is a winner

Bev Lowrie, BankWest Lending Services Centre, is the lucky winner of the Communications survey draw. Over 1000 responses were received from surveys sent to randomly selected members. Your feedback is being used to help improve FSU communication. Watch for future FSU communications surveys for your chance to participate.

STRENGTH YOU CAN COUNT ON



FSU@Work reports on moves to build strength in your workplace.

Delegates at last year's FSU Conference said they wanted more information about what the union does. They wanted to know exactly how many members participated, how many disputes were resolved and how many members were helped, and so on.

Statistics are now flowing in from every branch. Data about workplace visits, communication, disputes, enterprise bargaining and recruitment are being all collected and recorded.

Building the network of workplace Reps is an essential theme. The Union already has 4000 workplace Reps - but more are wanted. Across the country, every Branch is directing more resources towards innovative ways to support Reps and build their role in the workplace.

WA Branch aims to have a Rep in every workplace and on every floor (or department) in head office areas. For existing reps, they plan more training and follow-up. 'We're also keen to increase contact between union staff and workplaces reps', said Lynnaire Stacey, WA Branch Secretary.

Meanwhile in SA/NT, the Branch is looking to involve members more in developing campaigns. 'We're forming more workplace sub-branches,' says Branch Secretary, Karen Brown. The Branch plans to conduct campaigns on workplace issues through the sub-branches.

In the Sunshine State, there is more emphasis on promoting 'wins' by members at the workplace. 'We aim to better spread the news about the members' wins in the workplace,' says Queensland Branch Secretary, Michael Clifford. The Branch is also directing more resources in recruiting new members in telephone banking.

In NSW/ACT, better communication is the theme with the monthly newsletter FSU Bites and the placement of union notice boards in every workplace. 'Union notice boards are very important,' says Geoff Derrick, NSW/ACT Branch, 'we are making sure that every workplace has one'. But that's not all, the Branch is telephoning members to invite their participation at the workplace.

In Victoria and Tasmania, Reps are the focus of many activities. 'It's all about recruiting more Reps and supporting them to achieve more wins in the workplace,' said John Wilson, VIC/TAS Branch Secretary. There's also more emphasis on training and support for Reps, as well as more 'goodies' like FSU Reps T-shirts and FSU lanyards to help raise the Union's profile.

Every workplace can have an FSU Rep. Does yours?

Back by popular demand.

GO PLACES WITH THE FSU IN 2003

Join or recruit a friend before 30 September 2003 and win!

Everyone wins a cinema ticket and joins in the draw for a fabulous Fiji 6 day holiday package for two.

Imagine 6 fabulous days in Fiji

The grand prize includes: Adult economy class return airfare tickets from nearest capital city; 5 nights accommodation at the Shangri La 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 17 October 2004 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 2003 and 30 September 2003 and those new members recruited between 1 July 2003 and 30 September 2003. Employees and officials of the FSU and their immediate families are not eligible to enter. / The promotion commences on 1 July 2003 and entries close at 5 pm 30 September 2003. / The prize winner will be selected by drawing the names of eligible members of the FSU. The major draw for the major prize will take place on 13 October 2003 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, 17 October 2003. The winners name and work location will also be published on the FSU website on 13 October 2003 and in the next edition of FSU@Work. / Total prize value is \$3578. / The trip must be taken by 17 October 2004 and departure is subject to the availability of bookings and flights. If the winner cannot use the prize by 17 October 2004, 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. / In the event that the Australian Government issues a travel warning in relation to Fiji an alternative travel prize of the same value will be provided to the winner/ The Promoter is Finance Sector Union of Australia, ABN 27843406938 of 341 Queen St, Melbourne, Vic, 3000, Ph. No 03 9261 5300. / Authorised under NSW Permit No. TPL03/05217, A.C.T. Permit No. TP03/2299, N.T. Permit No NT03/1933, S.A. Permit No. T03/2182.

Photographer: Fiji Visitors' Bureau - Sava

FAIR GO FOR MEDICARE

Australia's fair and efficient healthcare system may be destroyed under the Howard Government's ruthless plan to change Medicare.

The plan encourages doctors to charge co-payments for formerly bulk-billed services. That means more doctors will charge higher up-front fees.

Medicare has been a world-class health system that has served Australia well for 20 years. Australians already pay for it with taxes and the Medicare Levy. The Howard Government's plan would force people to pay three times:

1. through the general tax base;
2. through the Medicare levy;
3. through the direct cost of a doctor's visit.

Imagine paying three times just to see a doctor! Australians are already struggling with rising medical fees and higher pharmaceutical expenses. The ACTU says too many people are already under financial pressure, especially where a family member has a chronic illness.

The ACTU estimates that an average working family with two children and an average number of doctor's visits will face up to \$500 a year in extra costs.

"Working families on low-to-middle incomes and without a health care card will be hit hardest by the changes because there will be no incentive for GPs to bulk-bill," ACTU President Sharan Burrow said. "People who cannot afford to pay for health care will be forced to seek treatment in a public hospital."

"We have a nation bullied into private health insurance - taxpayers dollars spent to prop up the private insurance industry, neglect of Medicare and now a further step in the Americanisation of the health system," Ms Burrow said.

Health Insurance Commission data shows that since John Howard has been in power, bulk-billing has decreased significantly.

Year	Bulk-billed doctors visits
1996	80.6%
2003	69.6%

What's more alarming, is that in many outer suburbs, regional and rural areas, bulk-billing barely exists.

Australian Bureau of Statistics figures show a dramatic increase in health costs.

- ❖ Out-of-pocket costs for seeing a non-bulk-billing doctor have risen by 16.6% in the last two years.
- ❖ Health costs have increased by 7.2% in the 12 months to March 2003, far exceeding rises in other areas.

Despite spending far less than the US on health care (8.3% of GDP vs 13% of GDP) Australia has 30% more acute beds available per capita, a 36.5% lower infant mortality rate and life expectancy more than two years higher than the US. Unlike Australia, the US has over 40 million people without any form of health insurance.

All Australians deserve a fair go. Medicare should be saved from government vandalism in order to maintain the basic right to an affordable and accessible health care service.

