



FSU Stepping Up

FSU at Work

member magazine

Winter 2006

NATIONAL SECRETARY'S MESSAGE

Photographer: James Lauritz



**FSU National Secretary
Paul Schroder**

Stepping Up

The Government's Industrial Relations changes have now landed and employees across the country are starting to feel the effect.

As John Buchanan from ACCIRT has said recently it's more likely that the effects of these laws will mean "the floor will rot

away, rather than the roof cave in." It's vitally important that the Finance Sector Union does all it can to protect finance workers from threats to their retrenchment payments, RDO's, weekend penalty rates and the way hours are set.

The Union's National Conference meeting in May unanimously decided on a course of action so we now have a strong and clear plan to deal with the legislation and to grow the Union so we can be more effective. Please take the time to read about the plan in this edition of the magazine.

The Union's plan to step up has been well received around the country. We will not be defeated by these harsh laws or the aggressive attitudes of some of the employers in our industry.

By explaining the importance of union membership and encouraging other people to join we can make a real difference to what it is like to work in this industry and to improve the community we live in.

You are entitled to have a say about this industry and about what you expect. The only way to effectively get your message across and to have a real impact is by working together and by building a stronger, more effective union.

I invite you to step up and encourage others to do the same for if you don't step up and have a say someone else will step in and decide everything for you.

“ We will not be defeated by the aggressive attitudes of some of the employers in our industry. ”

FSU National Secretary, Paul Schroder.

FSU NATIONAL CONFERENCE

The biennial meeting of the FSU National Conference was held in May in Victoria, bringing together delegates from around the country to set the direction of the union for the next two years.

Conference delegates received reports on the legal implications of the new industrial laws, the "your rights at work" campaign, the FSU's plan to Step Up to the challenges, your union's policy work and many more matters.

Industrial Relations Laws and Your Union

Significant attention was given by Conference to the new industrial laws and what they will mean for finance sector workers.

Detailed analysis of the new laws was provided by solicitors with the overarching message that the new laws have been framed to fundamentally change the nature of the relationship between employee and employer.

This is because the government has transferred the legal nature of that relationship from industrial relations to corporate law. The implications of the changes are:

- ❖ Workers are more vulnerable to losing rights
- ❖ Individual contracts preferred agreement vehicle
- ❖ Greater emphasis on civil court remedies for grievance handling
- ❖ Union must remain disciplined, professional and capable.

Provided by ACTU



Editor: Paul Schroder

Design: Jodi Norman & Natalie Sacaro
341 Queen Street, Melbourne VIC 3000
Ph: (03) 9261 5300

Disclaimer: All facts and figures were true and correct at the time of printing.

Your rights at work campaign

George Wright, chief architect of the ACTU 'Your Rights at Work' campaign, provided delegates with an insight into the campaign's impact and the planned next stages.

Delegates heard that the purpose of the campaign through 2005 was to raise the public awareness of IR as an issue.

Polling suggests that the campaign in 2005 was successful with awareness of the laws moving from 38% in May to 77% in August (following the ACTU advertising campaign and before the laws were introduced) and that opposition to the laws moved from 38% to 64%.

Research conducted in March this year showed that:

- ❖ 68% agree that the new laws benefit big corporations but will hurt working families
- ❖ 75% support laws to compel employers to collectively bargain where the majority of workers want it
- ❖ 72% support unfair dismissal laws that protect workers
- ❖ 87.5% support the right to join and participate in unions
- ❖ 47% of non union members say they are now more likely to join a union

In 2006 the campaign will include new TV and radio advertising focusing on real people and their stories of how the new laws have impacted on them.

For further information and to get active in the campaign visit www.rightsatwork.com.au.

ADMITTING THE TRUTH

The Office of Employment Advocate (OEA) admitted before a Senate committee the true nature of individual agreements and what they are designed to achieve.

All AWAs filed in the first month of the Work Choices regime expressly removed at least one protected award condition, Government appointed Employment Advocate Peter McIlwain told the committee in May.

McIlwain said 16% of AWAs reviewed by the OEA had "expressly excluded" all protected award conditions.

Provisions most often removed from AWAs were leave loading (64% of AWAs), penalty rates (63%) and shiftwork loading (52%).

Only 59% of AWAs retained declared public holidays and 22% didn't provide for any rise.

The protected award conditions most often modified were overtime loading (31% of AWAs), rest breaks (29%) and public holiday payments (27%).

McIlwain also said it was sufficient for AWAs to include a single sentence excluding all protected conditions.

UNEQUAL PAY ON AWA

WorkChoices legislation means more people on AWA's, making it easier for employers to pay people different rates for the same work.

At CBA, FSU keeps current information about pay members should get and what they are actually receiving. This information is shared with all members to assist in achieving fair pay for their jobs.

A recent member survey showed an alarming 12% of contract members getting less on their AWA than they would receive under the enterprise agreement and pay reviews leading to low pay outcomes.

So if you are offered an AWA contact your union for up to date pay advice.

When things go wrong...

Prevention is better than cure, as one CBA employee's experience shows:

This employee thought the superannuation arrangements he had negotiated in his AWA had been arbitrarily reduced by the Bank. Using the dispute clause in his contract he raised his concerns repeatedly but to no avail. The FSU tried to get the independent umpire involved, but as the AWA didn't specifically give a role to the Commission, it couldn't help unless the Bank agreed to its involvement. The Bank didn't agree so the Union will now assist this member in Court.

To avoid the time and expense involved in raising issues in the Court system it is important that any contract you sign has a dispute clause that provides for a third party like the Industrial Relations Commission to help resolve disputes.

Contact your Union for a model clause.

WHAT ELSE IS HAPPENING?

Cowra workers

- ❖ 29 abattoir workers at Cowra were sacked and told to reapply on new contracts that involve \$180 a week pay cut. Following the union highlighting the issue, the Government intervened and got the employer to retract the dismissals. Kevin Andrews, the Workplace Relations Minister, still refuses to confirm or deny whether the dismissals are legal under the new laws.

Spotlight

- ❖ In return for a 2 cent per hour pay rise, Spotlight workers were forced to sign an AWA, which strips away penalty rates, overtime payments, rest breaks, annual leave loading, and public holiday pay rates.

Juice Bar

- ❖ 16 year old Juice Bar worker shifted to a new individual contract cutting her pay by \$40 a day for Sunday shift work. Following union intervention and media attention, the employer was forced to reinstate wages.

UnionStepsUp

“ *The union needs to step up to the plate - members will need them more than ever* ”

Quote from a member participating in 2005 focus groups.

In response to the challenges posed by the new industrial laws and to ensure that the FSU continues to deliver to members, the National Conference endorsed the FSU Stepping Up plan.

WHAT DOES STEPPING UP LOOK LIKE

The Stepping Up plan is based on what members have clearly said they want from their union. This includes:

- ❖ Greater visibility in the workplace - more visits from their union;
- ❖ Recruitment of non - members to grow the influence of the union;
- ❖ Greater visibility in the media - talking about issues that affect finance workers;
- ❖ To know that the union is there and can assist should anything go wrong at work;
- ❖ Protection from the worst elements of the new laws.

The views expressed by members about what they want from their union were then considered in the context of the new industrial laws. The new laws will mean:

- ❖ Higher use of the courts to resolve member issues;
- ❖ Need for nationally consistent, high quality advice and support;
- ❖ Need to grow union influence across the sector to secure employment conditions;
- ❖ Need to publicly expose the worst elements of the laws.

So here's what Stepping Up looks like:

- ❖ 30% increase in industrial staff - visiting more workplaces, more often;
- ❖ Creation of an Enforcement Unit offering members advice, support, information and enforcing their rights at work;
- ❖ Expanding legal funds to enable the union to pursue matters through the courts;

- ❖ Creation of a single contact number staffed outside normal hours;
- ❖ More member communication and higher profile campaigning on member issues.

BRANCH REPORT SUMMARIES

Before making their decision to adopt the Stepping Up plan, Conference delegates heard comprehensive reports from FSU branches about how the plan was being received by members.

It was reported that from late March, union officials had:

- ❖ Visited 2018 workplaces across the nation;
- ❖ Spoken to 8,700 members about the Stepping Up plan. Out of those discussions less than 1% of members expressed any negative response to the plan with the overwhelming majority expressing support and satisfaction.

Delegates heard that the feedback from members was overwhelmingly positive.

Along the way 1213 new members joined the union and 288 members Stepped Up to the role of Workplace Rep. Visits and discussions to explain the changes and to continue to encourage members to Step Up will continue across the coming months.



Photographer: Andrew Wilson - Photo Design

Conference Delegates hear that FSU members are positive about the Union's plan to Step Up.



Conference Delegates endorse the FSU Stepping Up strategy.

WHAT IT WILL TAKE

In order to fund the plan an increase in fees is necessary. All members will have received written advice about the changes to fees that will take place as of the first full pay period on or after July 1 this year.

The funds raised by the fee increase will be directed to the following:

- ❖ 30% increase in industrial staff
- ❖ Increased legal budget
- ❖ Increased Communication and Campaign budget.

In adopting the plan, Conference Delegates instructed union officers to be mindful of the financial circumstances of individual members and to exercise agreed processes for cases of financial hardship.

STEPPING UP - AN OPPORTUNITY

In making their decision to adopt the plan, Conference Delegates made clear that Stepping Up must be advanced as an opportunity for members to get active in their union.

Significant changes to the union's decision making processes have also been adopted that mean that members can step up their involvement by participating directly on local enterprise councils, national councils and on the union's executive. (Please see page 15 for more details)

The opportunity exists under the plan for everyone to Step Up:

- ❖ For the union office to Step Up by implementing the plan;

- ❖ for non-members to Step Up by joining the union;
- ❖ for members to Step Up by being more active in their workplace and community; and
- ❖ for Reps to Step Up by attending training, nominating for the new councils and encouraging union activity in the workplace.

DIRECTING THE UNION INTO THE FUTURE

Conference has directed the union to put in place nationally agreed success milestones against which the plan must be assessed and reported upon. Reports on the success of the plan will be regularly made to members.

WORKERS TURN TO UNIONS

Widespread concern over the new industrial relations laws is boosting union membership.

According to the Australian Bureau of Statistics, there has been a 4% jump in union membership in the year to August 2005, with an extra 70,000 workers joining unions. These findings are staggering given they only capture a time prior to the main public debate.

"These figures show people are turning to unions to safeguard them against losing important rights and conditions," says FSU National Secretary, Paul Schroder.

RepsSteppingUp

As the FSU steps up to the challenges that the new industrial environment poses, FSU Reps are stepping up too. As the Workplace Rep, the role of being the eyes and ears of the union is becoming increasingly important. Many Reps around the country are taking their role to the next level by getting active in union committees that provide employees with a strong voice. Learn more about these groups and what they actually do:

JCC - BRIDGING YOU AND THE BANK

A Joint Consultative Committee, comprising of National representatives and FSU nominees, meet regularly to ensure a constructive working relationship between NAB and FSU.

The Committee provides a forum for discussion between the Bank and the Union specifically in relation to issues that affect NAB employees, such as staffing, training and OH&S.

FSU Rep and Retail Coach, Paul Ferrari says: "Now that the EB is finalised and agreed to, the JCC will be the key body that will ensure our rights at work are protected and enforced. My goal will be to ensure that our members' points of view are heard at the highest level of NAB."

"Following on from the EBA success", says Personal Banker, Paul Hoffman, "I look forward to being involved in the consultative review for the planned

business operational changes as well as review the existing issues within the NAB workplace that are just not working."

BANKSA REPS GET CONNECTED

Over many years a group of dedicated BankSA FSU Reps, known formally as the BankSA Staff Alliance, have met regularly to discuss and plan actions on current issues affecting staff.

The focus this year is to educate staff about the new workplace laws as well as focus on Flexi & Packaged Staff and grow the membership to be able to bargain from a position of strength.

Staff Alliance member Jaime Cook says: "What's great about the Staff Alliance is that it's made up of Reps all from completely varied areas. Together, we have loads information that we share and act on for the benefit of all of our members."

ST GEORGE REPS SET THE AGENDA

Ellen Tape is one of many retail St George reps who meet monthly to flesh out member issues and determine how to support one another during campaigns and disputes.

"Most recently, with St George rolling out widespread changes to rosters as part of 'Workforce Optimisation,' we are focused on educating Reps and members about their rights and ensuring any changes are reasonable and mutually agreed" says Ellen.

Prior to this, the focus was the "Make Yours a Better Workplace" campaign, which involves asking Union members to complete a survey outlining their workplace concerns. The feedback obtained from the surveys will be used by the Reps committee to develop strategies to tackle the concerns of FSU members and to prioritise solutions.

Ellen explains that retraining is also a leading agenda item. "Retraining is essential to ensure people are keeping abreast of the latest processes, and is particularly important with all the changes that WorkChoices will bring," she says.

"It's great to sit down and throw ideas around with other people who are in the same boat. As a group we're committing to stepping up even more in the future, focusing on the next Enterprise Agreement and determining what's affecting staff and how we're going to collectively get active and campaign for better conditions."



Photographer: Michael Rayner

"I'm excited about the opportunities employees will have to shape their organisation now and in the future" says Lynne Halley (pictured middle with the NAB Consultative Committee).

DRIVE FOR A MORE BALANCED FUTURE



Provided by Graeme Loaney

Being a father of two gives Graeme even more motivation to push for a reasonable balance between work and personal life.

Long hours of work, understaffing and increasing performance targets are all features of the modern finance sector workplace make balancing work and family life increasingly difficult.

FSU & IAG set a new standard around issues surrounding work and family by establishing a joint FSU/IAG Work and Life Taskforce. The purpose and composition of the Taskforce form part of the 2003 FSU/IAG enterprise agreement.

Made up of equal FSU and company representatives, the Taskforce supports the joint strategy for achieving work/life balance and provides feedback to IAG on the issues that impact on employees' working lives.

Recently the Taskforce came together in Sydney to workshop the results of an organisation-wide flexibility survey and develop recommendations for the next 12 months.

Graeme Loaney (an FSU Rep on the Taskforce) says: "Among our top priorities is to increase awareness by communicating the survey results in all work areas. Our next steps will be to highlight best practices and share these experiences with other business units."

Cath Noye, National Assistant Secretary, says: "We hope the activities of the Taskforce will help see an increase in the uptake of flexible work options for employees at IAG and will be replicated with other employers in the finance sector."

“ Together we have loads of information that we share and act on for the benefit of our members. ”

BankSA Staff Alliance member Jaime Cook.

THE EYES AND EARS OF THE UNION

An active group of FSU reps that form the QLD Westpac Council meet for a full day every second month, bringing current workplace and individual member issues to the table for discussion and debate.

Their role is to make recommendations on matters that the Union should be pursuing. They meet with senior management to discuss issues and talk to other Reps across the states to ensure members' concerns are heard. Apart from helping organise campaigns, they have a say in how the FSU operates against the backdrop of issues like WorkChoices and staffing.

"I became a Branch Council Member because I believe in the principles of unionism and was seeking a hands on role in the running of the union," says Council President Paul Selke.

Council delegate Renee Rohlf says: "Becoming a delegate for me was about gaining education on how to deal with work issues and enforcing our rights that our predecessors have earned for us." Renee continues: "I find it very inspiring listening to the battles people have faced at work and successfully won, due to the support of the Union. We brainstorm ways to support them and help overcome the problems. I really get a lot out of those meetings, each meeting gives me something different to take back to my colleagues to reflect upon."



Photographer: Stuart Riley - Exposure

Westpac Council delegates have a say in how the Union operates.

Members Step Up...

Just as FSU Reps are stepping up, FSU members refuse to be silenced by the Federal Government's new workplace laws. Members have been working together with their Union to achieve fair and reasonable outcomes to improve working conditions and the capacity to provide good service to customers.

PUBLIC HOLIDAYS AND BACK-PAY SECURED AT IAG

FSU Reps at IAG Assistance Services, Parramatta, have

Photo supplied by the FSU



FSU Reps vary the Insurance Award at IAG.

secured months of back pay and had the Insurance Industry Award altered to ensure those working 'non-standard hours' get their public holidays paid correctly.

"Some staff at Assistance Services work non standard hours where their weekend falls during the week, because their normal working week includes Saturday or Sunday," says FSU Rep Jen Butschek. "So, if a public holiday falls on the staff member's mid week 'weekend' they were missing out on normal public holiday benefits when everyone else who worked a normal working week was getting paid."

Both the IAG Enterprise Agreement and the Insurance Industry Award did not mention what should happen in these circumstances so it was left up to IAG company policy.

FSU applied to the Australian Industrial Relations Commission to vary the Insurance Award to include public holiday arrangements for staff working non standard hours.

"As a result of the change to the members' Award, IAG have agreed to back pay affected staff from the time the change came in, which is October 2005," says FSU Rep Eddie Shayr. "It just goes to show how

important our Award conditions are. If conditions like these are left to company policy, people might be missing out."

INVEST IN YOURSELF

Despite doing the job for over a year, staff in Kogarah were not receiving the correct pay for the job. Fed up, they took the issue up with management where they were told they were not achieving targets therefore would not receive the right pay. After contacting the FSU, they learnt that targets do not affect your base pay - you must receive the right pay for your job.

With this advice, members worked with their Union Reps until management was forced to agree with members and the base pay was fixed.

STAFF INCREASED AFTER REPS MEET WITH MANAGEMENT

Photographer: Brian Charlton



L-R: FSU Reps Vicki Richmond, Carl O'Donoghue & Alison Daws.

Workplace Reps at Lockleys, SA, have secured commitments from management after they reported concerns regarding the implementation of a new productivity tracking process.

The new process for controlling and reviewing workloads had members worried it would mean changes to rosters and intensification of workloads. After a series of member meetings, letters and a Reps delegation, management acknowledged that the process had been poorly implemented and agreed to move permanent employees from other teams into the impacted areas. They also agreed to increase the number of temporary employees with and advertised 30 new permanent roles.

"Since the FSU's involvement we have secured a number of key commitments from Westpac," says FSU Rep Carl O'Donoghue. "The Union's ongoing meetings with Management and continual communication with Members have all contributed to the positive

...and Achieve

outcomes," he continues. "Job roles we identified as requiring regrading have occurred with an increase and back pay being paid as well as a commitment to increased coaches and QA team members. Members can be very proud in their achievements as working together has gained a positive response from management and it's great to know that the FSU is there achieving real wins for its members."

A MONEY MATTER RESOLVED

After months of trying to settle a salary and grading dispute on his own, an FSU member called the Union for assistance. His employer had failed to honour their commitment to resolve the matter and compensate him for loss of earnings for the past 6 months.

The FSU challenged the fact that the member was graded and paid as a "trainee" despite the fact that he was fully competent in his role. Further, he was performing the same duties as his colleagues who were on a higher grading and salary.

During the dispute meetings, it became evident that the employer actually had no provision for "trainee" employee positions within their organisation and that the member should have been employed as a fully competent assistant.

The matter was resolved when the member received a \$6,000 p.a. increase, a correctly graded position and back pay of \$2,300.

ANZ STAFF ENFORCE RIGHTS ON EXTENDED HOURS

The ANZ Bank recently determined to look into longer trading hours for branches located in high traffic shopping centres. The bank proposed to keep branches open on Thursday and Friday nights raising a range of concerns for staff about the voluntary nature of working the extra hours, applicable loadings, staffing needs and targets.

Members and Reps raised concerns through the Union and won sensible undertakings from the bank that ensures that all the extra hours will be purely voluntary and any changes to existing hours must be by mutual consent; loadings will be paid according to the Award; additional staff hours will be rostered; health and safety assessments will be completed prior to trading commencing and existing targets will remain in place.

JOBS FOUND FOR MEMBERS

Following intervention by the FSU at the Westpac Concord Service Centre, jobs were offered to members after the bank claimed that no jobs existed.

After Westpac's announcement in February that there would be 89 redundancies at Concord, FSU Reps have stepped up to enforce conditions. The Union listed a dispute with the Australian Industrial Relations Commission regarding the selection criteria for redundancies, lack of assistance for members seeking alternative roles and whether the redundancies are genuine, based on the increased workload for the staff left behind.

While a number of members have been placed in comparable roles and extensions given for job search periods, FSU will be holding Westpac accountable on redundancy and redeployment provisions, especially given that Westpac plans to cut up to 1200 jobs over the next year.

Overtime paid after time and wages inspection at Concord

The job cuts in the Concord Service Centre have seen increased workloads for those left behind, including a huge spike in overtime in some areas. This led to FSU conducting a time and wages inspection. The outcome confirmed reports that members were not being paid for overtime worked.

Following the inspection, management agreed to enforce the Award and pay members overtime, as well as request overtime in accordance with the Award.

FSU is concerned that job cuts mean that the members left behind will carry the burden of heavy workloads. The EDA states that redundancies must be genuine and that "Westpac is committed to fully staffing workplaces in accordance with appropriate staffing methodologies."

FSU will continue to enforce the Award and EDA.



Photo supplied by FSU

Westpac FSU Reps (L-R) Jim Bandas, Jade Green, Julie Muir, Lori Allsopp



APHEDA IN EAST TIMOR

Union Aid Abroad - APHEDA is the overseas humanitarian aid agency of the Australian Council of Trade Unions (ACTU). They provide support to overseas education, training and development projects, working in partnership with those whose rights to development are restricted or denied.

Established in 1984 by the ACTU, APHEDA supports workers' in developing countries so that they may have decent working conditions, safety standards and be paid a fair wage. They do this by training women and men for development and health and advocating for human rights, labour rights and peace.

In East Timor, Union Aid Abroad - APHEDA assists with vocational skills training, literacy, workers' rights strengthening and more. APHEDA's Australian volunteers working in East Timor have returned to Australia as the new nation of East Timor is currently in a state of turmoil as dissatisfied soldiers, and now unemployed youth, are roaming the streets in a breakdown of security.

What began as a strike by about 600 soldiers from the East Timor military in March, has now moved on to widespread civil unrest in the hands of unemployed and disaffected youth.

Union Aid Abroad - APHEDA assists two community radio stations and the journalists' union. They also assist the strengthening of key organisations in civil society, such as the independent and democratic trade unions.

Visit the Union Aid Abroad - APHEDA website www.apheda.org.au for more information.

FEDERAL GOVERNMENT THREATENS WORKPLACE SAFETY - IS THIS THE NEXT ROUND OF WORKCHOICES?

The Federal Government is now actively considering changing workplace safety laws to make it easier for big, multi-state employers to move into the Federal Occupational Health and Safety system, known as Comcare.

The changes will mean that employees of companies that enter the Federal Comcare system, will no longer have the protections that state based occupational health and safety (OHS) laws deliver. This includes a proven enforcement/inspectorate capacity on workplace health and safety and the right that exists in many states for union officials to access the workplace on health and safety grounds.

It also means that companies who are able to self-insure in the federal system (for their employees' workers compensation entitlements) will also be covered by federal OHS laws.

Does my employer have to consult with employees if they are planning to move to the Federal Comcare system?

Yes they do. To make sure you have access to all relevant infor-

mation and to have your say, contact your Union if your employer advises they wish to consult you about this.

Threats to the integrity of workplace safety laws are already underway.

The Federal Government has already made changes to federal OHS laws.

The changes include removing the right of employees to duly elect their own health and safety representatives (HSR's) and introducing the concept of a "Staff Association".

"Staff Associations" are proposed as an alternative option to duly elected OHS Reps to represent employees on health and safety. They do not have to prove they are free from management influence.

And more threats to workplace safety?

The Government has also proposed that federal workplace safety laws should be further examined.

It's conducting a secret review (any person/company who makes a submission does not have to make their submission public) and is

examining the powers that Health and Safety Reps currently hold.

Among other matters, the Federal Government is considering:

- ❖ Should HSR's continue to be able to issue Provisional Improvement Notices? (PINS)
- ❖ Should employers be allowed to seek compensation against HSR's for damages/losses caused by the HSR or flowing from the HSR's action in certain circumstances?
- ❖ Should remedies be introduced against HSR's who have unreasonably directed that employees' cease work?
- ❖ Should the grounds concerning the disqualification of HSR's be broadened?

The proposed changes and the review have the potential to water down employees' rights to a safe and healthy workplace.

Remember, your employer does have to consult with you if they are planning to move to the Federal Comcare system.

FSU is in your corner - you can contact us to get the advice and support you need.

FSU FLASHBACK - WHAT HAVE WE ACHIEVED?

The fight for better conditions, job security, flexible hours and work/life balance are just a few concerns facing finance workers today. But workplace issues such as these are not new. While many remarkable conditions have been gained, they didn't just happen.

And now we need to work together more than ever. Rights at work are under threat again, and we have a historical responsibility to ensure the next generation is not worse off.

Here's a look back at some of what we've achieved throughout the years.

1950's & 60's: In 1959, after a skillful and determined campaign, the industrial court recommended that the closure of insurance and assurance offices on Saturdays was justified. Bank employees won the five-day week in 1962.



Finance workers vote to impose bans in their push for better pay in the 70's.

1975: The most extensive nation-wide industrial action ever taken by insurance workers, occurred in 1975 around the issue of equal pay. Women in insurance expected the distinctions between "male" and "female" jobs to be phased out as a result of the 1969 and 1972 equal pay cases, but members had to take action on the ground to achieve this. Finally on 11 November 1975 the (then) Conciliation and Arbitration Commission adopted an equal salary scale for insurance workers.

In 2006 women still earn an average of 77% of their male counterparts in the finance sector. Though industrial awards have provided common salary scales for over 30 years, factors such as performance and market based pay and the way in which work is valued, mean that there can still be differences in the take-home pay of men and women.



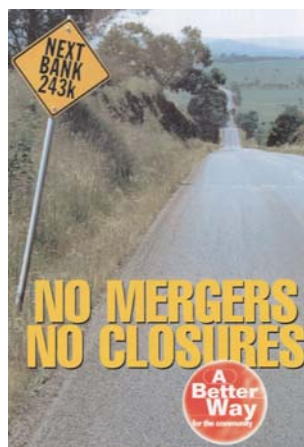
Pay equity was the uniting issue in the 60's & 70's.

1983: In pursuit of a greater balance between work and family, finance workers across the nation campaigned for RDO's, resulting in the 9 day fortnight in the major banks.



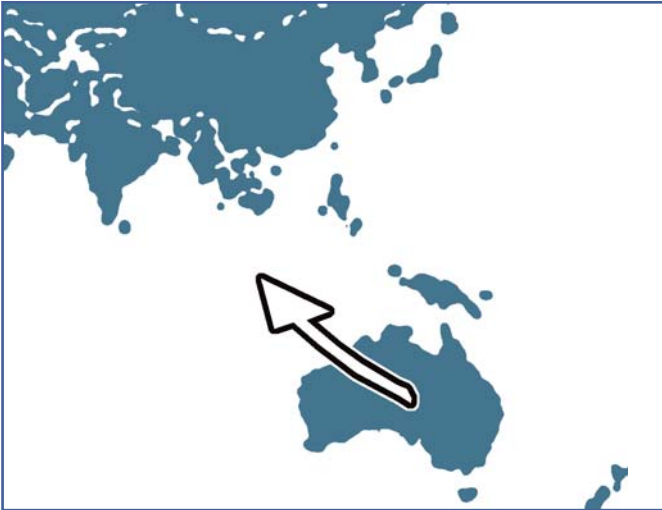
Hours Campaign in Sydney

1998: The FSU led the community campaign against mergers between Australia's four major banks in 1998 through determined lobbying and campaigning that ultimately secured over 40,000 bank jobs.



“ Working conditions we enjoy today were not gifts from our employers. They were achieved through the actions of union members. What will your contribution be? ”

PUBLIC BACKLASH AGAINST OFFSHORING



The public has sent corporate Australia a clear warning about sending local jobs offshore: they don't like it and they will punish companies who do.

That's the message from public research commissioned by service unions, including the Finance Sector Union, about attitudes to the move by some companies to send IT, communications and finance jobs to India, China and other developing nations.

An overwhelming majority would support laws requiring companies to give them a veto over whether their personal information leaves the country.

Large banks, telecommunications and airlines have already sent call centre, financial processing, administration and booking functions offshore. This means Australian's personal details, like credit card numbers and bank accounts, could be stored in India or China.

Companies already sending jobs offshore include ANZ, AXA, NAB, Coles Myer, Citigroup, Westpac/BT, Optus, Telstra and Qantas. An OECD report claims there is

the potential for two million jobs to be sent offshore in the next decade.

The public take issue with these trends on two levels: first, they believe corporate Australia, particularly businesses that trade on the Australian brand, must commit to local jobs. More potently, they have serious reservations about their personal information being housed outside Australia.

The combined unions are launching a campaign to change the law to require companies to disclose to customers when information is taken out of Australia and to give them an option of vetoing this.

FSU National Secretary, Paul Schroder says this would provide a clear disincentive for companies to take the short-term decision of moving jobs overseas to cut costs. It could actually harm their business.

"Most Australians are sick of seeing Australian companies letting down their workers like this," Paul said.

"What this research shows is that they are prepared to take their business elsewhere if companies shed Australian jobs in favour of cheaper overseas labour."

"This is a clear warning to our industry leaders that they need to think very carefully before going down this low-road, low-cost, anti-Australian path."

"Most Australians are sick of seeing Australian companies letting down their workers like this."

FSU National Secretary, Paul Schroder.

The research at a glance:

Poll of 501 voters carried out by McNair Ingenuity in May:

- ❖ 96% believe corporate Australia has a responsibility to invest in Australia
- ❖ 94% believe companies marketing their 'Australian-ness' should keep jobs in Australia
- ❖ 91% believe companies should require permission to store data offshore
- ❖ 85% support legislation requiring companies to disclose if data is stored offshore
- ❖ 82% say they would not use a business that stored their personal information offshore.

DIPLOMA OF PROJECT MANAGEMENT - ENROLMENTS NOW OPEN!

Project management skills are an area of key capability for many people in the finance industry. The FSU, in conjunction with Chifley Business School, is now able to offer members a competitively priced, nationally recognised, Diploma of Project Management qualification.

The Diploma of Project Management is an online, flexible, self-paced program. The program consists of 7 modules, designed to develop your skills in managing project scope, schedules, cost, quality, communications, contracts and risk. The activities and assessment in each will allow you to develop and apply the skills and knowledge you need to confidently monitor, control and manage your projects.

Course fees are competitively priced at \$400 per module for FSU members (it's \$500 per module for non FSU Members).

OTHER FSU COURSES

Also available are the following courses:

- ❖ Certificate IV and Diploma of Frontline Management
- ❖ Advanced Diploma in Contact Centre Management
- ❖ Chifley Business School short courses, covering management related topics like Asset Management, Change Management and Contract Management.

For more information about any of the above courses, please visit the FSU Careers Centre at www.fsunion.org.au or email careersandeducation@fsunion.org.au or call Angela Jolic on **1300 366 378**.

DEALING WITH EMPLOYMENT AGENCIES

Most finance industry job vacancies are handled by employment agencies. Agencies are paid by companies to fill their vacancies, which means the needs of the company are the agencies' priority. Recruitment Officers are usually working under a lot of pressure and getting their attention can be difficult. The following tips from the FSU Careers Centre will help you get what you want from an employment agency.

1. You're more likely to get a positive response from an agency if you apply for an advertised vacancy rather than if you just ask to be placed "on their books."
2. When applying for a vacancy, make it easy for the recruitment officer to see you have what they're looking for.
3. If you do make a general approach to agencies, pick ones that specialise in the sort of work you're looking for. Clearly state the type of role you're after, as well as any other issues that are important to you (e.g. salary level).

4. Remember the recruitment officer will be assessing your suitability for vacancies every time he/she interacts with you.

For more information to help you navigate your career in the finance industry, visit the FSU Careers Centre at www.fsunion.org.au.

FSU MEMBER BENEFITS 1300 366 378

On the back cover of this edition we have an advertisement for the private health insurance products and rental cars provided by our friends at APESMA's Member Advantage.

If you are thinking about using either product in the near future, why not visit our website at www.fsunion.org.au and look up further details.

In fact, when time permits, why not take some time to have a leisurely browse through all the products and services available. You may be surprised to learn what's there.

After all, there are over 20 products and services to choose from which FSU members Australia wide continue to use regularly because they are either not available to non members or, if they are, the product is not as cheap or as freely available or compares unfavourably in some other way.

For more details call **1300 366 378**.

The finance market has moved.
SEEK and you shall find.

Visit the FSU Careers Centre @ www.fsunion.org.au

HOURS OF WORK SURVEY - WHAT YOU SAID



The issue of working hours has long been a contentious one in the finance sector, but is particularly pertinent given that the Government's changes to industrial laws have the potential to dismantle many of the safety net conditions around hours of work.

To help the Finance Sector Union better understand members' views about hours of work and specifically its impact on work/life balance, we undertook a major survey at the end of 2005.

The response was overwhelming with more than 7,000 members submitting their views on this important subject.

The information gathered is extremely important and the FSU will use the results to progress policy decisions and pursue better conditions.

HIGHLIGHTS

- ❖ 98% believed it was important for hours of work and any related benefits to be protected in enterprise awards and agreements (85% strongly agree and 13% agree).
- ❖ 33% did not believe they could reasonably expect to achieve their targets during ordinary working hours.
- ❖ 48% consistently worked hours that they were not compensated for.
- ❖ 81% were concerned that the Government's proposed Industrial Relations changes would undermine their existing hours of work arrangements (54% very concerned and 27% concerned).
- ❖ 38% of people were not sure if they had any say in changes to their work hours.
- ❖ 43% felt that more staff would help to improve their work/life balance, 23% believed that more control over when they could take time off would improve their work/life balance and 18% felt that more control over their hours would help their work/life balance.

Visit www.fsunion.org.au for full survey results.

REPS ENFORCE CHANGES TO SHIFT TIMES

In the Launceston contact centre, members were able to achieve the best shift times because Reps at the centre enforced mutual agreement for any changes to hours.

At the Centre, every six months, management implements a review of shift times where members can submit three preferences on any changes to hours including keeping their current hours. Following this process some members were shocked to find that management had ignored all of their preferences. In particular for four members the hours that were allocated would

have meant a considerable disruption to their family life, ranging from being unable to pick up kids from school to working on weekends.

Reps asked the FSU office to write to management underlining the importance of upholding mutual agreement according to the enterprise agreement. After the letter was sent to management, members and Reps met with management and in all four cases they were more reasonable and agreed to hours that suited the members and the business.

OPPORTUNITIES TO STEP UP

Every person in the finance industry has the opportunity to Step Up with the FSU.

Non members have the most obvious opportunity. They can support their colleagues by becoming members of the Union. It's a simple, yet important step up for all finance workers.

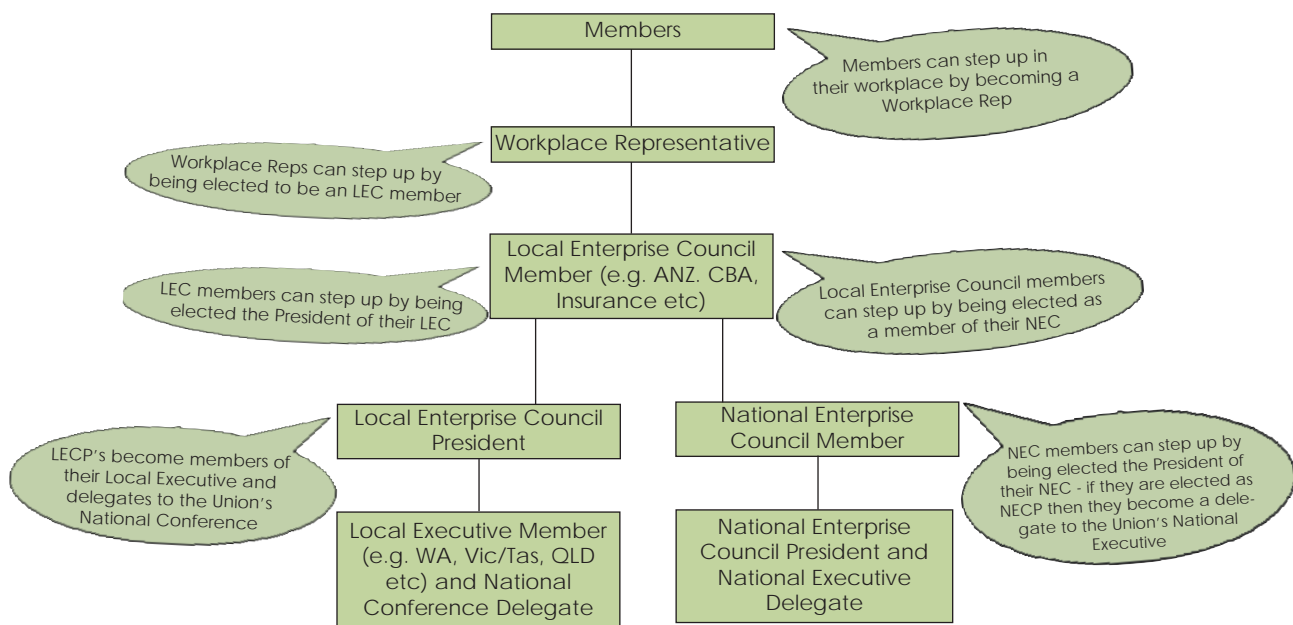
STEPS FOR MEMBERS

- ❖ Talk about your Union and workplace issues with your workmates.
- ❖ Register as part of the 'Your Rights at Work' campaign at www.rightsatwork.com.au
- ❖ Support the union and community protests against the new IR laws
- ❖ Become the FSU Workplace Representative at your work
- ❖ Become a FSU Council member (see chart below)

There are a number of ways that Reps and members can step up with their Union to meet the challenges of the new industrial laws.

Importantly, under the new structure of the FSU, Reps and members can now step up their direct involvement in their Union's decision making process.

The new structure looks like this:



- ❖ New Reps training programs about the new industrial laws are now available and all Reps should attend.
- ❖ Reps need to speak to new staff to find out if they have been employed on the appropriate conditions or if they have been asked to accept different conditions.
- ❖ Recruitment of new members remains a central role for Reps. Reps should approach all non-members in their workplace and inform them that the time for freeloading is over.
- ❖ Reps should initiate discussion in the workplace about the new industrial laws and encourage members to register with the rights at work campaign at www.rightsatwork.com.au.
- ❖ While the new laws may restrict what can and cannot be contained in future agreements about the roles and rights of union representatives, FSU Reps can continue to perform current functions and step up their role. If any Rep is being frustrated in their activities they should contact the Union office immediately.
- ❖ If you want to discuss any of these matters or would like an Organiser to come and visit and assist you in discussing these matters in your workplace, call the Union office on 1300 366 378.

Everyone can Step Up and if everyone does then our workplaces, our industry and our laws will be better.

Feel 5% better off with Member Advantage Health

Here's your opportunity to save on a quality health cover with Member Advantage Health.

Our list of benefits looks pretty healthy!

- FSU members receive a 5% discount off new HCF policies[^]
- Unique per night excess options which are waived for day surgery and for accidents, provided that treatment is within 12 months
- Waiver of the initial 2 & 6 month waiting periods^{^^}
- 100% Emergency Ambulance Cover and up to \$5000 Non-emergency cover^{^^^}
- Family cover, which covers dependent children up to 22 years of age



Call us on 1300 853 362 for a quote or to request an information pack, or visit www.member-advantage.com/fsu

[^] Discount applies to current HCF policies only. ^{^^} A Hospital and Extras cover must be taken. Does not cover pre-existing ailments. A 12 month waiting period applies to these. Waiting periods of 2 and 6 months are waived. Some conditions apply. ^{^^^} Available with all HCF hospital.



Seeing Double?



Choose between our two EXTRA SPECIAL DEALS!
Available between 1st June 2006 until 31st August 2006.

FSU members can obtain real savings on car rental for both business and leisure.

Deal 1

Discounted Car Rental Rates

Enjoy discounted car rental rates* exclusively negotiated for FSU members.

Europcar is offering their best rate of the day with a 3% discount.

This offer includes Europcar's standard excess on the insurance (damage liability fee) of \$2750.

Deal 1 code CCC11072

Deal 2

Great Rates + Reduced Insurance Liability

Great rates

The following rates are for a limited time only*.

Vehicle Class	1-3 Days	4-7 Days	7+ Days
Economy (Manual)	\$36.30	\$34.10	\$33.00
Compact-size (auto 4 door)	\$40.70	\$38.50	\$37.40
Intermediate-size (auto)	\$46.20	\$44.00	\$41.80
Full-size (auto)	\$57.20	\$55.00	\$53.90

Reduced Insurance

You can relax knowing that your excess on the insurance (damage liability fee) has been automatically reduced from \$2750 to \$770[^]. This means that your liability cost for any vehicle damage is significantly minimised.

Deal 2 code CCC05342

To take advantage of either of these extra special deals, call Europcar on 1300 555 242 and quote the relevant deal code.

Alternatively, you can get an online quote for both options via www.member-advantage.com/fsu and decide which package you would like to use.

* Promotional rates available under options 1 and 2 are only available if you travel between 1 June 2006 and 31 August 2006. Prices include GST and are quoted per day. Standard terms and conditions apply.
[^] Passenger vehicles only. For commercial, 4WD and prestige vehicles, a higher Damage Liability Fee and Loss Damage Waiver Fee may apply. GST inclusive. Correct as at 1 May 2006.