

# fsu@work

.fsu member magazine

**SIGN UP AND  
GO PLACES**

See insert



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**July 2004**



**Hesta members  
secure a super deal**

## NATIONAL SECRETARY'S MESSAGE



Photographer: James Lauritz

**Paul Schroder**

The finance industry is growing in its diversity. A quick look at this edition of FSU@Work and you find people from the superannuation industry, credit unions, insurance workers and agribusiness.

But while the services offered and the locations they are performed in may be diverse, there are common threads binding us together. The honesty and integrity of members, the commitment to customers and the understanding that when we work together we achieve better outcomes.

We all need to make sure that everyone across the industry is given the opportunity to be part of the union so that

they can constructively contribute to making finance a better place to work.

### Industry perspective

FSU is active on the broader industry front.

We have surveyed members, written to employers and are lobbying politicians on many matters to ensure members' rights are protected, and that employment opportunities in Australia are maintained.

We take a further look at the global trends towards sending jobs overseas in this edition.

### Federal election

The 2004 federal election represents a significant choice for Australia in determining what type of society we want for ourselves and for our children.

FSU has been canvassing members to gauge which issues they are most concerned about and to help provide information on the policies of all the political parties. A report on what members are saying can be found on page 8.

Most importantly, I would like to acknowledge your efforts and encourage your continued involvement in helping make the finance sector and our community a better place.

Cover: HESTA members.

Photographer: Kyla-Jane Hunt



Photographer: Elizabeth Michosch - The Macaroon Herald

*"You can't beat face to face service" says FSU member Graham Dickson.*

## Express lane

### NOTHING LIKE THE OLD FASHIONED WAY

**With 39 years with LandMark under his belt, FSU member Graham Dickson has seen a lot of changes.**

"Our industry has undergone many changes over the years", says Graham, "with the introduction of mobile phones, computers, and the sale of livestock and wool by electronic media. But dealing with your customers face to face remains the same. It can't be replaced or changed".

LandMark deals primarily with rural customers, helping them with livestock, real estate, finance, insurance, merchandise, and wool broking activities. "My job has given me the opportunity to move around and live in various country communities, in South Australia and Victoria. It's an industry where you learn new things every day. I know I have".

Graham insists they need an identity in the FSU as much as the finance and insurance sectors. "A large number of people in our industry are members. I joined to get professional advice on certain matters, related to our industry. I'm glad to say, that has always been forthcoming".

### BOQ AGREEMENT SET IN STONE

**Bank of Queensland staff will receive pay increases over the next three years totalling 13%, as a result of the Certified Agreement, approved by the Australian Industrial Relations Commission in May.**

Five per cent of this will be paid this year, with the first 3% backdated to the first full pay period in March this year. The Agreement also provided the following immediate improvements to entitlements:

- ◆ Introduction of 6 weeks paid parental leave.
- ◆ Better redundancy, redeployment and retrenchment arrangements which now form part of the Agreement.
- ◆ Two additional special leave days taking the total to three per year.
- ◆ A new span of hours from 7am to 9pm.
- ◆ A guarantee that ordinary hours worked on weekends will be by mutual agreement.
- ◆ Increased personal leave during the first two years of service.
- ◆ Certainty of better pay for higher duties.

From 1 September 2004, staff will be entitled to:

- ◆ Improved overtime rates
- ◆ 50% loading for any ordinary hours worked on a Saturday.
- ◆ Increased Sunday loading to 75% for any ordinary hours worked.

Congratulations to all union members involved in the development of this Agreement. In particular, special thanks should be extended to those Reps involved in discussions with the Bank namely Jade Blackburn, Marion Johnson and Erica Neville.

### RENEE AND HER WORKMATES PLAY THE BARGAINING GAME



Photo supplied by FSU

*"Forward centre" player for the Women's National Basketball League, Renee Matthews is looking forward to the conditions secured in the new Members Equity Agreement.*

**Twenty one year old basketball champion Renee Matthews was**

**keen to learn the rules...on and off the court, and especially about any negotiations that would mean a change to her conditions of employment.**

Although new to Members Equity, she involved herself in FSU briefings to find out what the proposed new Enterprise Agreement would mean to her and her workmates. Staff overwhelmingly voted in favour of a new EA, and the agreement has since been certified.

The 2004/2005 agreement provides for wage increases between 2.5%-4% each year, as well as ten weeks paid parental leave for those with five or more years of employment. Also included is a review of incentive programs and KRA's during the first twelve months of the agreement.

## CPS STAFF ARE DOING IT FOR THEMSELVES

Photo supplied by FSU



*FSU Reps from left: Linda Shevchuk, Denise Perrett, Sandra Schultz and Ingrid Geli from CPS take a well deserved coffe break.*

**The staff of CPS Credit Union in ACT are aware that Union led bargaining achieves better outcomes than non-union bargaining, so have been busy building a stronger union presence at their workplace to help secure a reasonable pay rise and improvements to conditions.**

The staff are also aware that if they don't take a direct interest in the bargaining process, outcomes will be lower.

"We know that active union membership is the main tool of bargaining", says FSU Rep, Ingrid Geli. "Without that, our team are unlikely to persuade management to grant decent wage rises and conditions in the negotiations."

"Every employee who is not a union member weakens our bargaining position, and through that undermines their own conditions because we cannot do this alone."

Staff are concerned about a number of aspects of their current enterprise agreement and are hoping to change it for the better, as well as make improvements in areas such as paid maternity leave.

"We know our workplace won't change for the better, unless we change it together. For that to happen we know we must build a stronger union inside the Credit Union. Staff have voiced concerns that our wages lag behind that paid at banks and other financial institutions, when we know we do just as good a job", Ingrid said.

Photographer: Kyla-Jane Hunt



*Hardworking HESTA members set the standard.*

FSU Organiser Justin Davis says that many credit unions pay wages only marginally over the Credit Union Award and that it appears credit union members have become the poor cousins of the finance sector. "Credit Unions have often relied on their staff's loyalty to the community group. However, more and more employees are making the effort to build union structures as a way of pursuing their interests in this competitive sector".

## HESTA MEMBERS SECURE A BETTER DEAL

**FSU members at industry super fund, Hesta, have said yes to a new Enterprise Agreement that secures:**

- ◆ 10% pay increase over two year agreement
- ◆ paid maternity leave (currently 8 weeks) goes to 12 weeks from 1 January 2005 and 14 weeks from 1 January 2006

- ◆ new classification scale. Current 10 level scale to \$72,657 expanded to 17 level scale to \$90,000
- ◆ new employer sponsored employee assistance program
- ◆ improved allowances

FSU Rep Anne Drohan and her colleagues were glad to finalise the Agreement. "We are particularly pleased with obtaining 14 weeks parental leave during the life of the agreement", says Anne. "We believe that the increases in members salaries and other employment conditions reflect an understanding by all concerned that the HESTA team is a hardworking group of employees with a genuine commitment to the needs of the members of the HESTA Super Fund."

## VWA REPS DELIVER THE GOODS

**When FSU and CPSU members employed at the Victorian Workcover Authority overwhelmingly voted up a new enterprise agreement in November 2002, the FSU had mixed feelings.**

“Make no mistake”, said FSU Industrial Officer, Roger Lowrey. “It’s an absolutely excellent agreement as you would expect with a 90% yes vote. The only thing that stuck in my mind was the enormous amount of additional work the VWA and the unions had committed themselves to as a consequence of several ‘enabling clauses’ in the agreement and other exchanges of correspondence.”

The matters he refers to were the development and implementation of a new classification system, the creation of an entirely new performance management system and the resolution of numerous problems in relation to the staff use of tool of trade vehicles.

What Roger hadn’t counted on, however, was the contribution that would be made over the following 18 months by the FSU Representatives Clarke Martin, Karen Battersby, Robin Ross, Glynis Bailey and Dave Garrett.

“These guys put in an enormous effort over a long period of time. Week by week on the different working parties, they just quietly and systematically addressed all the vexed issues which had previously lived in the respective too-hard bins and developed first rate outcomes which all members are about to enjoy.”

Clarke Martin says the new classification system is one of the best good news stories around the VWA for some time.

“The new system has integrity”, he says. “It is transparent and fair. Everyone benefits on transfer and future career paths are clearer and more equitable both for field staff and administrative staff.”

Karen Battersby adds that in place of the old complex and discredited performance management system VWA now has a much simpler, much fairer and a much better accepted performance management system endorsed by the majority of staff.

“It took us a fair while to get there but I think we now have a workable set of procedures which may never be perfect but which are still a long way better than those that staff and managers both used to hate administering.”

The Victorian Workcover Authority Certified Agreement 2002-2005 runs from December 2002 to December 2005 and can be found on the union’s website under “Awards & Agreements.”

Photographer: Michael Rayner



*FSU Reps Clarke Martin (left) and Robin Ross help reel in first-rate outcomes.*

## LONG-AWAITED AAS AGREEMENT LOCKED IN

**FSU members at Australian Administration Services (AAS) are finally having their say on a new Enterprise Agreement.**

“It’s been a long slog getting this agreement finalised, but now it’s time for staff to have their say”, said FSU Rep and negotiator, Jeff Brocktoff.

Previously owned by AMP, AAS is now owned by KAZ and about to become part of Telstra which means that a major focus of the new agreement was to maintain current conditions.

“Another big issue for staff was choice of super” says FSU Rep Margit Agh, also part of the FSU negotiating team. “FSU members here at AAS administer lots of different super funds and it was important for us to be able to have some choice about where our super money goes.”

The agreement also includes guaranteed across the board pay increases which is a big move away from the market rates pay system that has previously existed.

## TEAMWORK COUNTS - ON AND OFF THE FIELD

**It was FSU Rep Greg Gilbee’s (Members Equity) lucky day when he met some of the Perth Glory players, including Shaun Murphy, the Australian Professional Footballers Association Rep (APFA), at Members Equity Stadium. They chatted about the similarities in their role of representing members in their Unions.**

Shaun told Greg that APFA has a similar structure to the FSU in that it relies heavily on the Reps sharing information and taking members’ issues back to the Executive committees for action. The football players know they have some big issues on the horizon as a brand new league comes into effect in about 16 months. They are concerned about future employment entitlements and the possibility of not having a position on the team when the new league begins.

One advantage the Perth Glory players and the APFA have in any future negotiations is that over 90% of the players are in their Union. Now that’s teamwork!

Photo supplied by FSU



# INDUSTRY SUPER FUNDS - HOW DO YOU COMPARE?

Members working in industry superannuation funds often ask how their pay and conditions compare with those working in other funds.

While in many cases there are other factors which need to be taken into account to obtain fully accurate and valid comparisons, the table below shows 20 different pieces of information about 10 industry superannuation funds and/or administrators where the FSU has enterprise agreements. For complete details on these and other awards or agreements, visit the union's website at [www.fsunion.org.au](http://www.fsunion.org.au) and click on "Awards & Agreements" at the top left hand side of the home page.

## COMPARATIVE CONDITIONS - INDUSTRY SUPER FUNDS - JUNE 2004

	HESTA	HOSTPLUS	STA	CBUS	IFS	LUCRF	ARF	UniSuper	Superpartners	Members Equity
<b>Paid Mat Leave</b>	14 weeks	8 weeks	8 weeks	6 weeks	10 weeks	12 weeks	6 weeks	8 weeks	10 weeks	10 weeks
<b>Paid Pat Leave</b>	5 days	No	No	5 days	5 days	10 days	5 days	No	5 days	No
<b>Pre-Natal Leave</b>	No	No	No	Females 24 hours Males 6 hours	Females 24 hours Males 6 hours	No	No	Females 24 hours Males 8 hours	Female 24 hours	Females 38 hours Males 8 hours
<b>Redundancy</b>	8 weeks in lieu 3 weeks for each year. Outplacement	No	8 weeks in lieu 3 weeks for each year. Outplacement	8 weeks in lieu 3 weeks for each year. Outplacement	8 weeks in lieu 3 weeks for each year. Outplacement	No	8 weeks in lieu 3 weeks for each year. Outplacement	8 weeks in lieu 3 weeks for each year. Outplacement	8 weeks in lieu 3 weeks for each year Outplacement	6 weeks in lieu Between 2 & 7 weeks for each year depending on LOS
<b>Current % pa Rate increase</b>	5%	4.5%	5%	4%	Higher of CPI or AWE, plus performance bonus up to 10%p.a.	4%	5%	4%	4%	2.5% - 4% depending on classification
<b>RDOs/TOIL</b>	Admin staff - 6 p.a. Other staff - 2 p.a.	Admin staff - 11p.a. Other staff - no	Admin staff - no Field staff - 11 p.a.	No	No	12 p.a.	Admin staff - 6p.a. Other staff - 12p.a.	Flexitime provisions	12 p.a. for Grades 1 to 5	19 day / 4 week cycle
<b>Weekly hrs of work</b>	35	38	37.5	Not stated	37.5	35	Admin staff - 36 Other staff - 38	36.6	38	36.25
<b>Christmas/New Year Office closure in addition to other leave</b>	Yes	Yes	Yes	Yes	Yes	No	Yes	No	No	No
<b>Employer Super</b>	15%	13.5%	13.5%	10%	SG, plus 1%	16%	13.5%	17%	SG, plus 1% from July 2005	9%
<b>Leave Loading</b>	17.5%	17.5%	17.5%	17.5%	17.5%	25%	17.5%	17.5%	Nil. Annualised to Salary	17.5%
<b>Bereavement Leave</b>	3 days p.a. 3 days extra for O/S	3 days p.a.	3 days per death	3 days p.a. included as part of Carers' Leave	6 days p.a. for Bereavement & Carers' Leave	3 days per death	3 days per death	5 days p.a. for Bereavement & Carers' Leave	Included within provisions of 5 days Special Leave	Access to all Personal Leave
<b>Study Leave</b>	5 days p.a. up to 200 hrs pa, 2 days per unit of study	2 days per unit of study	6 days per semester	2 days per subject per semester	4 hrs per week 1 day prior to each exam, time for exam attendance	5 hours per week 5 days p.a. for exams	3 days per semester plus exams, plus allowances	2 days per semester ASFA 100 5 hours per week	10 days p.a., 5 hours per week	Policy only
<b>Carer's Leave</b>	15 days combined Sick & Carers' Leave	Award provisions	2 days p.a., with access to Sick Leave also	3 days p.a. included as part of Bereavement Leave	6 days p.a. for Bereavement & Carers' Leave	12 days combined Sick & Carers' Leave	14 days combined Sick & Carers' Leave. Can use up to 5 days of these for Carers' Leave	5 days p.a. for Bereavement & Carers' Leave	Included within provisions of 5 days Special Leave	17 days combined Sick & Carers' Leave
<b>12 months LWOP</b>	After 3 years	No	After 12 months	No	No	Yes	No	After 12 months	No	Yes
<b>LSL 13/10 Pro rata take</b>	After 8 years	No	No	After 5 years	After 5 years	After 7 years	No	After 7 years	After 5 years	After 7 years
<b>LSL 13/10 Pro rata depart</b>	After 3 years	After 5 years	After 5 years	After 5 years	After 5 years	After 7 years	After 5 years	After 7 years	After 5 years	After 5 years
<b>Public Holidays</b>	AIRC Test Case	AIRC Test Case	AIRC Test Case	AIRC Test Case	AIRC Test Case	AIRC Test Case, plus 1 extra day	AIRC Test Case	AIRC Test Case	AIRC Test Case	AIRC Test Case
<b>EAP</b>	Yes	No	No	No	No	No	No	No	Yes	Yes
<b>Income Protection</b>	No	No	Yes	Yes	No	No	No	No	No	No
<b>Pay Averaging</b>	No	No	No	No	50/52	No	No	By default	48/52	48/52

## Ambition



### APPLICATION LETTERS

**Whenever you're applying for a position, a letter of application (also known as a covering letter) should always be provided with a copy of your resumé.**

The aim of an application letter is to convince the reader that you are genuinely interested in the position and that you should be invited in for an interview. Gone are the days when its only purpose was to tell the reader which job you're applying for and that your resumé is attached.

The more you know about the job you're applying for and the company you're applying to, the better your application will be. Do your research by carefully reading any information you have about the job and asking for more information if you need it. Checking out a company's internet site can also be a great source of information.

Your covering letter should:

- ◆ Be a formal, business style letter which is ideally no longer than one page and is addressed to the correct person - try to avoid addressing it to "Dear Sir/Madam".
- ◆ Include lots of action verbs, such as organised, supervised and participated in.
- ◆ Tell the reader which position you're interested in and why you're interested.
- ◆ Tell the reader why you believe you're the best person for the job. Always back up your statements with solid reasons based on your skills, knowledge, experience and personal attributes.
- ◆ Always address the selection criteria in the job advert/job description. When doing this, provide good examples to back up what you're saying. It's much more meaningful, for example, to say you've had 5 years of sales experience in a busy branch environment and have been successful in meeting sales targets, rather than just saying you have sales experience.

Visit the FSU Finance Careers Centre at [www.fsunion.org.au](http://www.fsunion.org.au) where you can search for finance job vacancies and get up-to-date information to help with your resumé, job search and interview preparation.

Photographer: Kyle-Jane Hunt



*Lenine Bailey completed the FSU Certificate in Frontline Management in 2002 and was one of the first students to enrol in our new Diploma of Business.*

## Express lane



### QUALIFICATIONS COUNT

**A recent promotion, to a new position in the NAB OCC (Operations Control Centre), has demonstrated to Lenine Bailey the strong link between work-related study and career advancement.**

Competition for the position was keen, and some of the candidates had more IT experience than Lenine. "What apparently won it for me", she says, "was my enthusiasm, and my continuing commitment to self-development and tertiary education".

FSU Diploma graduate Adrian Scanlan (Qld) has just landed "a fantastic new job at CommSec, which has greater scope for advancement." He was surprised to have been offered the job: after all, he doesn't have the degree the position description called for. But, he says, "given the work experience I had, and my Diploma, they obviously were happy to take me."

When it comes to career advancement, any worthwhile qualification - even evidence that you're working towards one - is better than none. For details of courses available through the FSU, call (03) 9261 5325 or by email at [terry.king@fsunion.org.au](mailto:terry.king@fsunion.org.au).

### DISCOUNTED HEALTH INSURANCE - YOU COMPARE

Included as an insert with this magazine is a new brochure summarising the benefits of special group discount rates for private health insurance provided by HCF for FSU members at premiums not available to the public. Check out the brochure for more details and see how HCF's rates compare with your current cover.

Source: Google website



### DISCOVER CHINA AND SAVE

**Have you ever dreamed of visiting the Great Wall of China? Now you can turn that dream into reality by taking advantage of FSU's discounted holiday offer.**

FSU Member Services is pleased to announce a heavily discounted holiday offer to China for FSU members and immediate families.

Departing 18 October 2004, the all-inclusive 10 day package to Shanghai, Xian and Beijing including the Great Wall of China costs just \$2,600 per person twin share.

Other trips are being developed for 2005 during May and October to coincide with the northern spring and autumn.

In summary, cost includes:

- ◆ return airfare with Air China ex Melbourne/Sydney.
- ◆ 4 star hotel accommodation
- ◆ internal Chinese airfares
- ◆ all transfers, tours, meals & entrance fees
- ◆ Chinese visa & travel bag
- ◆ Chinese tour guide

Cost excludes:

- ◆ Australian airport taxes (\$35pp), travel insurance, tipping & personal expenses.

Bookings can be made with a \$200 deposit with the balance payable 60 days prior to departure.

Full itinerary details for October 2004 are featured on the FSU website in the Member Services menu under "Holidays". It is expected that similar sorts of itinerary details and similar prices would be available for the proposed 2005 trips although this is obviously subject to confirmation.

To enquire about the October 2004 trip or to express an interest so you can receive more information about either of the 2005 trips when they become available call FSU Member Services on 1300 366 378.

The finance market has moved.

**SEEK and you shall find.**

If you're thinking of changing jobs, visit [www.fsunion.org.au](http://www.fsunion.org.au)

# REPS COURSES IN 2004

## **VICTORIA/TASMANIA**

The next reps training dates are:

- Tuesday 10th & Wednesday 11th August - Intro Reps
- Tuesday 14th & Wednesday 15th September - Advanced Reps
- Tuesday 12th & Wednesday 13th October - Intro Reps
- Tuesday 9th & Wednesday 10th November - Advanced Reps
- Tuesday 23rd & Wednesday 24th November - Intro Reps

## **WESTERN AUSTRALIA**

The next reps training dates are:

- Day 2 - Tuesday 17 August - Intro Reps
- Day 1 - Wednesday 15 September - Intro Reps
- Day 2 - Wednesday 20 October - Intro Reps
- Wednesday 10 November - Advanced Reps

## **QUEENSLAND**

The next reps training dates are:

- Thursday 19th August - Brisbane Intro Reps
- Friday 22nd October - Brisbane Advanced Reps
- Thursday 28th October - Toowoomba Advanced Reps

- Friday 12th November - Sunshine Coast Intro Reps
- Friday 19th November - Gold Coast Intro Reps
- Friday 3rd December - Brisbane Intro Reps

## **NEW SOUTH WALES/A.C.T**

The next reps training dates are:

- Tuesday 20th & Wednesday 21st July - Intro Reps
- Tuesday 17th & Wednesday 18th August - Intro Reps
- Wednesday 8th & Thursday 9th September - Intro Reps
- Thursday 21st & Friday 22nd October - Intro Reps
- Monday 8th & Tuesday 9th November - Intro Reps

## **SOUTH AUSTRALIA/N.T**

The next reps training dates are:

- Monday 16th August - Intro Reps
- Tuesday 17th August - Advanced Reps
- Monday 15th November - Intro Reps
- Tuesday 16th November - Advanced Reps

*For more information call your local FSU Branch.*

## **OFF-SHORING - SOME STAGGERING INTERNATIONAL FACTS**

- ◆ Between 300,000 and 600,000 US jobs going off-shore each year (Newsweek, 1 March, 2004).
- ◆ 2003 - 2015 Forrester Research estimated that 3.3 million US jobs could migrate overseas. University of California calculated that 14 million jobs could move in the same timeframe (Newsweek, 1 March, 2004).
- ◆ Deloitte Consulting estimate that 2 million finance sector jobs in western countries could be relocated in the next 5 years.
- ◆ 28 job groups involved including IT, call centres and back office processing functions
- ◆ Call centre salaries: US \$4,000 per month, India \$280-300 per month (Ofreneo, p18)

### **It's about corporate behaviour not nationalities**

The debate over off-shoring is not a debate about nationality or race and should not be.

The primary driver for corporations to outsource or off-shore functions is to ultimately cut costs. It is reducing your employment conditions.

In India and the Philippines they are concerned that their jobs will move to Sri Lanka and eventually to China as English proficiency improves.

### **It is about the future of our industry**

"Sending work overseas poses a massive threat to Australian finance industry jobs" said Paul.

"We have to act now to alert people to the threat. We have to work to convince employers and governments that this is the wrong path for our customers, for our employment opportunities and for our children's jobs."

### **FSU activity and what members can do**

The FSU has:

- ◆ Written to employers across the finance industry to determine what, if any, plans they have for outsourcing in the future.
- ◆ Raised the issue with Governments and Opposition parties at a federal level.
- ◆ Called for consumer right to know legislation to be introduced to protect jobs and consumer interests.
- ◆ Joined the call for companies to sign up to global framework agreements raising international labour standards.

Members can:

- ◆ Find out more by visiting our website at [www.fsunion.org.au](http://www.fsunion.org.au)
- ◆ Raise the issue in discussions at work and at home
- ◆ Talk to your local politicians about their policies
- ◆ Let the Union know about any plans in your workplace to send jobs overseas.

## **MEMBER SUBSCRIPTIONS**

To keep pace with increasing costs and to maintain the union resources available to members, the National Executive of the FSU has determined the need to increase member subscription rates by 4% effective 1st July 2004. The new fortnightly rates commencing July will be:

	<b>Per Fortnight (inclusive of GST)</b>
Members working 30 hrs or more per week	\$13.50
Members working 21 hrs and less than 30 hrs per week	\$10.27
Members working less than 21 hrs per week	\$7.02
Casual	30c per hr, not to exceed \$13.50 per fortnight

## **JOBS ON THE MOVE**

**Since FSU@Work first reported on outsourcing and off-shoring the trend has developed at an alarming rate in the global finance sector.**

For the first time in history, finance unions from across the globe came together in May this year to discuss the issue and the impact of outsourcing and moving jobs across national boundaries.

National Secretary, Paul Schroder, represented Australian finance workers at the conference.

"Many of our employers operate and compete at a global level. From that point of view Australia will not be immune from the strategies of off-shoring" said Paul.

The Conference provided a stark picture of what could happen here as representatives from across the world gave reports about jobs moving overseas.

## NEW FSU LEADERS

**The FSU has a new National President with the election of Carol Gordon to the role for the next two years. National Australia Bank employee, Paul Ferrari fills the National Vice President position.**



Photographer: Neil Richardson

Carol, a Commercial Lending Officer with the Commonwealth Bank in Launceston brings a wealth of experience in financial services and a real feel for the pressures members face in their daily worklife.

“I have been a bank employee for the past 24 years. I have lived through 4 mergers and I

know first hand the problems members confront in respect to understaffing and increased workloads” said Carol.

“The challenge for our union is to make sure we are all working together to deliver real outcomes for members in their workplace. We have to be active and encourage finance workers everywhere to get involved and make a difference.”

“I look forward to that challenge and I am honoured to be representing FSU members as their National President.”



Photo supplied by FSU QLD Branch

Paul Ferrari is looking forward to being an activist at all levels of the FSU. Paul has worked for the National since 1995 and is currently a Learning Consultant (Trainer) with the National’s Queensland Learning Centre.

“One of the main reasons I put my hand up for National Vice-President was to increase the

exposure of our Queensland Members at an Executive Level”, says Paul. “I hope to build on my passion for promoting member activism in all parts of the industry. I’m intending to help develop a stronger union presence within the finance sector”.

“A commitment to supporting the National President and ensuring the decisions I make are for the benefit of the union and its members at all times are also of primary importance”.

## FEDERAL ELECTION 2004

**With \$100 million of taxpayers money being spent by the Federal Government on advertising, it’s not hard to work out that a federal election is in the offing.**

FSU officials and activists have been contacting members to discuss federal election issues of importance to them and their families. Here is a brief look at the issues identified.

Health is nominated as the single greatest issue of concern by members. Maintaining universal access to Medicare bulk billing for doctors visits, public hospital funding and the need for better funding to the aged care sector are all issues identified as important.

Education and childcare issues are also nominated with public education funding and affordable access to University and Tafe courses nominated as concerns, with access to childcare also rating a mention.

Work issues have also been identified by members with concerns about the increasing difficulty to balance work and family, casualisation of work and the unfairness of workplace relations laws.

Specifically for our industry, members want FSU to campaign to protect jobs in the sector and to protect services for customers and the community.

FSU has raised industry concerns with all the major political parties and asked that they provide their policy response on the following issues:

- ◆ Restricting mergers between the big four banks;
- ◆ Protection against the impact of mergers and acquisitions in our industry;
- ◆ Provision of six months notice of branch closures or service downgrades;
- ◆ A full review of the implementation of the FSRA and its implications for employees;
- ◆ Fairer employment laws;
- ◆ ‘Right to know’ legislation that would make it compulsory for Call Centre customers to know if the person they are dealing with is overseas;
- ◆ Data protection laws for customers;

- ◆ Tying executive salaries to performance and providing shareholders with a greater say.

Further detail about these issues are set out in the FSU policy document ‘When Words Fail’ and can be found on the FSU website at [www.fsunion.org.au](http://www.fsunion.org.au).

All political parties have been asked to provide policy statements on all the issues identified by members so they can be published for members’ information ahead of the coming election.

### Election Comment

Politics is more and more about ‘spin’ and less about straight talking. We hope to be able to assist members get through the ‘spin’ to the substance by providing details of the parties policies as they become available.

Industrial relations legislation is one area where the Government’s real intentions are clear. The Howard Government has come out time and again and made it clear that they are on the side of the employers.

FSU believes that industrial relations legislation has to be about trying to create a fair environment which works for everyone in the workplace.

It’s our view that parties should deal with each other in good faith and there should be an independent umpire who can deal with disputes when things can’t be resolved.

The role of government in such an environment is to help constructively resolve disputes, not take sides or openly oppose the rights of one group in favour of the other.

FSU has called for the system to be made fairer by increasing the powers of the Australian Industrial Relations Commission to resolve disputes; recognising the rights of workers to belong to unions and to participate in union activity without fear of prosecution; promoting good faith bargaining; doing away with exploitative AWAs and providing workers with strong, comprehensive Awards and Agreements that underpin their working conditions.