

# fsu@work

.nab/mlc fsu member magazine

MEMBERS' EXTRA

The complete guide to  
Member Benefits

See page 5



In this Issue: New HR - Page 4 More members - Page 11 '73 remembered - Page 12

November 2003



## Inside the HQ of the future

Finance Sector Union of Australia

[www.fsunion.org.au](http://www.fsunion.org.au)



## Statement with Tony Beck

### Staffing pledge

Good news for all the members who have raised the issue of staffing and relief in their workplaces - your message made it right up to the top! A recent meeting between the union and senior managers focused on staffing and relief with the bank promising (yet again) to look at the problem areas.

It's good to see your issues taken seriously at the top and we'll be looking forward to seeing what the Bank comes forward with. In the meantime, keep raising the issues - your message is getting through!

### Joy to the Board

FSU President Joy Buckland is making a bid for election to the ANZ Board of Directors. With 27 years in banking and much success as a branch manager, Joy could help bridge the gap between branch and board. If you are one of the ANZ's 180,000 shareholders, please visit our website [www.sharepower.org.au](http://www.sharepower.org.au) to see how to direct your vote to Joy.

The FSU has written to major employers stressing the need to review targets and workloads in the wake of the Financial Services Reform Act. Early reports from members indicate a major escalation of workloads caused by the complex and time-consuming compliance requirements.

This year's bumper profits in banking and insurance prove that our sector is healthy and growing. Yet most companies remain reluctant to hire more staff or increase the rewards for existing staff. In 2004, we'll be working with you to improve staffing and rewards across the industry.

We need to start by making sure that every workplace has an FSU representative. Being a Rep is a rewarding opportunity to help your workmates and learn more about your rights at work. Contact your branch for more details.

### Joy to the world

We'd like to thank you for your support and participation in 2003. On behalf of the FSU, I'd like to wish you and your family a safe and prosperous holiday season and New Year.

### Tony Beck

FSU National Secretary

Our cover features an exterior view of the new NAB Wealth Management HQ in Docklands.

Photographer: James Lauritz

Photographer: Katie Lloyd



FSU Rep Paul Logan won reasonable commuting distance with support from the Union.

## Express Lane

### PAUL'S HAPPY ENDING

**Paul Logan is now a happy man. He is able to balance spending quality time with his family and job commitments in two locations.**

However this didn't just happen. Paul's position in Dalby was dissolved and he was asked by the Bank to become Agribusiness Manager at Chinchilla - 87 kms away.

'I requested to stay in Dalby where I am an active member of the community and have family responsibilities. So I contacted the Union Office for advice about my rights in the proposed transfer'.

With support from the Union, Paul struck a deal that works for both him and the Bank. He can continue to work in Dalby but will also have an office at Chinchilla. 'I get the discretion to organise my time between the offices.' He was also given the use of a Bank vehicle to commute between the two places.

'It's working great and we're going to review the situation in a couple of months to check that it's working for everyone'.

### DAVID LEAVES IN GOOD SPIRITS

**After nearly 30 years with the bank, David Birch was surprised by his first dealings with the bank as a customer rather than as a long serving staff member.**

'I received a letter advising me that my loan would now incur a loan service fee of \$8 per month plus an early payout fee when I pay out the

loan from my redundancy money. That's not bad after 30 years of service. I am reminded of course that fees are appropriate.

'I have always been a Union member and have never considered resigning, even when I have disagreed with them from time to time. It makes me laugh to think how we seriously considered the cheque-handling ban in 1974 and the staff were escorted off the premises. I think we won a 15% pay rise on that occasion. I've always considered my Union membership my job insurance and the cost as the premium paid for protection'.

'The effect of change on staff is a very serious issue. I don't think our employers really understand the pressure on staff trying to make the adjustments.'

'I am happily resigning from the Bank and wish the Union continued success in your fight to protect staff in the financial sector'.

### NORTHERN TERRITORY EXPOSURE

**In a chat with NAB rep, Michaela Klien, FSU@Work learned about the differences in working for a Bank in a remote location and the impacts it can have on staff.**

Located at the Todd Mall in Alice Springs, Michaela joined the Bank last December.

'Central Australia is a unique and glorious place to live and work' she says. 'Other than the fly convention every summer! Unlike most other branches, we service a number of Aboriginal community organisations, stretching across a 1000km radius. Another unusual aspect of working in Alice is that full time work is easy to come by so we find it difficult to get casual staff to do relief work. We can't share relief staff with other NAB branches in the area, because there aren't any!

'Also our location brings an explosion in business activity every tourist season, so we have to manage our fluctuating workload accordingly.

Being a Union Rep I've relearned the importance of listening to myself when I think 'this can't be right' about a work situation. When I've followed issues up with the Union, I've usually found my hunch was right. I've also learned that it's a matter of being heard by the right person. For example we had a major win this year with regards to relief staff to cover annual leave, because we took it up with the right person within the National at the right time. It took time, and all of us working together, but now we are enjoying being fully staffed'.

# RED FOR RAINEY WINS THE DAY

**A spontaneous show of support has helped a union member keep her job.**

Rainey Aloizos, a thirty-two year veteran with the National and the winner of three bank excellence awards, faced possible retrenchment unless she took an \$8,000 pay cut. But the Bank hadn't reckoned on the massive support that Rainey would receive.

While the union prepared her case for the Industrial Relations Commission, members at Brisbane's LSQ mounted their own RRR campaign. Recognise Rainey's Rights stickers were worn by most and a petition collected over 154 signatures, that's just about everyone on site.

More than 70 faxes of support were received from workplaces across Queensland with comments including, 'A win for you, is a win for all of us!', 'loyalty works both ways', 'Hang in there Rainey! You deserve better,' and 'Go Rainey! You didn't give them 32 years just to be treated like this.'

'Red for Rainey Day' was organised to coincide with the IRC hearing and the arrival of senior management to discuss the issue. One member even made small lapel cardboard t-shirts that people could wear (just like a ribbon).

Evidently the Bank saw lots of red and agreed that an appropriate redeployment could be found.

## Five out of five

Rainey was the last of five members to find redeployment after the whole Collections Team at LSQ had their roles shifted to Melbourne. Initially the bank said there was little or no opportunity for redeployment and they would be "home for Christmas" (unemployed).

With the assistance of their union reps, the FSU members stood together and insisted the bank treat them in accordance with their rights under the RRR Agreement. Once this happened, four out of five staff found roles within the next two weeks.

And the Bank's decision to offer Rainey redeployment without loss of salary makes five out of five successful cases - Christmas did indeed come early thanks to the Red For Rainey Day — Santa would be pleased.

Photographer: Erwin Chlanda, Alice Springs News



Linda Fitzsimons and Michaela Klein (left) talk about the pro's and con's of working in a remote location. See page 2 for their story.

## NATIONAL PLEDGES ACTION ON STAFFING 'HOTSPOTS'

**The FSU has held a top-level meeting with a group of Bank General Managers and Senior Executives to discuss union concerns about staffing and relief.**

Paul Schroder, FSU Assistant National Secretary, said the attendance by so many Senior Executives to discuss staffing and relief was a very good sign. 'Clearly the work of members at the workplace to highlight staffing and relief was having a big impact,' he said.

Bank Executives said that Positioning For Growth (P4G) had been good for the Company, however they also agreed that the P4G had placed great pressure on staff. The Union was assured that no more P4G style cutbacks

were around the corner. Instead the executives said they wanted to promote staff as a key asset, putting more emphasis on employees' opinion and union concerns.

The FSU stressed that fixing staffing and relief was a crucial step. 'It was clear that the Executives did not want problems with staffing and relief to distract employees from their positive agenda,' Paul said

The Executives asked the FSU to bring staffing 'hotspots' to their attention so that solutions could be found.

'No doubt members will be pleased that staffing and relief is being talked about at such a senior level. We will be waiting to see if that talk translates into action.'

# MLC MEMBERSHIP BOOST HELPS WIN AGREEMENT

**A boost in union membership in MLC has helped secure a progressive new agreement.**

The Agreement, which went to ballot in late October was supported by more than 80% of staff. It replaces the Wealth Management Agreement 2001 - 2003 and is to be read in conjunction with the National Australia Bank Award 2002.

It features a range of new and exciting changes to the conditions for Wealth Management employees, and begins the process of better aligning the conditions for Wealth management staff with those of National Australia Bank employees.

Importantly the agreement sees a relaxing of the policy of only paying salary increases based on market and performance indicators. The agreement brings remuneration changes over the next 2 years.

In Year 1, the minimum rates for Level 1 employees are to be increased to the minimum of National Australia Banks O Grade, plus an increase from \$27,950 to \$31,121 for Level 2 and 3 employees with a minimum increase of 5%.

All other Level 1 and 2 employees will receive a 3% increase across the board backdated to 1 October 2003. A pool equivalent to 2% of the total Total Remuneration Package (TRP) for market and performance related increases is available for all employees. This equates to a 3.5% total remuneration over 12 months.

In Year 2, a 4% pool for market and performance increases is available which includes an adjustment to superannuation from 80% of TRP to 100% of TRP.

For staff already receiving employer contributions on the basis of 100% of TRP, a one off compensatory payment of \$650 will be made to their superannuation account.

Although there is no across the board payment in Year 2, a pool of 2% of the TRP bill will be distributed to employees on the basis of performance and market changes. The Agreement extends the availability of salary packaging to all Wealth Management employees.

Photographer: James Lauritz



**Snaps from the new Wealth Management offices in Melbourne.**



Other key features of the new agreement include:

- ❖ 12 weeks of paid primary carers leave on the birth or adoption of a child.
- ❖ 38 hours of pre natal leave for pregnant women and 8 hours pre-natal leave for their partners, with similar arrangements for adoption.
- ❖ unlimited support when sick with up to 8 days per year without certificate.
- ❖ access to voluntary retrenchment .
- ❖ enhanced severance provisions in line with those in the National Australia Bank Enterprise Agreement.

The new Agreement will operate until 31st December 2005.

***Many staff joined the union during the enterprise agreement negotiations.***



# members' extra

.member benefits

YOUR COMPLETE  
GUIDE TO FSU  
MEMBER BENEFITS



In this Issue: Credit cards; computers; eating out; theme parks and more

2003 / 2004

From movie  
tickets to  
Mazdas





## Welcome to the FSU Member Benefits Handbook.

The aim of the FSU is to progress working conditions for employees in the finance sector. That

means working to ensure that members have access to meaningful employment and career opportunities underpinned by decent working conditions.

The FSU must be active in a range of areas with our primary focus being to provide representation, advice, assistance and protection at work. To continue to do this we all need to actively build our union's presence and strength across our industry.

While representing you in the workplace is our priority, we also provide extra benefits as a valuable addition to your membership. This booklet lists those extra benefits that have been designed to save you time and money.

Please take full advantage of your FSU membership by being active in your workplace and by accessing these benefits.

Tony Beck  
National Secretary.

## PERSONAL LOANS

Personal Loans are available to FSU members through Members Equity at one of Australia's lowest fixed rates. You can borrow from \$5,000 to \$30,000 with no security required.

Call them on 13 15 63 or visit [www.membersequity.com.au](http://www.membersequity.com.au)



## CREDIT CARD

FSU members have access to a market leading credit card offer available through Members Equity. The ME Mastercard has been recognised as Australia's cheapest credit

card\* and offers up to 44 days interest free on purchases.

Call Members Equity on 13 15 63 or visit [www.membersequity.com.au](http://www.membersequity.com.au).

\*Winner of Money Magazine Best of the Best Awards 2003 for Cheapest Credit Card. Other credit cards may have cheaper rates for special introductory and balance transfer offers.

## SAVINGS AND TRANSACTION ACCOUNT

FSU members can access a savings and transaction account that earns real interest from Members Equity. The account has no ongoing account keeping fees, offers 15 free EFTPOS transactions each month and has no bank fees for Internet and Phone banking.

Call Members Equity on 13 15 63 or visit [www.membersequity.com.au](http://www.membersequity.com.au)

## HOME LOANS

Members Equity offers FSU members low interest rate home loans with no application fees, ongoing account keeping fees or hidden costs. Call 13 15 63 or visit their website at [www.membersequity.com.au](http://www.membersequity.com.au)



## EDUCATION

The FSU provides its members with access to a broad range of career-related education courses mostly by distance education. Certificate and diploma level undergraduate courses and post graduate courses in specialist banking, finance and management

disciplines are all available at special rates for members.

So regardless of your age, your position or your academic background there's probably a course here for you.

Call the FSU Member Services line on 1300 366 378 or visit the Careers' Centre section on the Union's website at [www.fsunion.org.au](http://www.fsunion.org.au).

## FSU CAREER CENTRE

Career support services are another member service available to FSU members. For information on employment trends, resume preparation, preparing for interviews, job vacancies and other career advice call the FSU Member Services line on 1300 366 378 or visit the Careers' Centre section on the Union's website at [www.fsunion.org.au](http://www.fsunion.org.au).

## RETAIL SHOPPING SERVICE

Competitive prices can be found for union members on white goods and electrical goods. Call Union Shopper on 1300 368 117 (Queensland members should call 3859 9999 or 1300 360 033 outside of Brisbane) and quote you union membership number. You provide them with the details of what you want (brand, model number etc) and the best price you can find. They will then call you back within 24 hours with the best price they can locate. More often than not it will be better.



## PRIVATE HEALTH INSURANCE

Enjoy discounts on health insurance products with Member Advantage/IOR. IOR is a fully owned subsidiary of one of Australia's largest

funds, the Hospital Contributions Fund of Australia (HCF).

Call FSU Member Advantage now on 1300 853 362 or visit [www.member-advantage.com/fsu](http://www.member-advantage.com/fsu).

## NEW & USED CARS

FSU members have access to two car buying services both of which offer significant savings on most makes and models. For new cars only visit [www.discountnewcars.com.au/fsunion](http://www.discountnewcars.com.au/fsunion), call 1800 146 666 or email [enq@discountnewcars.com.au](mailto:enq@discountnewcars.com.au).

For new and used cars you can also call United Motor Search on 1300 131 137 or visit [www.unitedmotorsearch.com](http://www.unitedmotorsearch.com).



## MOVIE TICKETS

FSU members can access the cheapest offer on movie tickets available around Australia. Hoyts, Village, Greater Union and Birch Carroll & Coyle tickets are valid for at least six months from date of purchase and

can be used any time before 5.00pm on Saturdays.

Call the FSU Member Services line on 1300 366 378 to place your order and pay by credit card. Tickets are usually mailed out the same day if purchased before 4.00pm.



## THEME PARK TICKETS

FSU members and up to three guests receive a 25% discount on production of a current union membership cards at Wonderland Sydney. Wonderland is open every day from 10.00am to

5.00pm except Christmas Day. For further information call (02) 9830 9100 or visit their website at [www.wonderland.com.au](http://www.wonderland.com.au).

Other special theme park offers including Movie World, Dreamworld and Sea World are regularly available on a seasonal basis. Call the FSU Member Services line on 1300 366 378 for further details.



## RESTAURANT & HOTEL DISCOUNTS

*FSU Dine Out* provides members with 20% off restaurant bills up to \$25 and 50% off hotel room rack rates. Vouchers are

available for a number of major Australian franchise chains, discounts are available at tourist attractions and offers may be used more than once.



Photographer: Kyle James Hunt

Pino Gargaro (ANZ Vic) is thrilled with his Mazda SP20 Protege, purchased through the FSU.

Priced at just \$16.50, one night out pays for an entire year's worth of great discounts. Call the FSU Members Services line on 1300 366 378 to place your phone order and pay by credit card.



## FREE EXCLUSIVE MEMBERS ONLY WINE SERVICE

FSU WineOutlaw provides members with a free 12 month subscription (valued at \$49.50) to Australia's leading independent, expert online wine advisory service.

WineOutlaw.com.au provides a fortnightly newsletter with the ten best value for money wines as recommended by leading Australian wine analyst Paddy Kendler.

WineOutlaw does not sell wine but aims to take the guesswork out of buying wine.

With a monthly e-zine, an Ask the Outlaw link and a My Cellar function, this has become a popular new service enjoyed by FSU members who want to maximise their drinking dollar. Check out the site at [www.wineoutlaw.com.au](http://www.wineoutlaw.com.au).

To access this members only offer call 1300 366 378 for further advice.

## COMPUTERS & INTERNET PACKAGES



Special desktop and laptop packages with internet access and internet only deals for dial up and broadband plans are available for FSU members from Virtual Communities.

Call 1300 131 789 or visit their website at [www.virtualcommunities.com.au](http://www.virtualcommunities.com.au) and quote your union membership number to receive the discounted rates.

## FINANCIAL PLANNING & LEGAL ADVICE

Financial planning and legal advice to members on a range of topics is available through your local FSU Branch and the first consultation is usually free of charge. Call your Branch office as listed in this brochure for referral details.

## DISCOUNTED HOLIDAYS & TRAVEL

Great holiday and travel offers are available for FSU members in all Australian states.

Call the FSU Member Services line on 1300 366 378 for further details.



“ We find that members really appreciate the convenience of accessing all the FSU member benefits with one call. ”

Lisa Scopel, FSU Membership Centre

1300 366 378

## FSU STATE OFFICES

### Victoria

Vic/Tas Branch  
Level 4, 341 Queen St  
Melbourne VIC 3000  
Ph: (03) 9261 5400

Tasmanian Office  
Level 1, 25 Davey St  
Hobart TAS 7000  
Ph: (03) 6224 9661

Commonwealth Bank Officers' Section  
Level 8, 341 Queen St  
Melbourne VIC 3000  
Ph: (03) 9261 5444

### New South Wales/A.C.T

NSW/ACT Branch  
Level 2, 321 Pitt St  
Sydney NSW 2000  
Ph: (02) 9320 0000

Commonwealth Bank Officers' Section  
Level 3, 321 Pitt St  
Sydney NSW 2000  
Ph: (02) 9273 8244

### Queensland

Queensland Branch  
Level 3, 97 Creek St  
Brisbane QLD 4000  
Ph: (07) 3845 6900

Commonwealth Bank Officers' Section  
Level 3, 97 Creek St  
Brisbane QLD 4000  
Ph: (07) 3845 6920

### South Australia/N.T.

SA/NT Branch  
Level 1, 23 Greenhill Road  
Wayville SA 5034  
Ph: (08) 8229 6540

Commonwealth Bank Officers' Section  
Level 1, 23 Greenhill Road  
Wayville SA 5034  
Ph: (08) 8229 6545

### Western Australia

WA Branch  
3rd Floor, 165 Adelaide Terrace  
East Perth WA 6004  
Ph: (08) 9220 3100

Commonwealth Bank Officers' Section  
3rd Floor, 165 Adelaide Terrace  
East Perth WA 6004  
Ph: (08) 9220 3111

### National Office Melbourne

341 Queen St  
Melbourne VIC 3000  
Ph: (03) 9261 5300

### National Office Sydney

Level 3, 321 Pitt St  
Sydney NSW 2000  
Ph: (02) 9273 8222

Reserve Bank Officers' Section  
Level 3, 321 Pitt St  
Sydney NSW 2000  
Ph: (02) 9273 8255

FSU Website  
[www.fsunion.org.au](http://www.fsunion.org.au)

FSU Member Services  
line 1300 366 378



# Low Cost Banking for Members

Access more benefits than ever through your FSU membership.

Members Equity, the bank for union members brings you:

A range of low cost home loans

A market leading credit card

A savings and transaction account that earns high interest on every dollar over \$3,000

A low fixed rate personal loan

For more information on Members Equity, simply call

**13 15 63**

or visit [www.membersequity.com.au](http://www.membersequity.com.au)

Fees and charges are payable.  
Terms and conditions available on request.  
Applications for credit are subject to approval.  
Members Equity Pty Ltd ABN 56 070 887 679  
[www.membersequity.com.au](http://www.membersequity.com.au)  
12366 FL09 C089/111003



MembersEquity

# LSU STAFF WIN TARGET CONSULTATION FOR ALL

**Year long action about targets by members at the NSW Lending Services Unit (LSU) has positive ramifications for all NAB staff.**

'Targets have been a problem for staff here for a long time,' says FSU Rep Joanne Rayward. 'So we were keen to use our rights in the latest enterprise agreement to get fairer targets.'

Even though the agreement says staff and management must agree on targets, the National took the extraordinary position that unless staff formally disagreed with their targets, then they agreed to them. Meanwhile most staff did not even know they had the right to disagree, did not know how to lodge a disagreement, or in some cases had tried to do so and were ignored by their managers. (FSU@Work wonders how far the Bank would get if they tried this on customers!)

That prompted the FSU Reps to arrange a meeting of all interested staff to commence the process of disputing their targets. At the meetings 120 members signed statements formally disagreeing with their targets. Reasons for disagreeing included that targets were unachievable without working overtime, targets produced great stress, numerical targets could not be achieved without sacrificing quality, and so on.

The meetings also came up with a mass of comments on how management could improve the way they set targets and measure work outcomes.

The National then took some time to consider these comments. Finally FSU

Photographer: Urs Bucher



Many hands make it happen. Lending Services Unit: back row from left: Barbara Berry and Rene Colusso. Front row from left: Mylene Colquhoun, Mark Akhurst and Debra Dollisson.

Reps met management in early July, to discuss how to resolve the issues. Fortunately the National also wanted to fix the problem.

'They could not ignore 120 staff formally disputing their targets' said Organiser Jane Maze. 'The great thing is that those 120 people have made a difference for thousands of staff in the National, because the Bank is going to change its PMF setting process throughout Customer Service and Operations.'

Next year's performance targets are being drafted now. They will be presented to staff for discussion and feedback in August. Targets will be finalised only after that feedback.

'Management and FSU Reps at Lending Services will meet regularly to monitor the changes being made, and make sure we really do have a system that produces achievable targets that staff have agreed to' said Mark Akhurst, another Workplace Rep.

## KING ST REPS KICKING GOALS

**The Reps at the National Call Centre at 383 King Street worked tirelessly in the weeks leading up to the nation wide stoppage on December 13, 2002.**

Their success largely contributed to the negotiation of a satisfactory agreement for NAB workers across the country. Unfortunately, after these achievements, many of these dedicated and skilled Reps left the bank or were promoted internally.

But in just six months of hard work and diligence, the remaining King Street Reps have managed to triple the size of the Rep network in the building.

As a result, King St boasts a greater level of union activity, particular in the internet banking department. This area has seen just one Rep grow into a ratio of one to every ten staff members. Membership has also reached new heights and reps now have access to team meetings or can call a meeting of their own to address staff.

We have no doubt that this ambitious and dedicated group will continue to sustain and develop a positive union presence and culture in the workplace.

## Ambition



### STAND OUT IN THE CROWD - GET SURFING

At FSU Employment we often advertise our vacancies on the internet and get a lot of applications via email. It's a quick and easy process for advertisers and applicants. But we also see a lot of common mistakes that could be easily avoided. Here are some simple tips to make sure your application gets noticed:

1. Pay close attention to the instructions given in the job advertisement ie. Do they want you to email your resume, fax it or call them first?
2. Include a covering letter with your resume (yes, even on the net). Introduce yourself and let them know why they should consider you for the interview.
3. Make sure your resume is simple in its layout and use a software application that won't be hard to open and read.
4. It's a good idea to follow up your application - this separates you from the masses of pro forma applicants that email has created.
5. Take advantage of the tools offered on job sites that let you post your resume and receive notification of vacancies.
6. Internet job search should be part of your overall job search plan as there are some companies and employment agencies that only advertise their vacancies on the internet. At the same time, only looking on the internet can be limiting.



## Quick job search.

So if you're looking for the right job, visit [www.fsunion.org.au](http://www.fsunion.org.au)

Photographer: Pamela Blackman



## Express Lane

### FIJI WINNER

**Loretta Bould (Bank of Melbourne Swan Hill) couldn't be happier. She is getting married and is now the lucky winner of the FSU Sign Up and Go Places competition.**

'It's the perfect honeymoon,' says Loretta who will be enjoying a fabulous Fiji getaway courtesy of the FSU.

The competition attracted 2,325 new members and also was a boon for the people who helped them join.

'The FSU sent out over 4,000 movie tickets - one for every new member and one for the person who helped them join.'

### TRAINING BUILDS CONFIDENCE

A recent survey of FSU reps confirmed how hard you all work, all the tasks you take on, and your willingness to help build the union in your workplace.

In the survey, reps who had participated in union training reported more confidence with everyday activities including answering queries, handling a dispute, meeting with management, distributing information to members and getting feedback to the union office.

If you are a rep, or would like to be one, call the union to find out about the reps training courses in your area.

Loretta Bould (the winner of the Fiji holiday) and Melanie Griffiths signed up together. Loretta will be using the holiday for her honeymoon.

*Special thanks to Sundowner Swan Hill Resort for providing the photographic location.*

### CAREER-RELATED STUDY PAYS OFF



Photographer: Mark Coddington, Soma Photo Agency

Phil Cooper, his wife Jenny, eldest daughter Isabel and younger daughter Georgia.

**How do you combine long working hours with the needs of a young family, yet still find time to add to your skills and qualifications? Bruce Shrubsole (NAB, Gawler SA) realised that only the flexibility of a distance education course would allow him to manage all three.**

'Distance learning is the only way to go', he says, 'but you need to be self-motivated, disciplined, and good at time management.' Bruce successfully applied those skills to completion of the FSU Diploma of Management earlier this year.

'It provided me with a valuable insight into matters that aren't part of my day-to-day work, whilst enhancing the knowledge and skills vital to customer relationship management and credit assessment,' Bruce says. 'It's also provided me with a significant stepping stone to further study and higher qualifications. . . and a great deal of personal satisfaction.'

The Diploma of Management also acted as a springboard for Phil Cooper (Challenge Bank, WA), who achieved three promotions during the course of his studies and believes it will assist if he decides to move on.

'It was a great experience', he says, 'giving me a different perspective on so many things. I find I'm applying these new perspectives to my work almost every day.'

'Off-campus study demands some self-discipline', Phil says, 'but the flexibility it allows gave me more time to devote to my young family and other commitments. And the support and guidance from the University, and from FSU staff, certainly helped keep me on track and achieve my goal.'

For information on the FSU's new range of career-related courses, contact the Coordinator, Terry King, on (03) 9261 5325, or by email at [terry.king@fsunion.org.au](mailto:terry.king@fsunion.org.au)

# STAND UP OR BE STOOD OVER

Continued from back cover

## The banks' first offer was zero

Association negotiators knew it was going to be a tough battle when the banks' first offer was for no pay increase.

But the campaign was working. Association members (then almost 100% of bank officers) had stopped all commercial transactions. The impact was devastating on the banks.

Property settlements could not be concluded, the short-term money market froze and shipping was tied up because letters of credit could not get through.

In just two days, the banks' pay offer climbed to 12% and the Association was facing a critical decision - hold out for 25% or make a strategic settlement.

'The pressure was intense,' recalled Keith. 'But I felt that we should hang on because the initiative was with us.'

Newspaper headlines about the union's 'outrageous 25% pay claim' actually helped to resolve the deadlock.

'I called Sir Robert Norman [chair - Bank of NSW and one of the most powerful bankers at the time] to discuss resolving the dispute. He agreed that it needed to be resolved but said (words to the effect) that hell would freeze over before you get 25%.'

'I knew then that we'd get our 15% as we first wanted.'

The next day, Clyde Cameron (Minister for Industrial Relations) convened negotiations to resolve the dispute and undertook to 'get the workers a 15% increase' if the bans were lifted.

'We did get our 15% and more. We got equal pay for women officers and 20.5% increase for employees under 21. One employee got a 66% pay increase when it was all put through.'

## MORE REPS AND MORE MEMBERS AS UNION GROWS



Lead rep Stacey Iliopoulous says 'It's reassuring that there are people you can turn to for support.'

### Latest membership figures show that the FSU is growing and that there are now more FSU reps in workplaces than ever before.

Lead reps like Stacey Iliopoulous, from BME Brunswick are part of a growing trend at the FSU.

'I am here to help people in my store and other stores in the area,' says Stacey.

As a lead rep, Stacey has attended two FSU Reps training courses and discovered more ways to help people at work.

'You learn a lot about your rights, different sources of information and how to help people get the things they deserve.'

Stacey says it's important that people share ideas and support each other. 'Not everything that happens at work feels good, so it's reassuring there are people you can turn to for support.'

Just as people turn to Stacey, she can turn to the union staff and other resources for information, advice and support.

### Roving rep spreads the word

'Every day is an adventure,' says Joy Collins. That's not surprising because Joy is part of the National Australia Bank relieving staff in Brisbane. That means Joy has first hand experience of the day-to-day workings of many branches.

'Branches are really hurting, especially from lack of staff. It's common place to see long queues even after the branch doors have closed - especially in branches with lots of business customers. Staff are often found working unpaid overtime to 5.15pm or even later,' she said.

Even though Joy loves her job, she felt it was time to stand up for a fair go. 'My husband is a delegate in the Maritime Union and he encouraged me to get more involved in my union.'

Joy signed up for the FSU Representatives course and loved it. 'I learned so much about how the union works and our rights at work. But I was surprised to learn that many employees were not members.'

Joy now makes the most of her roving work with the Bank to spread the union word. 'More members means we can do more,' she says.

## A BRIDGE BETWEEN BRANCH AND BOARD

Photographer: Urs Bacher



Joy Buckland, ANZ Branch Manager and FSU National President, is standing for election to the ANZ Board of Directors.

'Banking is really about people not money. Customers and staff should be at the heart of every decision the

Board makes,' Joy told FSU@Work.

'I have worked in retail banking for the past 27 years. I know that every bank account has a personal story behind it - I want to make sure the Board knows that too.

'We can be a better Bank by focusing on people. As a director of ANZ, I will champion the many great ideas that ANZ staff and customers have for improving the Bank.

'I will make sure that the real experiences of staff and customers are being reported back to the Board.'

Joy is the National President of the FSU and holds a Masters Degree of Industrial Relations and Human Resources Management.

### Show your support

Anyone with eligible ANZ shares can participate in the election of board members at the AGM on 19 December 2003. All shareholders will receive a ballot form from the ANZ's share registry in November.

The FSU has prepared voting information to assist all shareholders to cast a valid vote. This can be found at the FSU website or [www.sharepower.org.au](http://www.sharepower.org.au)

If you don't have shares, you can support Joy by sending her an email through the Sharepower website.

# STAND UP OR BE STOOD OVER

Thirty years ago this January, angry bank employees set aside their normally conservative demeanor to press for a much needed 25% pay increase. Leading the push was Keith Remington, outspoken President of the Australian Bank Officers' Association (the forerunner to the FSU).

Gough Whitlam was in the Lodge, Helen Reddy was singing 'I am woman' and bank employees were underpaid.

'The banks took advantage of the conservative and responsible attitude of their employees,' says Keith, now enjoying his retirement in the Melbourne suburb of Ascot Vale.

Bank profits were rising, the cost of living was spiraling and bank officers were paid appallingly. But the times they were a changin' and in 1968 bank workers held their first stop work action supporting a pay claim.

'The Union was divided about the stop works. Many people were concerned that they'd be sacked.'

The sky didn't fall in and many were pleased to see that senior bank officers supported the Association's claims. But the pay increases were paltry and most still felt undervalued. Amidst the turbulence of the early 70's, the Association seized the opportunity and resolved to seek an unprecedented 15% wage increase.

'The time was right. Salaries had been depressed for too long and the members were ready. We had built a war chest of over \$1 million dollars ready to fight our next wage claim.'

Keith lobbied hard for the campaign to begin before Christmas 1973. But that wasn't to be, and stop work meetings were not held until the New Year.

'As an old army man, I worried that we'd lost the momentum and that the industrial action would be weakened by the holiday period.'



Keith Remington and bank officers march in Melbourne 1974.

But Keith need not have feared because the member meetings were extremely well attended (with over 10,000 at the Myer Music Bowl in Melbourne, and many thousands in other capitals).

Speaking at the Bowl, Keith received a roar of support when he told the crowd that they were being exploited because they were responsible bank officers.

'The feeling of unity was incredible and the meeting grew in confidence. The meeting voted to stop all commercial transactions, including cheque processing. It was brave and without precedent.'

A surprise resolution lifting the wage claim to 25% was overwhelmingly supported. Still in shock about the audacity of the bigger claim, Keith told the crowd that it would be an epic struggle.

'You'll be threatened, intimidated, stood over and stood down. You may even be sacked!' he told a now silent crowd. 'But if every manager, if every accountant, if every clerk upholds the ban we will not be defeated.'

Re-injected with enthusiasm the crowd marched out of the Bowl and through the streets of Melbourne.

Continued on previous page