

# fsu@work

.westpac fsu member magazine

ANOTHER CHANCE  
TO WIN A FABULOUS  
FIJI HOLIDAY

See page 8



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July 2003

## Newington shows the way

 **estpac**

Business Centre





## Statement with Tony Beck

### It is your EDA - use it

Applause goes to Westpac for opening new retail branches like Newington. Located near Homebush and the Sydney Olympic Village, this new branch is already attracting a lot of community support. Well done Westpac - a gold medal effort!

Photographer: Greg Mace Photography

Across Westpac more vacancies are being filled and more local managers are listening to staff concerns thanks to the improved staffing procedures that members won in their EDA. But there are still many cases where staffing falls short of the EDA. Members are urged to use their EDA as a tool to win better staffing. The EDA is for everybody's benefit - lets use it.

### 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: Joy Punch (left) and Patricia Ablaza.

Photographer: Urs Bucher



Denise Prentice stood up to the Bank and took back what's hers!

## Express Lane



## NSW NORTH COAST MEMBERS GAIN MILEAGE

### FSU members recently challenged the Bank on mileage reimbursements and won.

Westpac tried to implement a minimum of 80 kilometres travelled before members on the North Coast could claim for mileage. Effectively this would have meant, travel 83 kilometres and you'd only be allowed to claim for three!

'This issue really came to my attention because it was discussed during our monthly teleconference', said FSU Rep Denise Prentice. 'I realised then that we weren't getting the right information from the Bank, and I started to ask questions as a result'.

Mileage can now be claimed at applicable rates prescribed by Australian Tax Office rulings.

## LABOUR DAY FUN IN THE SUN

### Over 100 FSU members and their families led the Queensland Labour Day March of over 14,000 members from unions across many industries that

### ended in a family fun day to celebrate the success of the union movement.

A fun-filled afternoon was had by all - music, food, drinks, free rides for the kids and a chance to meet and mingle with other union members.

Over the last year, the number of union memberships in Queensland has increased by 10,000.

Highlight of the day for FSU Rep Melanie Pottier was her daughter's observation. 'Mum, I didn't know there were so many people who felt the same way as you - that's so good', she said.

## CONGRATULATIONS TO BRUCE AND RUSSELL



Photographer: Urs Bucher

### FSU endorsed candidates, Russell Goebel and Bruce Innes were re-elected as Trustee Directors on the Westpac Staff Superannuation Plan (WSSP).

'I would like to thank all staff that voted in the last election (even those who didn't actually vote for me!), says Bruce. 'It is important that members have and retain the opportunity to select their representatives on the WSSP. Over the next term I will be working diligently on your behalf with the other FSU endorsed directors (Linda Schofield-Olsen and Russell Goebel) to ensure that members have a safe and understandable superannuation plan whilst striving for enhanced entitlements and maximising performance'.

# BE A LEADER. BECOME A LEAD REP.

The FSU recently piloted the Lead Reps course in Melbourne. Here's what Westpac FSU Rep Jane Coffey has to say about it:

'To me being a lead rep means that we can work closely with management to open up the lines of communication and work towards settling disputes together'. Management has networks and directions and so should staff through union training and organising', she continues. 'One voice will never be heard, but united and organised we can raise concerns to benefit both members and the bank.

'Union training has made me personally a lot stronger and less intimidated. My wish is that other staff can benefit as well'.

If you work in a branch and want to be more active in your union, here's your opportunity.

It means that you would:

- ❖ Identify seven or eight branches that you would be in phone contact with once every month or two.
- ❖ Help identify new reps where there aren't any in your area.
- ❖ Have monthly contact with your organiser to develop your union skills.
- ❖ Help build the profile of the union in all your contact sites and support reps in recruiting new members.
- ❖ Meet on a regular basis with your area or district manager along with your organiser and other lead reps.

**Interested?** Ring Karen Kearney or Michael Scilini in the Vic/Tas Branch - (03) 9261 5400.

Photographer: Geoff Robson



'Together we're better' say the Launceston FSU Reps:  
Back row L-R:  
Mat Jordan,  
Kerry Wood,  
Sandra Smith,  
Matthew Bingley,  
Jo Pickett, Vicki Faithful.  
Front row L-R:  
Allison Robins,  
Nic Dennis,  
Lynette Dobson.

## NEWINGTON AMONGST THE NEWEST

Home to over 20,000 athletes during the Sydney 2000 Olympics, Newington now houses nearly 5000 people, and one of Westpac's newest bank branches.

Joy Punch, FSU member and inaugural branch employee, says Newington has a real sense of community. 'We've got a child care centre, a community centre, primary school, neighbourhood shopping centre, business park and (not surprisingly) fantastic sporting and leisure facilities in the Olympic Park. After our opening in March, we are getting busier and busier as residents realise it is not a business centre but a retail branch'.

After 14 years with the Bank, most recently at Strathfield branch, Joy is thoroughly enjoying her new environment. 'We started from scratch', she said. 'Everything is so new and everything is done correctly, no short-cuts. The branch feels safe and has a great layout. It really is a pleasant place to work'.

## TASSIE REPS MAKING THINGS HAPPEN

The Reps at the Launceston Call Centre are continuously meeting new people as they rotate job roles every three months - so it's easier for members to get to know their Reps.

In the last EDA campaign, the Reps successfully secured improved arrangements for public holidays. They are now aiming to get these arrangements locked into the Agreement so that they are protected for the future. They are also lobbying for improved breaks, specifically a five-minute break every hour to improve health and safety.

Kerry Wood has been a Rep for over two years, and is one of nine in the Reps Committee who meet fortnightly. 'I think we've got a good chance with the public holiday issue given the strong staff support', says Kerry.

Nicole Dennis, also a two-year veteran FSU Rep, is proud of the work they do. 'Being a Rep equips you with fantastic negotiating skills that you can extend beyond the workplace', she says. 'Moving around the call centre every few months is fantastic. You get to learn other people's perspectives on things'.

Westpac has recently opened a second centre in Launceston. 'We are currently increasing the number of Reps to cover both centres to ensure that we can meet members' needs into the future', says Kerry.

# 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 Sitt



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.

# IVY SAYS DON'T DONATE YOUR TIME!

**A determination to make things right was the driving force behind Ivy's success in influencing staff to claim their overtime.**

After completing a 'Take Back What's Yours' course at the end of last year, BME Rep Ivy went back to her branch, signed most staff up to the union and began trying to coax staff into claiming overtime.

'At first, people resisted and said, "Five minutes here and there doesn't count". The reality was it was usually 10 -15 minutes or more that people were working and not claiming. It took a while but eventually everyone was claiming their overtime,' she said.

'It may only be 15 minutes here and there, but it's your right and you should take it. Every minute we work unpaid, we contribute to our staffing problems. The Bank thinks all the work is getting done just nicely, when reality is we struggle to get it done. Don't donate your time! We have to claim every minute and send a message, that it's cheaper to employ more staff than pay all the overtime'.

If you are a rep, you should be encouraging your fellow members to claim all of the overtime.

## FRANCOISE'S NEW PERSPECTIVE



**After spending 2 weeks working in the FSU office, Westpac worker Françoise Penno talks about her unforgettable experience of the Anna Stewart Memorial Project.**

'I was lucky enough to be a part of the Anna Stewart Memorial Project in Adelaide. The project is based on Anna Stewart, a woman who worked



Photographer: Kylla-Jane Hunt

L-R: Ivy Demanuele, Steve Avent and Jenny Krzanic.

effortlessly to improve the rights of women in unions and the work place. Sadly she committed suicide. I believe this was a result of caring so much for other peoples' needs, and forgetting to look after herself. Her friends all rallied together and put this experience together, for people like myself, in her memory.

'My two weeks were mainly spent with my union, the FSU. In that time I learnt about the importance of members, the need for strong work place reps, (I am a work place rep for Westpac, in the Direct Sales Call Centre) and how important it is to be aware of your rights and entitlements as workers. I was involved in calls to members, reps meetings and tours of other call centres.

'The experience was fantastic! I was made so aware of my union, and the tireless efforts they put in to helping the members. I have also gained more enthusiasm and motivation as a result of the project. I met some wonderful women, strengthened my friendships with the fantastic staff at the FSU and generally had a fabulous time. I would recommend the Anna Stewart Memorial Project to all women. Learn about your union, gain knowledge and become enthusiastic, and remember a wonderful woman who fought for the rights we now all enjoy'.

## MEMBERS FORCE WESTPAC TO PAY ATTENTION

**Westpac members finally succeeded in persuading the Bank to open the lines of communication, after continual requests for adequate training and information on redundancy and redeployment.**

In spite of these requests, Westpac failed to consult with employees working in Business Direct and the Business Banking Service Centre in Melbourne about the proposed restructure.

FSU lodged a dispute in the Commission, for Westpac to acknowledge that there has been confusion about the changes to roles of employees.

The Commission made a range of recommendations including that an information pack will be supplied to all staff. Importantly no staff member will be required to perform functions outside of their existing roles without the appropriate training, learning and development.

Local management has agreed to meet regularly with the FSU Reps to ensure that both parties keep the lines of communication open and abide by the Commission's recommendations.

## 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).



## 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: Kylla-Lane-Hunt

### ADDICTED TO STUDY



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
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- ❖ two options to cover medical gap
- ❖ combine product options to suit your own needs.

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\* 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.

## 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 - 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.

