

# fsu@work

.iag fsu member magazine

ANOTHER CHANCE  
TO WIN A FABULOUS  
FIJI HOLIDAY

See page 8



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July 2003



It's about time!



## No winners as IAG forces change

Feedback from members suggests that there are no winners in IAG's plan to change standard hours to 37.5 per week.

People now working 35 hours are concerned about the impact of the extra time on their childcare, travel, study

## Statement with Tony Beck

and family arrangements. Meanwhile those currently working 37.5 hours face different issues - their pay relative to others in the company will be reduced!

It's a hotch-potch where nobody wins. If IAG were serious about having one best practice agreement they should opt for 35 hours. It's the best and fairest way to bring everyone together.

## 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: L-R: Karla Nguyen, Peter Styles and Robyn Loewenthal

Photographer: Urs Bucher

Photographer: Urs Bucher



FSU Rep Gary Dixon is one of many relieved employees at ANZ Mortgage Operations.

## Express Lane



## ANZ'S ABOUT FACE

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'.

## UNION DAY OF ACTION AGAINST WAR IN IRAQ

On 14 March 2003, union reps at St. George Direct in Parramatta voiced their support for peace and justice. Union reps and members organised and held a "purple ribbon day" in conjunction with the NSW Labor Council's "Union Day of Action Against the War".

With the purple ribbon adopted as the symbol of the anti-war movement, reps distributed the purple ribbons to anyone who wished to show their opposition to the war on Iraq and had other information on hand about how to get more involved.

FSU Rep, Anzel Phillips, felt it was important that her workplace not ignore what was happening in the rest of Australia and, in fact, the world. "I felt that the anti-war opinion was being ignored. And at a grassroots level it was important to express our opposition to this war and to express our support for normal people in Iraq who would be affected by it."

FSU members joined with public transport workers wearing purple badges, construction workers holding stop-work meetings, schools conducting peace assemblies and nurses holding services at hospitals, all combining to bring the message of peace to their workplaces.

## A FAMILY AWAY FROM HOME



Photographer: Exposure

Ann Harris, Ruth de Barros-Kaveti (front), Cliff Batty, Lyn Rankin. (Maureen Pressland absent). Together their total years of being involved with the FSU amounts to 70.

The staff at Australian National Credit Union in Brisbane

are one big happy family. So much so, that they go away together with their respective families every Christmas!

With 70 years of service between them, they know each other well. 'We never hesitate to ask each other for help', says FSU Rep, Ruth De-Barros. 'We have grown together, and just like a family, we take the good with the bad. Although the good definitely outweighs!'

'It may be a small branch, but most staff are FSU members and have been for many years. We are proud union members. Time has not changed our views and we remain completely committed'.

On collective issues they stand undivided. They are protective over their RDO's and are adamant that they remain an entitlement. Over the years the team have survived numerous relocations, five mergers and a fire in 1990 that gutted their offices. They scrubbed and washed the few items that were salvaged from the blaze and the day after the fire, they had a temporary office up and running and managed to fund a loan for a client!

'We have a very unique situation here, and for that, we are very lucky'.

# CGU OFF TRACK SAY STAFF

**CGU has angered staff by scrapping a popular transport ticket purchase scheme.**

Meanwhile the union has been flooded with protest faxes from angry CGU staff asking for support to reverse the decision.

Under the scheme, CGU bought yearly public transport tickets at a substantial discount and sold them to staff through payroll deduction. The yearly ticket price is up to \$500 less than the weekly or monthly equivalent.

'CGU are really on the wrong track', said FSU Vic/Tas Organiser Michelle McCann. 'Members are saddened by the attitude behind this cheapskate decision.'

CGU management has said the scheme was administratively too difficult. The FSU understands that CGU HR have received over 200 e-mails protesting the decision and that anger was still mounting.

'I can't afford to buy a yearly ticket, ' says a member from the Swann Head Office. 'Weekly or daily tickets will be a nuisance and more costly.'

A member from NSW Accounts dismissed the company's excuse as 'crap' and said she calculated the extra cost to her would be \$800 per year. A number of members said they face a double whammy because their partners were CGU staff also!

FSU Secretary Tony Beck said the scheme should be reinstated because it was a winner. 'Staff enjoyed big savings at virtually no expense to the company. I'd call that good old fashioned employee relations.'

Photographer: Kyle-Jane Hunt



CGU is off track!

Back row L-R:  
Ray Barnett,  
Deb Mathews,  
Peter Kelly,  
Meg O'Connell and  
Don Pritchard.  
Front row L-R:  
Melissa Czernik and  
David Peers.

## SACKED BY SMS

Hundreds of British insurance workers have been sacked by text message to their mobile phone. In scenes reminiscent of our HIH, the British Amulet Group went into receivership and was unable to pay wages. 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, disgruntled employees and executives ransacked three of the company's offices. Since then, the British Trade Union Council has organised a more unified approach for employee entitlements through the courts!

## UNDERSTAFFING - IT'S A CRIME!

The Industrial Relations Court in NSW is set to announce the penalty for an employer who failed to ensure adequate staffing to protect employees' health and safety. The employer was found guilty of an offence under the Health & Safety Act. The case sounds a warning to all employers who operate with too few employees. In any case where the employer has insufficient staff, it may be found that they are guilty of failing to ensure the health, safety and welfare of their employees. The law is very similar in each state, and a breach exposes the employer to potentially serious penalties.

## SENATE TO REINSTATE FAIR GO?

The ALP is proposing Senate legislation to restore the Industrial Relations Commission's power to require parties to bargain in good faith. Since the Howard Government stripped the Commission's arbitration powers, it has become common practice for employers to impose individual agreements, reduce entitlements and force non union arrangements rather than negotiate in good faith. If the government blocks these changes it will be a signal that employers can continue to disregard fair play in the workplace. Members are urged to contact their Senator to express an opinion. Details of Senate email addresses are at [www.fsunion.org.au](http://www.fsunion.org.au).

## 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. GE goes to great lengths to make the customers 'feel at home'. Staff are schooled in Australian phone accents and manners - they are even given 'Aussie' working names. Some have visited Australia for initial training and trips to the footy, beaches and BBQs.

Three years later GE still diverts some calls overseas, but the feared flood of jobs offshore has not occurred. Industry observers say that diversion to overseas call centres has proved more costly than first promised. Belinda Tkalcevic, the ACTU's call centre watchdog, says less than 1% of calls are diverted off-shore. 'It's not as easy as the call centre cowboys promised,' she said.

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.

Despite the Australian reluctance, Indian authorities predict 2 million more call centre jobs by 2008. But they also predict dire shortages 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 graduates seeking high status work in smart, air-conditioned offices in downtown Bangalore and Mumbai. 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. 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 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 AXA, Telstra and EDS are looking to export IT projects.

# MEMBERS SAY STRIVE FOR 35

**The fax machines have been working overtime as members fax back their opinions about IAG's proposal for a 37.5 working week.**

Why did IAG choose 37.5 hours as the new working week? That's the mystery question. Were there sound business reasons? Or was it the figure drawn out of a hat? Judging by the member reaction, it wasn't done to suit popular opinion.

There are many reasons why 35 hours is the best option. After all, the largest area of IAG currently has a 35-hour week. 35 hours offers the best chance for the fairest integration of each workforce. If IAG are serious about one "best practice" agreement they would set the standard by giving all a 35 hour week.

Prompted by members' feedback the FSU is urging IAG to adopt a 35 hour week. If a 35 hour week suits you and your workmates

better, get on board the 'Strive for 35' campaign.

No matter which way you look at it, a change of working hours is a big deal in any business. IAG risks alienating staff en masse if it doesn't listen to your concerns.

**Your faxes said...**

***'Members want to keep their flexidays.'***

***'Even though CGU hours don't change, we will be the most disadvantaged.'***

**Who's taken over who?** 'Just because CGU work longer hours than the IAG companies, why does all of IAG have to go to longer hours? Why shouldn't CGU have their hours reduced?'

| Business unit | Current working hours | Proposed change | Key concerns  |
|---------------|-----------------------|-----------------|---|
| IMA (NSW)     | 35                    | Extra 2.5 hours | Less time for your lifestyle; 17 extra days' work per year; the 7% extra is just pay for extra hours and could affect your place in market range and therefore future \$ increases. |
| IMA (VIC)     | 38                    | Less .5 hours   | Drop just ½ hour per week but would be on less pay to NSW counterparts.   |
| NRMA          | 35                    | Extra 2.5 hours | See above IMA NSW.  |
| SGIO/SGIC     | 38                    | Less .5 hours   | See above IMA VIC.  |
| CGU           | 37.5                  | No change       | Why bargain? What do we gain? Same \$ relativities issues when compared to those who will receive 7% increase. Most affected by integration change.                                 |

**Harder to get flexitime?** 'How does IAG propose working the extra 2.5 hours every week? It will now take me 2.5 hours longer to start earning a flexiday.'

**Where's the veto?** 'As an FSU member for 13 years, I am surprised that the FSU is even considering the change - we should have vetoed the change outright as soon as it came up.'

**Childcare costs will rise** 'Childcare is hard enough to arrange without having to find more hours each week. Any extra pay will be gobbled up by extra child care costs.'

**One car family** 'I drop off my husband at work, drop our child at daycare and pick them up at the end of the day (he works a 38 hour week). Longer hours for me will mean one of us is sitting around waiting for a lift.'

**What about study time?** 'As a financial planner, I need to study to meet the needs of government legislation. I just can't imagine being able to cope with extra hours and study too!'

**Who's kidding who about hours?** 'Staff already work in excess of 38 hours per week overall and are not paid. Increased hours will have extreme consequences for average families.'

**Where's the flexibility?** 'We don't get paid overtime or TOIL, and if we did it would be very hard to get time off. Sometimes we have to work on weekends to catch up. Increasing working hours will only make our work even less flexible.'

**Already afraid to say no to weekends** 'Even though we get flex days, it's hard to find time to take them. We also work weekends because if you say no it's looked upon badly.'

**Give the top the chop** 'We already work more than 35 hours per week and find it hard to take the flexitime. Why should we work more than 35 hours? Please keep hours as they are. I'd rather we looked at cutting the costs as far as top earners are concerned.'

**Strive for 35 plus RDO** 'I really want to keep my RDO - I love it! I work an extra 20 minutes a day for this - a longer working week will just push my RDO further away! Give me a pay increase, not longer working hours.'

Photographer: Urs Buehler



How would you use your extra time?

From L-R: Karla Nguyen, Robyn Loewenthal and Peter Styles, from NRMA.

**Keep it simple** 'A 35 hour week. An RDO. And a pay rise!'

**Who will look after mum?** 'When I accepted the job it was for 35 hours. [Extra hours] will make it very hard for me because of my home commitments (elderly parent) - already the extra distance to Pyrmont has made this harder.'

**Hard enough now** 'It's hard enough to get time off as it is. Can't see how extending hours can improve this. As branch staff we have to work one Saturday per month anyhow - it's compulsory.'

**We worked our butts off for 35 hours** 'Longer hours should be rejected. Union members worked their butts off to get 35 hours! When I joined the company 35 hours was a condition of employment. It's just wrong for the company to just increase hours arbitrarily.'

**Childcare cost will ruin me** 'I pay for private childcare, and the extra cost for the extra hours will be more than the extra pay! Changing the hours will force me to look for another job.'

## A LITTLE MEANS A LOT

**A member dreams about how working a few hours less would make a big difference.**

**Monday:** Come to work and do my seven hours. Get to leave at 4:30pm and the sun is still up, even in winter. Was able to get an appointment with the doctor, no need to take half a day off again.

**Tuesday:** Left work in time to get the earlier train. Meant I was home 45 minutes earlier, missed most of peak hour and I got a seat to myself.

**Wednesday:** Picked up my kids from day care, lucky I only work 35 hours, don't have to pay the past 6:00pm fee!

**Thursday:** I get to play touch footy with my mates, I get to go home, change and relax a bit before going, unlike some of my poor team mates who have to change there.

**Friday:** I get more value out of happy hour only working 35 hours!

## 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](http://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](http://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](http://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](mailto:info@member-advantage.com) or visit the website at [www.member-advantage.com/fsu](http://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](mailto: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



Every workplace can have an FSU Rep. Does yours?

### 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.

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 - Suva

# 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.

