

# fsu@work

.nab/mlc fsu member magazine

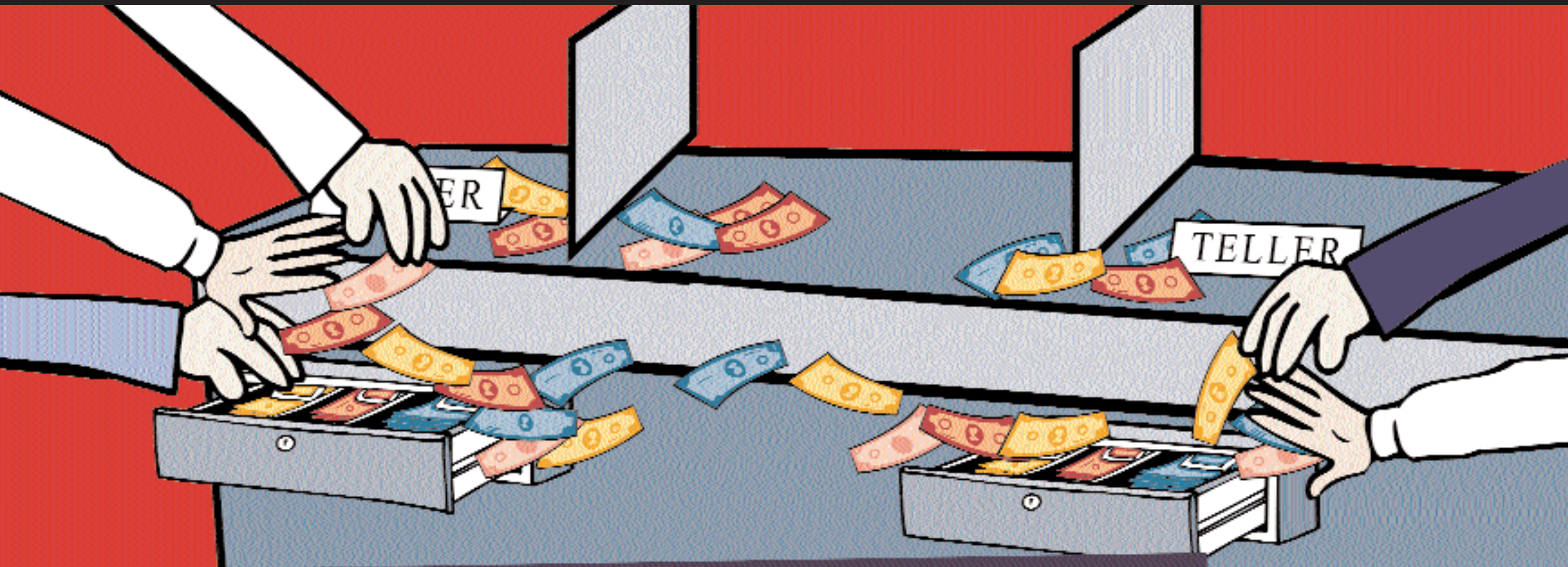
ANOTHER CHANCE  
TO WIN A FABULOUS  
FIJI HOLIDAY

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July 2003



**MANY HANDS MAKE CASH CHAOS**



### Listen to members

The National needs to listen to employee concerns about shared cash. Feedback from scores of members says the current arrangements are a nightmare.

Bank employees take pride in their management of cash. By forcing employees to share

cash, the Bank undermines a basic rule in our business.

But to make matters worse, the Bank is putting people on performance management for mistakes they may not have made - it's unfair, it's counter productive and it's bad banking.

### 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 artwork by Kelsey Simon

Photographer: Kyria Jane Hunt



Scott Daly is kicking goals in his workplace as a new FSU Rep.

### Express Lane

### SCOTT ASSUMES THE MANTLE

Since newcomer Scott Daly took over as Workplace Rep, ex Rep Emilie D'Arce can relax knowing that the members at NAB Cards in Melbourne are in good hands.

Emilie left the Bank after two years to pursue her dream of starting up her own jewellery business. She fell into banking by chance and signed up as Rep to fill a 'hole'. 'My boyfriend inspired me. He's a shop steward for the building workers union', she says. 'I am so glad I did it and would definitely do it again. The experience in negotiating, communicating and problem solving is invaluable as you can take it with you'.

Customer service officer, Scott Daly put his hand up after Emilie left. Already he has recruited another Rep, signed up a few new members, solved a meal money standoff and secured three years back pay for members.

'Being a rep is a real eye opener,' says Scott. 'It's been great to learn about the Award and EBA, and know what our rights really are. I now understand that management can't just change the goal posts when it comes to targets, and it is not compulsory to work on public holidays'.

'The best part is informing others and giving them the extra confidence to stand up to management and say No!'

### NAB IT WORKERS REWORK THE PROGRAM

In the wake of National's announcement earlier this year that 50 IT workers would be made redundant, FSU members disputed the process and stopped a number of the redundancies.

As a result twenty-two jobs were saved and a number of people were redeployed into different departments, or offered alternative roles within IT. Meanwhile, some are still awaiting news on redeployment opportunities.

### HOURS ISSUE SOLVED IN TIME

Persistence went a long way for NAB retail staff working in the southern suburbs of Brisbane when they challenged the potential loss of hundreds of hours and won.

The Bank's plan to slash up to 288 hours per four-week cycle was not in line with the Enterprise Bargaining clause that says "hours can't be reduced until the bank can prove the reduction in workload..."

Members signed letters saying they disagreed with the proposed changes, and after consultation between the Rep, FSU Organiser and Managers, agreement was reached and hours were re-allocated.

### SICK LEAVE CHECK UP

A group of NAB members have confirmed that under the Award staff are entitled to four single sick days per year without management requiring a medical certificate.

For example, if a certificate is provided for the first four days taken off in the year, there are still four single absences where a certificate is not required.

The members challenged this practice and following further investigation it was found to be a widespread problem. After meetings with the Union, NAB agreed to re-write their policy and ensure that all managers were advised that the change had been made.

# BANK IN KNOT AT KNOX

**FSU Reps from the NAB site in Knox, Melbourne got leave last month to spend a week developing the Union's response to the Banks' restructure of operations.**

Discussions regarding the roster arrangements at Knox have been on and off again for two years. In March, the Bank announced plans for a new 12 hour roster arrangement, a consolidated allowance and 12 job losses! Members were given just two weeks to apply for their new roles.

Concerned about job security and conditions surrounding the new arrangements, members prompted FSU to lodge a dispute with the AIRC.

Following promises from the Bank to consult more, the FSU agreed to defer the Commission proceedings pending further discussions.

'I'm glad to know that the FSU Reps are looking out to protect my future and the future of workers at Knox', said NAB member Phil Ross.

NAB Rep Anthony Swingler added: 'End results cannot be achieved overnight. All issues need to be addressed and correctly worked through to ensure a successful outcome. The FSU is working closely with its members and Union Reps to ensure a positive outcome is reached that will not disadvantage members.'

As it stands, members are primarily concerned with jobs, roster arrangements, allowances, and OH&S.

Photographer: Kylie-Jane Hunt



FSU Reps from Knox Anthony Swingler (left) and Phil Ross.

## WM CONFERENCE SETS THE STAGE FOR BARGAINING

After a three-day Wealth Management conference in Victoria it became overwhelmingly obvious that many NAB workers are sick and tired of not knowing enough about the Enterprise Development Agreement.

Over one hundred members divided into groups to discuss and identify issues with the EDA, before turning them into recommendations to be submitted to the EDA Committee. The exercise revealed strong support for issues such as across the board wage increases, super on 100% TRP, extension of maternity and paternity leave and developing conditions for Project workers.

The call for the business to put together a, "know your EDA" booklet or IT tool for quick easy reference was collective, and has been taken on board by FSU. Once the outcomes of the conference are clear, FSU plans to devise an information pack for all staff. FSU and Wealth Management can then begin the negotiation process for a new EDA.

FSU is currently also surveying members to determine what the major issues are, before entering into negotiations.

## 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!

# 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 Tkalcevic, 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.

# SHARED CASH CHAOS AT NAB

FSU members in NAB retail have been working together to send a clear message that the allocation of shared cash errors to staff must stop.

In April, FSU circulated a survey to identify the extent of the problem before raising the issue of cash errors with the National. FSU received detailed responses from over 300 NAB branches nation-wide!

Members are concerned that the cash errors are affecting their performance appraisals and in some cases, that members have been placed on performance counselling as a result of the allocation of errors.

In one branch, where a \$5,000 error could not be found, three different staff had handled the cash. NAB could not decipher who had actually made the error, so they allocated all three staff with the \$5,000 error!

Over 96% of the members who responded indicated that cash differences were allocated to all staff who had handled the cash on that day. Even more disturbing were many reports from members that the full cash error was allocated to each staff member in almost every case.

The survey also showed that a significant number of staff had been placed on either formal or informal performance counselling as a direct result of an error allocation. This occurred irrespective of the bank's ability to identify the original source of the error.

After collating the responses it was clear that members wanted changes to this unfair, unjust and unpopular approach to cash errors. Even though opinion varied on how to resolve the issue, there were some recurring themes in the massive number of responses.

- ❖ It would be better if no staff are forced to share cash;
- ❖ The Bank should exclude all errors that cannot be allocated to an individual staff member from assessment criteria;

Artwork: Kelsey Simon



- ❖ The Bank should provide enough resources, in paid time, for staff to balance at the end of their shift.

The FSU has approached NAB management to seek a solution that resolves this issue for the benefit of all retail staff. The feedback from branches will form the backbone of this approach. Affected staff wanted to be in the picture and with this much noise the bank will have to listen.

Meetings with management were continuing at the time of print.

“

*'Branch manager's performance appraisal is also judged on tellers cash errors which is unfair as managers are rarely involved in cash transactions.'*

NAB member, SA

*'The system is unfair when experienced staff are sharing cash with new staff.'*

NAB member, WA

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## 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).

## 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

Photographer: Kylie-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).

- ❖ 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

## 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 - Siva

# 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.

