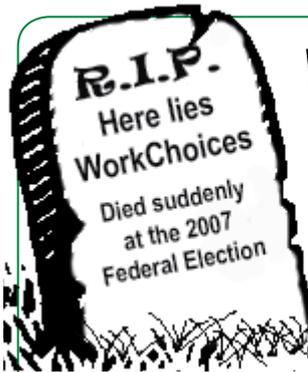




**Be Effective 101.
Pg 4.**



**Action Plan on
Pay Equity. Pg 3.**



WorkChoices R.I.P – Someone Tell CBA!

The Commonwealth Bank is among a handful of employers who continue to roll out AWAs despite the new Federal Parliament starting the process of abolishing them, and WorkChoices as a whole.

Deputy Prime Minister Julia Gillard announced in Parliament on Wednesday 13 February that not one more AWA would be issued anywhere in the Australian Public Service. In total contrast, the CBA has said it will continue to issue AWAs until it is illegal to do so.

“As one of Australia’s largest employers, CBA should be leading by example and stop issuing AWA’s immediately”, said FSU’s *CBA Member Council President Linda Nassar*..... “It’s about respecting the wishes of the public and their own staff” she said.

Opposition fades...

Political opposition to the removal of AWAs is gone with the Liberal and National parties saying they will not block their abolition. The necessary legislation is scheduled to pass through Parliament by Easter.

“The abolition of AWAs and the dismantling of WorkChoices means that CBA has some decisions to make very soon about the bank’s employment strategies. FSU has offered immediate talks to develop a new comprehensive collective agreement that gives the bank certainty while protecting the rights of staff. That includes flexibility for certain staff to exchange some conditions for a higher rate of pay. Our proposal will provide for a good balance between flexibility and certainty,” said FSU NSW/ACT Secretary Geoff Derrick.

“The bank must now stop issuing AWAs immediately and enter into proper nego-

tiations for a new collective agreement that will look after the interests of all staff, whether they’re currently covered by an AWA or not”, he said.

I’m on an AWA – What about me?

Once the new law is passed new arrangements will be in place for staff on AWAs. While current AWAs will be allowed to run their full term (up to 5 years), if they are terminated the employee will now have the safety net of the existing collective agreement.



FSU CBA Member Council President Linda Nassar ... “CBA should be leading by example and stop issuing AWA’s immediately”

...con’t page 3

What’s happening with the new laws to abolish workchoices and AWA’s?

The legislation to make the new laws will be introduced in two stages, the first dealing with transitional arrangements and the second dealing with new workplace laws.

The transitional legislation was introduced to Federal Parliament on 13 February. It is now with a Senate Enquiry that is due to report by 17 March and is expected to be law by Easter. It will abolish AWAs.

The second stage will be introduced later this year and will deal with making new Awards, collective bargaining rules, setting minimum standards of pay and conditions and changes to unfair dismissal laws.

The whole new system will be fully operational by 1 January 2010.

LEGAL SOLUTIONS AND CLAIMS FOR LOSS

Are you experiencing a legal dispute or problem?

Would you like to discuss the best options available to you?

CALL TURNER FREEMAN
1800 061 601

FIRST CONSULTATION FREE

- > Family Law > Employment disputes
- > Claims for loss > Superannuation
- > Commercial Law > Wills and Estates
- > Insurance claims > Property and conveyancing
- > Workplace disputes > Financial problems
- > Litigation and dispute resolution > Immigration

NO-WIN-NO FEE
for approved claims

www.turnerfreeman.com.au

Offices in:

Sydney, Parramatta, Newcastle, Wollongong
Brisbane, Cairns & Adelaide

**Turner
Freeman**
Lawyers

Secretary's Report

Time for a Stronger FSU in Insurance

Over the next twelve months the Australian insurance industry will face the results of years of poor workforce planning and a squeeze on profits. This convergence of problems will require a stronger response from FSU in galvanising a collective voice for insurance staff.

As seen in the recent results for Suncorp/GIO and IAG/NRMA and key superannuation funds, profits are under intense pressure because of the economic down turn in the USA which has led to a global slowdown. Our insurance industry is heavily integrated into global financial markets. The typical reaction from management to these problems in the past has been to cut costs locally to try to ride out the storm through higher productivity.

The problem for insurance staff will be that the workforce is already pushed very hard on quotas and targets with less value placed on quality of service. This has happened at a time when there has been a growing skills shortage, higher reports of workplace stress, pay outcomes in insurance have lagged behind other parts of the financial services sector and there are structural issues such as a growing gender pay gap, with women earning considerably less than men.



Geoff Derrick
State Secretary

Unless insurance company staff are given a voice in dealing with these problems in our industry, the external pressures to cut costs will cause severe long term damage.

FSU is ready to respond to this challenge with a new plan for the insurance industry that focuses on skills development, career paths, pay equity for work of equal value, a genuine say in targets for insurance staff and less stress at work. Increased productivity should come from higher skills not higher workloads.

Seeing our insurance industry through the difficult times ahead will require strategic investment in capacity, not mindless cost cutting to satisfy short term demands from market analysts. By implementing the FSU plan, insurance staff can come through with a stronger industry and that will be better for all concerned.

FSU Contact Details

Ph 1300 366 378 Fax. (02) 9320 0099 Email: nswact@fsunion.org.au Web: www.fsunion.org.au

NSW/ACT Executive

The NSW/ACT Executive is made up of finance industry workers and is the governing body of FSU in NSW & the ACT.



Multiple Employers Member Council

Ingrid Geli
CPS Credit Union
Ph. (02) 6213 1200



Mid Sized Banks Member Council

Greg Owens
St. George Kogarah
Ph. (02) 9952 3331



ANZ Member Council & NSW/ACT President

Joy Buckland
ANZ Cronulla
Ph. (02) 9527 4088



Commonwealth Bank Member Council

Linda Nassar
Martin Place, Sydney
Ph. 0415 449 156



NAB Member Council

Susan Walsh
NAB North Ryde
Ph. (02) 9491 4700



Reserve Bank Member Council

Marc Bampton
Reserve Bank
Ph. (02) 9551 8963



Westpac Member Council

Linda Schofield-Olsen
WBC Concord Service Centre
Ph. (02) 9767 1060

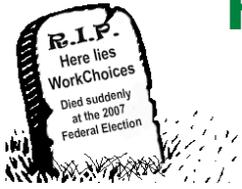


Insurance Member Council

Chris Wright
IAG Pyrmont
Ph. (02) 9088 9434

...from page 1

WorkChoices R.I.P



Despite rumours to the contrary, no-one's pay should be reduced after an AWA expires or is terminated. If you are currently paid above the EBA rates, this is easily converted to an "over award payment" so there is no change in your take home pay. With CBA pay rates currently lagging behind those of key competitors and staff retention a real challenge for the bank, this is clearly the way to go as we move away from AWAs and towards collective agreements that meet the needs of all CBA staff.

In that time, FSU will seek to negotiate a new collective agreement with CBA that has decent salary packaging arrangements, as exist in other banks, so those currently on AWAs will have a balance between good pay and secure conditions.

"I know some staff are worried about their AWA ending and what that will mean for them", said Geoff. "CBA can end this uncertainty by guaranteeing current pay rates and coming to the negotiating table", he said.

Kevin Rudd and Labor went to the November election with the abolition of WorkChoices and AWAs as a key election promise and got a resounding seal of approval from the Australian public. It is now time for employers like the CBA to get on board, stop issuing AWAs immediately and begin negotiations for a fair collective agreement that looks after all staff in the bank.

Action Plan on Pay Equity

- The Union
- Government
- Finance Industry.

There is no quick fix for Australia's gender pay gap of 16.4%. That figure means that women's average weekly earnings are just 83.6% of men's, (May 2007 ABS data). The Finance and Insurance sector has the worst gender pay gap at 35.5%, which is why pay equity is a top priority for the FSU.

Market based pay systems and so-called performance based pay have pushed the gap even wider in recent years. NSW/ACT Secretary Geoff Derrick explained that while this is a social problem, it is also an economic problem for our industry. It means that career opportunities for women are cut short at a time when we have near full employment and a real skills shortage in parts of the industry such as insurance claims assessment, collections and risk analysis.

Proven Strategies

Fixing the problem will require both resources and long term strategies involving the Union, our employers and government. To move a step close to building solutions to our industries pay equity problems Geoff Derrick, recently met with the NSW Minister for Women, Verity Firth, to seek the government's commitment to helping out by bringing the key players together in a non-confrontational environment to discuss proven methods of closing the gender pay gap.

The proposal was embraced by Minister Firth as the government seeks to target the finance industry for future jobs growth with Sydney firmly established as Australia's finance capital.

The question of gender pay equity was high on the agenda for the Women's Rights at Work Conference held in Sydney on March 10 & 11, where FSU women were well represented and FSU State Executive Member Susan Walsh gave the keynote address on union strategies to tackle the problem.

In her address, Susan said, "sales jobs are



FSU State Executive Member and NAB Employee Susan Walsh who gave the key note address on union strategies at the Sydney Women's Rights at Work Conference.

far more highly paid than service jobs and have much better bonus systems attached. It may be simplistic to suggest that the service jobs are the 'women's jobs' and the sales jobs are dominated by men-but this is at least partly true. While the sales jobs bring additional revenue to the bank, it is the work of the service staff that keeps the customers coming back. Why are these jobs seen as less valuable or requiring less skills?"

Other members for the FSU delegation to the conference were Natalie Maysotorovich (CBA), Kim Bryant (IAG), Suzanne Pearce St. George), Carolyn Blackburn (WBC), Ann Fardell (ANZ), Amy Wand (Members Equity) and Melanie Dowsett (Reserve Bank). The conference was attended by over 400 delegates all over the country.

Employers Onside?

On an enterprise level, FSU seeks to have commitments included in collective agreements to address the issue internally. The 2006/2009 NAB Enterprise Agreement includes a joint audit of all pay across the organisation as a first step in addressing the gender pay gap. This audit was completed last year and the parties have agreed to implementing a series of recommendations. Another audit will be conducted in the Nab every two years. More recently, FSU has negotiated pay equity provisions in 3 further agreements - St George Bank, Zurich and BankWest.

Not in normal hours

With 75% of respondents to a recent FSU survey saying targets are unachievable in normal working hours, Home Finance Managers in Westpac have formed an 'action group' to take the case for fairer and achievable targets to the bank.

A key finding of the survey was that management's tracking and monitoring of the work HFMs perform is having a negative impact. 57% found it stressful and 33% found it demoralizing adding to the pressure of achieving already high targets.

The problems facing HFMs are further highlighted by the fact that respondents say they are working on average 11 hours extra a week to try and meet their targets.

A group of HFMs has now got together

with the backing of FSU to take these issues to the bank.

"Judging by the survey results, targets have reached a point where they are unachievable for a lot of HFM's so it's time to do something about it", said Linda Schofield Olsen, FSU Westpac Member Council President.

"When you take into account the results of this survey, it is clear Westpac has some way to go in reconciling its public 'socially responsible employer' face with the way it's treating its HFMs. A socially responsible employer would not set targets so high that staff worked so hard under so much stress. Something has to change.", said Linda.



Gossip!

Urgent Inquiry or Urgent Action

On a recent OHS inspection, FSU officials found sand bags up against a door to prevent flooding, live electrical leads sitting in pools of water, rising damp, high levels of air borne fungus and a three year old report of the need to remove asbestos. Management's first response? Try and find out who to blame.

Scant regard...

A call centre manager has directed a devoutly religious member, heavily involved in working for the church, to work Easter Monday, as they didn't get enough volunteers. Seems management forgot to look at the collective agreement which says that when setting rosters, "an employee's needs, circumstances and preferences will be taken into consideration." Maybe it should say "an employees needs, circumstances and preferences will be taken into consideration and then completely disregarded".

Work from home... a costly option

An employer encouraged staff to work from home, but then expected them to pay for the new home office and computer equipment necessary to do the job. After contact from the FSU the employer has reimbursed the employees for the use of their own equipment.

Milking them for all they're worth!

It seems staff in a particularly profitable employer are not being supplied with milk for their tea or coffee anymore. That \$2.78 per day will take a while to pay for the CEO's reported \$8.7 million package this year.

Be Effective 101

Workplace Union Representatives play a crucial role in the FSU by supporting their colleagues in the workplace and working to improve the rights and conditions for finance workers. To equip Reps with the information and skills they need to be effective, the FSU runs reps' training courses.

The Reps' training program for 2008 is a 2 day course to develop skills needed to deal successfully with resolving members' concerns at the workplace level and beyond.

FSUBites caught up with trainer Amanda Graupner who has extensive experience as an educator with the ACTU, YourRights@Work campaign and the CPSU....

Bites. Who should attend reps training?
-AG. Everyone! Many people who take on these roles have a really great range of skills and experience already so we get the chance to share ideas together and everyone comes away having learned something that will help them to be effective in the job. Newer people bring a real enthusiasm and different ways of looking at our common issues.

Reps Training Dates

- ▶ Wed 9th & Thurs 10th April
- ▶ Tues 13th & Wed 14th May
- ▶ Wed 18th & Thurs 19th June

Duration: 2 days, 9am - 5pm.
Course material and lunch provided.

To register for call 1300 366 378 or email nswact@fsunion.org.au

Bites. Do you enjoy training?
-AG. Encouraging development in people is a remarkable thing to be a part of, witnessing everyone's different approaches to the same task challenges me to keep improving on what I do.

Bites. Funniest training room memory?
-AG. I had a group of people on a course spontaneously decide that they didn't want to do a boring "report back" from their group work so they came up with this great sock-puppet show to demonstrate the ideas they'd been working on. That was pretty funny - effective too because I'm sure that everyone who was there that day will still remember it!

2008 Annual Raffle your chance to help **Order Your Raffle Books Now**



Union Aid Abroad APHEDA
The overseas humanitarian aid agency of the ACTU

Almost half the world - nearly three billion people - live on less than two dollars a day

A \$2 ticket can help
Make Life Fair Everywhere



MEMBER
CONNECT

▶ **FIRST PRIZE**
Round the World trip for TWO!

▶ **SECOND PRIZE**
iPod Classic 80GB (20,000 songs)

Prizes for ticket sellers too.

For tickets:
call 1800 888 674,
go to www.unionaidabroad.org.au
or email office@unionaidabroad.org.au

