# CO I AS I A WINTER 2013

Official Journal of the Shop, Distributive and Allied Employees' Association, Tasmanian Branch



The SDA is continuing to fight for equal pay for 18+ year olds, and this was a major focus of our first Delegates Conference for the year. See pages 8-12 for details.





# Your Union

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# Don't Go Back to the Future



by Paul Griffin, General Secretary

Welcome to the Winter Edition of TasTalk where we find ourselves only half way through the year and we already have a new (or recycled!) Prime Minister, Kevin Rudd.

The Tasmanian Branch since 2007 has supported the Leader of the ALP at all times for the particular reason of protecting its members' wages and workplace entitlements.

The Union has fought hard for these over many years, and in particular during the past two decades where we have been able to lock in job security, increased wages and flexible family arrangements through enterprise bargaining agreements.

In the 10 years up to 2007, workers wages and rights at work were under attack through an alternative government's Workchoices legislation.

It is important not to return to those years where the minimum four provisions were all that was required to make a legal industrial contract, with all other entitlements up for negotiation without any obligation upon the employer.

The New Modern Award System that was introduced in 2010, following opportunities for input by both unions and employer groups during 2009, committed to previous Award conditions such as late night, Saturday and Sunday rates, public holidays and overtime rates.

Nearly all of the Modern Award rates are not new, and with the creation of 122 new Modern Awards, employer groups either offered no objection or failed to mount a strong enough case to exclude such penalty payments during the initial hearings of the new system.

Recently, an Award Review mechanism was concluded, where the SDA made extensive submissions to retain these many provisions that were fought and won many years ago.

Employers are continuing to object, in particular to the higher rates being paid on public holidays. However, unless there is a change of Government at the next election, penalty rates and other entitlements are protected until the next scheduled Award Review takes place in 2014.

### **JOIN THE CAMPAIGN**

As our front cover illustrates, the SDA Tasmanian Branch launched its "100% adult rate at 18+" campaign on 23 April on the opening day of its Delegates Conference.

The Union has applied to vary the Award to have adult rates applied at 20 years of age and, in a staggered fashion, phased in at 18 and 19 over a given period, building on the success so far of implementing Adult rates at 20 years in the majority of our enterprise agreements.

The SDA is not only calling on the support of our young members, but on everybody who wishes to see young workers get a fair go at work. Ensure you do your bit in helping in the campaign by registering on the website: www.100percentpay.com. au or ringing the Campaign Manager, Carol Wadley, at the SDA Office.

## Don't Leave Your Entitlements to Chance



As an employee, your work-related legal entitlements are set out in various Awards, Agreements and Acts of Parliament.

These entitlements may include sick leave, penalty rates, wages, rosters, overtime, allowances, health and safety standards and annual leave.

The SDA's experts can advise you of your entitlements and, if necessary, obtain them from your employer.

Disputes with your employer need not cost you your job.

If you have been unfairly treated, make sure you call the SDA to find out what your options are. As a member, it will cost you nothing.



### SDA MOVIE TICKETS COMPETITION

To go into the draw, simply fill in this coupon and send it to SDA Tasmanian Branch, 72 York Street, Launceston Tas 7250 by 9 August 2013

3DA Tasmaman Dranen, 72 Tork Street, Launceston Tas 7230 by 7 August 2013				
Full name:				
Address:				
Postcode				
SDA Membership Number:				
E-mail Address:				
Date of Birth:				
Phone:HomeMobile				
Employer:Location				
Type of Employment: ☐ Full-Time ☐ Part-Time ☐ Casual				
Hours per Week: ☐ 20-40 hours ☐ 10-20 hours ☐ Less than 10 hours				



Congratulations to Sharon Butcher of Woolworths Shoreline who won a \$500 Birchalls gift voucher in our Autumn competition. Sharon has been a member for just over 30 years and is not sure in what form she will redeem the Birchalls voucher but believes it will be more than likely her great (grand) nephew will be the lucky recipient. She is shown here being presented with her prize by Secretary Paul Griffin.

# WHAT'S HAPPENING

# AROUND THE STATE AND THE NATION



by Paul Griffin, General Secretary

### **LAUNCESTON DISTRIBUTION AGREEMENT:**

In the last edition, we reported on the finalisation of a new Agreement at the Coles Group Supply Chain, where members achieved a 3.4% per increase over the next three years. This is a good result under the current economic circumstances, where inflation is running at approximately 2%. In the Agreement, little was traded off, with the most significant offset being an extension of the voluntary working of normal daily hours commencing at 4.00am or finishing at 6.00pm.

The negotiating team comprised of myself and site Delegates Ross Charlton and David McLean who argued successfully for the total increase of just under \$91.00 over the three years until 7 April 2016.

MYER STORES: To date, three meetings have been held with the company at national level but as we go to print, little is able to be reported as to the content of a new Agreement in respect to any sort of reasonable wage increase. The Log of Claims has been submitted to the company, but it has been made very clear from the onset that the company is not trading well and any future wage increases will be minimal. Clearly, the Union has some work ahead of itself to achieve a reasonable result for our members at Myer.

**BUNNINGS HARDWARE:** Agreement has been reached on a 9.6% pay rise over three years commencing on 1 July, with the new rate from that date being \$794.49. The Union will now continue negotiations to finalise an Agreement in the Trade Centre stores in the North and South of the State. Bunnings is a rapidly growing business which has accelerated the opening of its stores in order to meet the challenge of the Masters business that has been established by Woolworths. Bunnings has purchased a prime site in Launceston which was the former Gunns Administration block, amongst other things, with plans to build a new store. **JUST JEANS: SDA National Secretary Joe** de Bruyn recently held discussions with the highest level of management of this company and the various brands operated

by Just Jeans, where the company is

holding back on making a decision until the new financial year. The Union has submitted to the company a request for a pay rise effective immediately.

**SANITY:** This Agreement expired on 30 June. A new Agreement has been negotiated for a three-year period with a \$20.75 pay rise effective from 1 July bringing the rate to \$712.33. This Agreement already contains a 25% penalty rate for work performed on Saturdays.

The National Wage increase will be applied in the next two years under the three-year Agreement.

MCDONALD'S: SDA Organisers have been active in McDonald's Restaurants, rolling out the new proposed Agreement. In most cases, there has been high attendance by members at these meetings. Most franchise owners have been pro-active in organising times for employees to attend and ask questions about the Agreement. The final vote was carried out in store with 97% of employees voting in favour of the proposed Agreement.

Members in Tasmania receive greater increases over life of the Agreement than those in other States in order to bring rates of pay up to par (or almost!) with the mainland States, which enjoyed the benefits of enterprise agreements prior to the 2010 National McDonald's Agreement. Four wage increases equalling 17% commenced from 24 June, with the final one of 4.5% applying from 1 July 2016. This is approximately a \$93.00 increase for a Grade 2 Adult full-time employee. Juniors and casuals receive pro-rata payments based on the minimum rate .

KFC: The KFC Agreement expired in September, but negotiations were held up due to some franchises in Queensland and Western Australia complicating matters. The Union sought Orders from the Fair Work Commission to ensure no employees were disadvantaged by this. On 18 June, the Commissioner made the Orders we sought, which ensures that the KFC Enterprise Agreement applies to all employees, whether they are employed by a franchisee or not. From 1 July 2013, a wage increase of \$32.70 applies.

**DOMINO'S:** This Agreement expired in June, and the Union has met with the company to negotiate a new Agreement that will include provisions for drivers.

We are seeking a 9% increase above the Fast Food Award rate, together with a 25% casual loading and a double time rate for work performed on a public holiday.

This is the same approach we have put to nearly all other fast food companies.

**BWS:** As well as BWS outlets, Woolworths operates Liquor Stores in other States that are part of the Supermarkets Agreement, and during discussions with BWS, it was decided to bring Liquor Stores employees into the BWS Agreement as well.

A new Agreement has now been reached which provides for pay rises of 2.9%, compounding.

**BEST AND LESS:** A new Agreement has been settled with the company despite the intense competition in the apparel area and the Global Financial Crisis.

A 3% pay rise became effective from 30 June, which equates to \$20.92 with National Wage increases to be applied in 2014 and 2015.

97% of employees voted in favour of this Agreement.

**COLES SUPERMARKETS:** Although this Agreement is not due to expire until 31 May 2014, it is important that negotiations commence soon to ensure a new Agreement is in place before the old one expires.

Last time, negotiations became rather drawn out and finalisation did not occur until well after the due date, with the company showing no compunction to make any backpay arrangements.

Delegates will most likely be contacted around September in order to develop a Log of Claims to be submitted to Coles well before the end of the year.

**DULUX:** This Agreement expires on 30 September and a new Agreement will be negotiated beforehand. The process is normally fairly quick and negotiations will commence shortly.



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	Please send me	adult tickets @ \$11.00 each				
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Please allow 7-10 working days for delivery.

# **Attack on Penalty Rates Fails**

In the last half of 2012, the SDA was under major attack by employers as they argued vigorously in the Fair Work Commission to slash or abolish evening and weekend penalty rates in the General Retail Industry Award and the Fast Food Industry Award. Penalty rates in Awards are not only important for our members working under Awards. They are also important for our members working

Many of our members are working under enterprise agreements which have a higher base rate of pay than the Award in return for buying out some penalty rates.

under enterprise agreements.

If penalty rates in the Award are reduced, then employers covered by enterprise agreements will seek to reduce the rate of pay for employees in the enterprise agreement.

The SDA took this case very seriously and engaged a senior industrial

barrister to represent us in the Commission.

We presented a very detailed and comprehensive case with expert witness evidence.

On the other hand, the employers totally failed to make their case. Notwithstanding their cries of woe about the dreadful effects of penalty rates on the industry, they failed to "deliver the goods".

They failed to show any employers who had been forced to shut their shops in penalty rate hours due to the cost. They failed to show any reduction in hours of employment during penalty rate hours.

The Federal Labor Government intervened to support the SDA. It presented a detailed case to the Commission as to why penalty rates should *not* be reduced or abolished. The Federal Labor Government submission was good.

The Commission rejected the employers' case to reduce or abolish penalty rates in the General Retail Industry Award and the Fast Food Industry Award.

SDA members should be very happy with this outcome.

The SDA spent a lot of time, money and effort to successfully defend our penalty rates.

However, members need to be aware that another review of Awards by the Fair Work Commission is due next year.

We can expect another attack by employers on our penalty rates.

If Tony Abbott is elected, we can expect that a Federal Liberal Government will support the employers in a further attack on our penalty rates.







# GET A GREAT DEAL ON A NEW CAR

**Discount New Cars** is a unique and FREE online car buying service, offering discounted prices on popular makes and models through a select group of authorised dealers Australia wide.

By using the Discount New Cars SDA service, SDA members will have access to regularly updated exclusive discounts on new cars, over and above what is offered to the general public. Our friendly Customer Service team are also there to help members every step of the way and ensure this by contacting members throughout the buying process to check they are happy with their service levels.

If you have any questions or would like to discuss this service in more detail, please contact Garey Lopes on 03 9093 8731 or email garey.l@carsales.com.au. All members can phone our toll free number, 1800 146 666 if they have any queries.

discountnewcars.com.au/sda

# Younger Workers Celebrate Government Support for 100% Pay at 18+ Campaign



by Melissa Read, Fast Food Recruiter

Younger workers and campaigners are celebrating the success of their efforts in taking the call for 100% Pay at 18+ right to the top, with Minister for Workplace Relations Bill Shorten putting a submission to the Fair Work Commission supporting the introduction of fair wages for younger workers.

This was a huge step forward for the campaign – and it's all thanks to the support of our members and campaigners working hard to get the message out about 100% pay at 18+.

A group of younger workers headed to Parliament House in Canberra in April to ask the Federal Government to support fair pay for workers aged 18-20.

SDA National Secretary Joe de
Bruyn, along with South Australian
Branch Secretary and 100% Pay at
18+ campaign spokesperson Peter
Malinauskas were joined by about 30
young workers at Parliament House,
where they officially launched the
campaign, calling for Minister for
Workplace Relations Bill Shorten
to support the current Fair Work
Commission case and to show his

in-principle support for fair pay at 18.

With the Government's submission in support of fair pay for workers aged 18-20, as well as launches of the campaign taking place right across the country, and growing numbers of supporters joining every day, the 100% Pay at 18+ campaign is really heating up.

A Full Bench of the Fair Work Commission is currently looking at changing the General Retail Award to ensure that 20 year olds are paid a full adult rate.

The SDA's submission to the case highlights that paying 20 year olds fairly would be the first step towards



# WHAT YOU CAN DO TO SUPPORT 100% PAY AT 18+

The 100% Pay at 18+ campaign is fighting for fair pay for workers aged 18-20. Under the current General Retail Award, younger workers get paid just a percentage of the full adult rate. At 18, it's 30% less, at 19 it's 20% less and at 20, it's 10% less. That doesn't make sense. There are a few things you can do to help turn this around:

- Firstly, sign up to the campaign at www.100percentpay.com.au
- Like us on Facebook at http://www.facebook.com/100percentpay
- Follow us on Twitter: https://twitter.com/SDAunion
- Tell your friends to join us too!

paying all young adult workers a fair adult rate.

"If our politicians consider 18-20 year-olds responsible enough to vote, there should be no issue with them getting behind a campaign to have them paid as adults in the workplace," Mr de Bruyn said.

"Our current case in the Fair Work Commission is the first step in a staged approach to provide full rates of pay for all adults.

"The loophole in the General Retail Award that allows retailers to pay young adults just a percentage of what they deserve is antiquated and discriminatory.

"There's no doubt it needs to be removed," Mr de Bruyn said.

"The days when you weren't considered an adult until 21 ended decades ago.

"It's time for retailers to move into the 21st century and start paying workers the wage they deserve.

"In New Zealand, they removed junior rates for young adults years ago and there's been no detrimental impact on businesses there whatsoever – quite the opposite in fact. It's time for Australia to keep pace."

SDA SA Secretary and 100% Pay

at 18+ campaign spokesperson Peter Malinauskas said that younger workers are looking to the government to provide real leadership on the issue.

"This is an issue that really matters to younger workers," Mr Malinauskas said.

"At 18 you're considered an adult everywhere else. It just makes sense that the same should apply in the workplace.

"Younger workers are giving 100 per cent in their workplace, so it's only fair that they get paid accordingly.

"Particularly in the retail industry, by the time they turn 18, workers are often in a position of responsibility.

"That they get paid less than someone else doing the exactly the same job purely because of the year they were born is ridiculous."

Among the group of young workers at the Parliament House launch was Caitlin Delbridge, a 20-year-old worker from Canberra who has worked in the retail industry for five years.

Her experience means that when new workers start off in the industry, Caitlin is often called upon to train them. "I train many new employees – and many of them are actually older than me," Caitlin said.

"Someone who has just started can be getting paid more than me, simply because they happen to be slightly older than me.

"We all have the same expenses.

"I moved out of home when I turned 18 so I pay for rent, bills, petrol, insurance and things like that, just like everyone else.

"It doesn't make any sense that I should be paid less purely because I'm still 20."

Support the campaign for 100% Pay at 18+ and find out more by going to www.100percentpay.com.au.



# All Revved Up at the Delegates Co



by Carol Wadley, Education Training Officer

The first of the two Delegates Conferences which the Branch holds each year took place on 23-24 April at the Launceston Grand Chancellor Hotel.

The Conference was attended by 68 Delegates from each region of the State. Presentations were made by many of our member benefit providers including REST, Where to Enjoy, Tasplan, and an inspiring speech was given on leadership by the former State Cricket coach, Andrew Coyle.

The main theme of the Conference was the launch of the Tasmanian section of the National 100% Pay at 18+ campaign (see previous pages for details of this campaign).

In addition to our other speakers,
Alana Mew from Essential Media
Communications – the organisation
projecting the campaign with SDA
co-ordinators from each State –
spoke at length about the campaign's
strategy and how it was going so far.

The Branch has collected a great number of signatures on our petition, which will be sent to the SDA National Office to be collated with other Branches' contributions to create a very large petition. This will be submitted to the Parliament in Canberra.

Carol Wadley is the Co-ordinator for the campaign in Tasmania and has added this to some of the other roles she carries out for the Branch, such as the Women's Officer.

At the Conference, National Women's Officer Therese Bryant and Carol presented information on the new parental leave legislation, flexible working hours and domestic violence.

James Russell and Carol provided a two hour session about general training, and ran a refresher on the role of Delegates in the workplace. Andrew Coyle gave an update on the National Broadband Network, which is currently in the process of being rolled out throughout the State.

Overall, the Conference was well received and contributions from ME Bank's Mike Dalton gave Delegates a much better understanding of the financial benefits of being a Union member.

**SDAT**asTalk

# onference

































# **Don't Forget – You're Covered!**

Many members continue to benefit from the SDA Accident Insurance scheme – insurance that is free for all members of the SDA in Tasmania.

Our Scheme was initially set up to cover members involved in a car accident if travelling to and from work, after the State Government removed such coverage from the Workers' Compensation Act some ten years ago.

Subsequently, the Branch has been able to improve this scheme to include members who sustain broken bones/injury outside of the workplace – such as sporting injuries.

Surprisingly, we continue to find that many members are unaware that such a benefit exists and unfortunatlely some miss out because they make their claim too late.

The insurance scheme primarily covers costs that are incidental to sustaining such injuries.

Upon suffering an injury outside of work hours, be sure you contact your store Delegate or SDA Organiser and fill out a claim form. Many injuries are covered.

### **Fee Increase**

As happens every two years, there will be an increase in Union fees from 1 January 2014 in line with a recent National Executive decision.

In addition to increases in operating costs, the SDA has faced many new challenges, including defending penalty rates, campaigning for fairer rates for 18+ year olds, defending the three-hour casual minimum payment, and defending members' rights to public holidays.

We also need to continue the normal work of the SDA including: defending members' wages and conditions under new industrial relations legislation; negotiating and re-negotiating Enterprise Agreements; offering a wide range of services and benefits to Union members; producing a wide range of publications, such as the Union magazine and information leaflets and booklets which are provided free of charge to members; and representing members both individually and collectively in various tribunals and courts, as well as much more.

The Union is confident that our new fee levels will enable us to continue to function on a sound financial basis.

# Right to Request Flexible Working Arrangements: SDA Lobbies Independent Andrew Wilkie



by Carol Wadley, Education Training Officer

The SDA has expanded the "Right to Request Flexible Working Arrangements" in enterprise agreement logs of claim and has had some success in acheiving improvements.

The SDA Women's Committee, in conjunction with the ACTU Women's Committee, has always maintained that this is a priority issue for workers and the Census for workers supported this view. The Committee recommended

the right to negotiate flexible work arrangements with the right to appeal an unreasonable refusal, and that work/life/family balance be an SDA priority for 2013.

The ACTU Executive in December 2012 endorsed the following motion:

"Family is important to
Australians and should be a
fundamental right for all workers
to be able to balance their work
and family commitments."

The 2012 ACTU Census of 40,000 workers found that balancing work and family was the second highest issue reported by both

men and women across the workforce, after wages.

On 3 May, two SDA Tasmania
Delegates – Aniela Harris from
Myer Hobart and Michelle Givven
from Woolworths Eastlands
– joined ACTU President Ged
Kearney and SDA National
Women's Officer Therese Bryant
in a delegation to lobby Andrew
Wilkie with letters from Delegates
and over three hundred
signatures from members.
The Delegates spoke extremely

well and were an asset to the meeting. Although Andrew Wilkie failed to attend, his representative left the delegation with a positive response.



# Tasmanian Public Holidays 2013-2014

Event		2013	2014	
New Year's Day	If it falls on a Saturday or Sunday, the holiday is on the following Monday.	Wednesday 1 January		
Australia Day	If it falls on a Saturday or Sunday, the holiday is on the following Monday.	Monday 28 January	Monday 27 January	
Royal Hobart Regatta (South)	Monday 11 February	Monday 10 February		
Eight Hours Day	Second Monday in March	Monday 11 March	Monday 10 March	
Good Friday		Friday 29 March	Friday 18 April	
Easter Monday		Monday 1 April	Monday 21 April	
Easter Tuesday	Tuesday 2 April	Tuesday 22 April		
Anzac Day	25 April each year.	Thursday 25 April	Friday 25 April	
Queen's Birthday Second Monday in June each year.		Monday 10 June	Monday 9 June	
Burnie Show Day	First Friday in October each year.	Friday 4 October	Friday 3 October	
Launceston Show Day		Thursday 10 October	Thursday 9 October	
Hobart Show Day		Thursday 24 October	Thursday 23 October	
Recreation Day (North)	First Monday in November. (All parts of Tasmania in which a statutory holiday is not observed for the Royal Hobart Regatta.)	Monday 4 November	Monday 3 November	
Devonport Show Day		Friday 29 November	Friday 28 November	
Christmas Day	25 December each year. If Christmas Day falls on a Saturday, the following Monday is observed as the public holiday. If it falls on a Sunday, the following Tuesday is observed as the public holiday.		Thursday 25 December	
Boxing Day	If Boxing Day falls on a Saturday, the following Monday is observed as the public holiday. If it falls on a Sunday, the following Tuesday is observed as the public holiday.	Thursday 26 December	Friday 26 December	

# **Public Holidays Decisions**



by Paul Griffin, General Secretary

In addition to the major penalty rates case that the SDA has been involved with (see page 7), in the second half of last year the SDA argued to improve public holiday provisions in the General Retail Industry Award. Our concerns are outlined below.

Separately, on one of the issues of concern to us, the Australian Council of Trade Unions argued a case on behalf of a number of unions.

# DAY IN LIEU WHEN A PUBLIC HOLIDAY FALLS ON A NON-WORKING DAY

Currently, employees under the General Retail Industry Award and other Awards do not have an entitlement to another day off or another day's pay when a public holiday falls on an employee's nonworking day. So, for example, an employee rostered off on a Monday misses out on Monday public holidays.

The ACTU and the SDA argued for a day in lieu of a day's pay when a public holiday falls on a non-working day.

The Commission rejected the claim but said:

[66] While this aspect of the ACTU's claim is not without merit it does constitute a substantial variation of the award safety net and in our view is more appropriately dealt with in the 4 yearly review of modern awards provided for in s.156 of the FW Act. The Transitional Review is quite separate from, and narrower in scope than, the 4 yearly reviews.

So it appears that we have the right to argue our case on this matter in the review of Awards due in 2014.

## PENALTY RATE ON ACTUAL AND ADDITIONAL PUBLIC HOLIDAYS

The employers argued that where additional public holidays are proclaimed, public holiday penalty rates should only apply on one of the two public holidays, with ordinary time on the other.

In effect, this would have been a de facto abolition of the additional public holidays declared by State Governments.

The SDA presented an extensive case in opposition to the employers' claim.

The Commission rejected the employers' claim.

## RIGHT TO ELECT WHETHER TO WORK ON PUBLIC HOLIDAY

The SDA argued for an Award provision allowing an employee to elect whether or not to work on a public holiday.

We successfully made the case that work in NSW and ACT over many years has generally been considered voluntary and that there was an explicit provision in the Victorian Award as well as provisions in our enterprise agreements.

However, the Commission rejected our claim in part because the National Employment Standards comprehensively deal with the entitlement to be absent on public holidays, and they provide a qualified right for an employee to be absent from work on a public holiday.

The SDA has the right to argue this matter again in the review of Awards due in 2014.

### COMPENSATION FOR WORK ON A PUBLIC HOLIDAY

Currently, the General Retail Industry Award provides that the compensation for work on a public holiday can be taken as:

- Payment of an additional 150%;
- Equivalent time off; or
- Another day or equivalent time added to annual leave.

The SDA argued that compensation should be payment of 250%, with an employee having the right to elect to take time off in lieu at the penalty rate.

The employers argued for the General Retail Industry Award provision to be imported into the Fast Food Industry Award and the Hair and Beauty Award. The SDA opposed this.

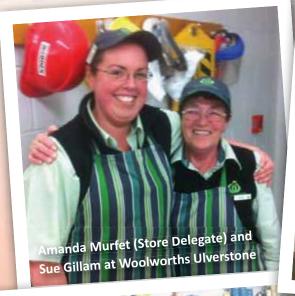
The Commission decided that there should be more flexibility in the forms of compensation in the Fast Food Industry Award and the Hair and Beauty Award, but only to operate by agreement with the employee and employer concerned. It has been referred to Deputy President Smith to deal with.

The Commission has not accepted the SDA case in respect of the General Retail Industry Award.

However, it accepts that some clarification is necessary regarding how the provision is to be applied in practice, particularly as to which of the compensation options is to apply. It has been referred to Commissioner Hampton to deal with.

The SDA will keep you informed of progress on these issues.

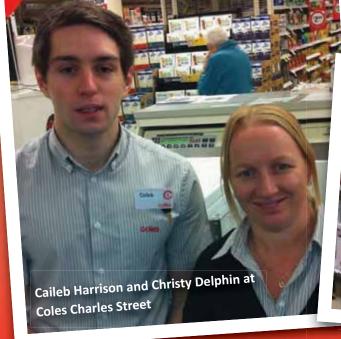
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# **Labor Improves Fair Work Act**

The new Fair Work Act commenced on 1 July 2009, with many provisions starting on 1 January 2010.

It abolished WorkChoices. It abolished Australian Workplace Agreements (individual contracts) which slashed employees' take-home pay and conditions. It restored the right of employees to take a case for unfair dismissal. It established 10 legislated National Employment Standards and 122 modern Awards.

Generally the Fair Work Act has worked well.

Arising from a review of the Fair Work Act last year, the Labor Government is legislating for some improvements to the Fair Work Act in the Fair Work Amendment Bill 2013.

### **PARENTAL LEAVE**

The Bill makes some improvements to parental leave entitlements.

Currently, a woman who suffers illness during her pregnancy while still at work may take special maternity leave. But this is deducted off the maximum twelve months (or twenty-four months) period of absence for maternity leave.

Under the Bill, special maternity leave will no longer be deducted from the maximum period of absence for maternity leave.

Currently, the maximum period for which the two partners can take maternity and paternity leave at the same time is three weeks and it must be within three or six weeks of the birth of the baby. Under the new provisions, the maximum period maternity and paternity leave can be taken at the same time is increased to eight weeks and it can be taken at any time.

# REQUEST FOR FLEXIBLE WORK ARRANGEMENTS

Currently, a parent or a carer of a child under school age or of a child

with a disability up to the age of 18 years has the right to request flexible work arrangements from their employer. The Bill extends the right to request flexible work arrangements to the following categories of employee:

- Parents or carers of a child of school age or younger (meaning a child up to the highest compulsory schooling age);
- Carers of the disabled, unwell or frail and aged;
- ♦ Workers who are 55 or older;
- Disabled workers;
- Those who are experiencing violence from a family member; and
- Carers of an immediate family member who is experiencing violence from their family.

### TRANSFER TO SAFE JOB

Currently, an employee has the right to be transferred to a safe job during pregnancy with a medical certificate. But this only applies to an employee entitled to maternity leave (i.e. with more than twelve months' service with the employer). The Bill extends this right to all pregnant employees.

### **ROSTER CHANGES**

The Bill will require all Awards and enterprise agreements to include a clause requiring employers to consult with employees about a change to their regular roster or to their ordinary hours of work. The employee is entitled to be represented (e.g. by the Union) in that consultation.

### MODERN AWARDS OBJECTIVE – PENALTY RATES

While the Bill will not require that all modern Awards include penalty rates, it will insert a new provision in the list of objectives for modern Awards in the Fair Work Act, as follows:

"...the need to provide additional remuneration for:

- employees working overtime; or
- employees working unsocial, irregular or unpredictable hours; or
- employees working on weekends or public holidays; or
- employees working shifts".

This will help us argue to defend penalty rates in the Fair Work Commission.

### **WORKPLACE BULLYING**

The Bill proposes to give power to the Fair Work Commission to hear cases on workplace bullying. In particular, the Commission will be able to make any orders it thinks appropriate to prevent bullying continuing.

### **RIGHT OF ENTRY**

The Bill will give the Fair Work
Commission the power to deal with
any disputes about the right of entry
of union officials to worksites. In
certain circumstances, it can make
orders on right of entry matters.

### **AMENDMENTS ARE GOOD**

The SDA supports these amendments as they are all good proposals.

However, in the case of the right to request flexible work arrangements and the requirement for employers to consult with employees on roster changes, there is one thing lacking. If there is a dispute between the employer and the employee about the matter there is no power for the Commission to resolve it. The only avenue is a costly and time consuming application to the Federal Court of Australia.

We believe the cost free and more flexible avenue of taking a matter to the Commission for resolution is the more practical approach. Nevertheless, we support the amendments.

# Our Penalty Rates Under Attack

THE MAN 20 FIRST TEST OF ABBOTT'S FLEXIBLE IR LAWS

# Retailers to bargain on penalties Swan's tough love budget

EXCLUSIVE

EWIN HANNAN

RETAILERS will seek to use Tony Abbott's proposed work- will be changes to extend their trading hours without paying penalty rates to employees, compting union leaders to warn that workers faced a "race to the bottom" under a Coalition government.

The Australian Retailers Association said it hoped the Coalition's promised changes to the Fair Work Act would allow employers to strike more deals with individual employees over the hours they worked.

The association's executive director, Russell Zimmerman, used the example of a worker who wanted to start work after 5 million allows them in drop their children. RETAILERS will seek to use

SID MAHER
POLITICAL CORRESPONDENT

WANNE Swan will set out a 10-year plan today detailing how Labor will pay for its cornectione promises on education and Disability Care as part of a tough pre-election budget that axes promised family benefit increases and defers scheduled tax cuts with a labor's economic to the promised family benefit increases and the promised family benefit increases.

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The association's execut Russell Zimm

The Australian, 14 May 2013

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The Australian Retailers Association said it hoped the Coalition's promised changes to the Fair Work Act would allow employers to strike more deals the hours they worked.

# Penalties 'kill jobs'

# Abbott warns on weekend wages

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TONY Abbott has warned weekend penalty rates are killing jobs, confirming his government would intervene to support applications to the independent Fair Work impire for "adjustments".

Herald Sun, 30 April 2013

# What Will Tony Abbott and the Liberal Party Do?



by Joe de Bruyn, National Secretary

If Tony Abbott and his Liberal-National Party Coalition win the federal election later this year, what will he do to industrial relations laws and to your workplace entitlements?

Will he leave your present rights and entitlements intact, or will he seek to take away your workplace entitlements as the Howard Government did in 2005 with its WorkChoices legislation?

From what has been said publicly by Tony Abbott and his colleagues, we know your entitlements will be under attack.

### **PENALTY RATES TO BE CUT**

The Australian Retailers' Association has said that it wants to cut penalty rates for Sunday work in the retail industry by \$13.14 per hour!

It has said that it has discussed cutting penalty rates with the Coalition spokesman on Industrial Relations, Senator Eric Abetz.

It has said that the Coalition had been "very receptive" to the retailers' view on penalty rates.

"We have had some very interesting discussions with them and the reception has been very positive," it said.

Tony Abbott stated publicly that his Government could voice its support for particular cases to cut penalty rates brought to the Fair Work Commission.

"I am confident," said Abbott, "that if the Government were to back, for argument's sake, applications to the Fair Work Commission for adjustments in this area, it may well be successful."

It is clear that retailers will attack our penalty rates next year and that an Abbott-led Government would support these attacks and expect to be successful.

## TAXING YOUR SUPERANNUATION CONTRIBUTIONS

At the moment, there is no tax on superannuation contributions paid by employers for workers earning up to \$37,000 per annum.

Tony Abbott has said that if he is elected, he will restore the 15% tax that previously applied to such contributions.

This would cost the affected worker up to \$500 each year in payments into their superannuation account.

There are 3.6 million workers in Australia threatened by Tony Abbott's superannuation tax policy.

### **POSTPONING SUPER INCREASES**

Tony Abbott will defer for two years the progressive increases in superannuation contributions paid for workers by their employer.

The plan in place now, under a Labor Government, is to increase these contributions from 9% to 12% of ordinary-time earnings.

The first scheduled increase, from 1 July 2013, will occur before the election so Tony Abbott cannot stop it coming into operation. However, the next two increases, from 1 July 2014 and 1 July 2015, will be deferred.

The next increase will therefore be from 1 July 2016.

The final increase will be from 1 July 2021 instead of 2019.

This deferment of employer contributions will cost the average worker thousands of dollars in their superannuation accounts, and severely reduce their retirement incomes.

## ABOLISHING THE SCHOOL KID BONUS

The School Kid Bonus provides an eligible family with up to \$410 for each primary school child and up to \$820 for each high school child.

This benefit applies to 1.3 million families across the nation.

Tony Abbott has said he will abolish this benefit if he is elected to Government.

### WHAT WILL TONY ABBOTT DO?

From the public statements Tony Abbott has made, we know what he will do if elected to Government on 14 September this year:

- He will help retailers to cut penalty rates.
- He will impose a superannuation tax on the contributions for low-income workers.
- He will defer the superannuation increases scheduled for 2015 and 2016.
- He will abolish the School Kid Bonus.

As we approach the federal election on 14 September, think carefully about how you will vote.

"I am confident that if the government were to back, for argument's sake, applications to the Fair Work Commission for adjustments in this area it may well be successful."

Tony Abbott,
Public Forum, Kingston South Australia,
29 April 2013

"The Howard Government's industrial legislation, it was good for wages, it was good for jobs and it was good for workers, and let's never forget that."

Tony Abbott, Doorstop interview, 19 March 2008

"Let me begin my contribution to this debate by reminding members that workplace reform was one of the greatest achievements of the Howard government."

Tony Abbott,
House of Representatives,
13 August 2009

"At four elections running we had a mandate to introduce statutory, non-union contracts and we will seek to renew that mandate."

Tony Abbott, Speech to the Queensland Chamber of Commerce and Industry, 12 February 2010

ott Governmen

# How WorkChoices Affected Us All

# ...can you trust the Liberal Party again?

## JOB SECURITY WAS STRIPPED AWAY UNDER WORKCHOICES

Under WorkChoices:

- X the right to take a case for unfair dismissal was stripped off employees in companies with less than 100 employees;
- \* the right to take a case for unfair dismissal was stripped off employees in large companies if it was for "operational reasons";
- x even if the company acted unfairly, the Commission could not hear an unfair dismissal case if it was for "operational reasons";
- x if a company had a number of different reasons for dismissing an employee and one of many reasons was "operational reasons" the Commission could not hear the dismissal case;
- X fourteen of our members employed by a large company were sacked one week before WorkChoices was abolished.

We tried to take an unfair dismissal case as we believed it was unfair.

The Commission said it had no power to hear the matter because the employer said the reason was "operational reasons".

## ENTITLEMENTS WERE CUT UNDER WORKCHOICES

John Howard's Office of Employment Advocate did a survey of Australian Workplace Agreements (AWAs) and gave evidence to a Senate Committee.

The evidence showed that of the AWAs surveyed:

- x 51% cut overtime loadings;
- X 63% cut penalty rates;
- X 64% cut annual leave loading;
- X 46% cut public holidays payment;
- 52% cut shift work loadings;
- X 40% cut rest breaks;
- X 46% cut incentive based payments and bonuses;



- X 48% cut monetary allowances (for employment expenses; skills; disabilities);
- X 36% cut declared public holidays;
- X 44% cut days to be substituted for public holidays or a procedure for such substitution.

These figures by a Federal Government agency confirmed that John Howard's harsh industrial laws slashed wages and working conditions.

"If we're honest, most of us would accept that a bad boss is a little bit like a bad father or a bad husband, not withstanding all his faults, you find that he tends to do more good than harm. He might be a bad boss but at least he's employing someone."

Tony Abbott speech to industrial relations conference, 1 July 2002

# union news from around the world

USA

American unions, through the AFL-CIO, have joined with President Barack Obama to develop a road map to citizenship. Immigration policy in the USA is open to employer manipulation, meaning that both American-immigrant workers and American-born workers suffer. The AFL-CIO says, "¡Basta Ya!" or "Enough Already!" and "supports a comprehensive, worker-centred approach as part of a common-sense immigration process."

### DENMARK A Danish pension fund

has announced that it is withdrawing its investment of \$50 million in Walmart. It has also announced that it will not make any further investments in Walmart, because of its terrible track record in relation to workers' rights. "It is a relatively small investment but still, these things have to be right. We have excluded Walmart in the past and reinvested as we received news of improvement, but we have followed the situation closely and the latest reports show a worsened situation with problems with equal pay and the right to organisation", said Thomas Torp, director of Public Affairs in PFA



### ISRAEL

The General Federation of Labour in Israel, Histadrut, has filed a lawsuit to put a stop to a company

known as Pelephone preventing workers from organising for better wages and conditions. The court ruled that "Pelephone's management had no right to intervene in the organising of employees and should not attempt to do so in any way, including spreading messages against organising, through text messages or emails to employees."

UNI global union congratulated Histadrut and the people of Israel saying that the "recent ruling of the Israel National Labour Court is a giant step forward for organising workers".



### INDIA

An Indian union, AIBOBEF, in line with achieving 40% women representation, a goal adopted unanimously at

the 3rd UNI World Congress in Nagasaki, Japan, has adopted the Uni Global Union "Breaking Through" policy. This has increased opportunities for the voice of women workers to be heard. Already a woman occupies the position of 'Organising Secretary' and the number of women representatives in the Central Executive Committee have increased since 2010. Even more opportunities for women to take on leadership positions are yet to come. As the recent attack on a young medical student in Delhi has shown, the importance of women's voices being heard and their concerns and needs promoted cannot be underestimated for India.

### BRAZIL

In Brazil, the Union representing those who work in the media has called on the government to develop a collaborative approach to fighting the intimidation of investigative journalists. This is particularly dangerous work in that part of the world. Journalists are often threatened and sometimes even murdered. There was a spate of killings in 2012, and in January 2013 journalist Renato Machado

Goncalves was murdered.

# You or Your Child Could Discover the World!



These young SDA members are amongst some of the students who have recently discovered the world, courtesy of the SDA and AFS.



**Eleanor Salt from Kmart New Town** spent a year in Germany.



Rowan Richter from Woolworths Legana spent a few months in Italy.

They were successful applicants for the SDA/AFS Scholarship, and 'Go Discover' Short Program, and they agree that the experience changed their lives for the better.

From time to time, the SDA advertises the 'Go Discover' Short Program, and each two years we call for expressions of interest for the SDA/AFS Scholarship – the 12 month Program. It's that time now!

Under the SDA/AFS scholarship, SDA members and their high-school-aged children can apply to have the full AFS participation fee covered for a year's high school exchange.

If you or your child are interested in the opportunity of a lifetime, expressions of interest are now open for our next SDA/AFS Scholarship.

This program will allow one lucky student from Tasmania to live in a foreign country with an opportunity to develop language skills, participate in local cultures and meet many new international friends.

With over 50 AFS destinations to choose from, this highly prized scholarship is an opportunity that should not be missed!

The scholarship includes return travel from your home to the door of your host family, full orientation and enrichment activities and most medical costs incurred during the stay.

### 2014 ENOUIRIES NOW OPEN!

For more information about the SDA/ AFS scholarship, please visit www.afs. org.au (type "sda tasmania" into the search box at the top left) or call AFS on (02) 9215 0077 or 1300 131 736.

Alternatively, fill out the enquiry form below and send it in to the SDA before 30 August 2013.

### **ABOUT AFS**

AFS Intercultural Programs is one of the world's largest not-forprofit community-based volunteer organisations.

It is dedicated to building a more just and peaceful world through intercultural exchange.

Opportunities for language learning, cultural immersion and personal growth are at the core of an AFS exchange experience.

AFS is proud to have been working with the SDA for over 10 years and in that time has sponsored 50 young Australians to take up the challenge of living and studying overseas for one year.

# **SDA/AFS Scholarship Enquiry Form**

I would like more information about the SDA/AFS Scholarship.					
Student's Name					
SDA Member's Name					
Relationship to Student (tick one):					
SDA Member Number					
Home Phone Number					
Mobile Phone Number					
E-mail Address					
School					
Student's Date of Birth					
Post this completed coupon to:					

SDA Tas Branch, PO Box 1289, Launceston Tas 7250

by 30 August 2013

For further information on AFS Student Exchanges, please contact AFS on (02) 9215 0077 or 1300 131 736 or go to www.afs.org.au

# THE BIG COST OF SMALL FEES.

BANK FEES ARE COSTING AUSTRALIANS OVER \$4 BILLION ANNUALLY AND IT'S TIME TO GET SERIOUS ABOUT TRIMMING THE TAB.

### \$4,700 ANNUALLY IN FEES PER HOUSEHOLD.

A 2012 banking industry report found the nation's households collectively paid over \$4 billion in bank fees in 2011. According to the research by comparison site Mozo, the average Australian household pays around \$4,701 annually in bank fees. There are huge differences in the fees charged by different banks so shop around and if you're paying too much, take your business elsewhere.

### SAVE HUNDREDS OF DOLLARS ANNUALLY ON EVERYDAY BANKING.

Some banking customers are still paying \$10 a month for basic account services. Yet other banks' everyday transaction accounts, like ME Bank's *EveryDay* Transaction Account, charge zero monthly account-keeping fees.

### **SWIPED ON CARD FEES.**

Some banks are still slugging customers with over-thetop credit card fees. Credit card fees can quickly wipe out any perks or reward schemes. If the cost of rewards outweighs the benefits, you may be better off with a low-fee, low-rate card.

### **CUT HOME LOAN APPLICATION COSTS TOO.**

When it comes to home loans, we tend to focus on the interest rate. But it also pays to keep your eye on upfront loan fees. ME Bank's standard home loan charges zero application fee and no account-keeping fees and currently offers a rate well below the major banks for members of eligible super funds and unions.

If you're keen to put cash back in your pocket, check out ME Bank's range of products and services at mebank.com.au. Or call 13 15 63 to make an appointment with a mobile banker. They can meet with you at a time and place that suits you and take you through a free and simple 10 minute Banking Health Check.

Alternatively, to make an appointment directly with your local banker, please call:
Mike Dalton on 0467 720 037

This is general information only and you should consider if these products are appropriate for you. Terms, conditions, fees and charges apply. Applications for credit are subject to approval. A list of eligible super funds and unions is at mebank.com.au. Members Equity Bank Pty Limited ABN 56 070 887 679 Australian Credit Licence 229500.





TO SEE HOW YOU COULD BENEFIT, CALL MIKE DALTON BUSINESS DEVELOPMENT MANAGER 0467 720 037

Members Equity Bank Pty Ltd ABN 56 070 887 679. 212723/0513

# **Getting the Right Advice** for *Your* Needs



by Neil Cassidy, CEO, Tasplan

With recent changes announced to super, now could be the right time to get some financial advice.

### WHAT TYPE OF ADVICE DO YOU NEED?

In relation to your super account you can receive two types of financial advice.

### ✓ General Advice:

Tasplan has trained customer service officers who can provide you with general advice about super, the different investment options available to you and the insurance available through your super account. But – **they cannot tell you what you should do.** For that you need...

### ✓ Financial Advice:

An experienced financial adviser will take your personal situation (and finances) into account and prepare a detailed plan that considers your objectives, situation and needs. You receive a detailed specific report with strategies and recommendations for financial products that best suit your stage of life (buying a house, preparing to retire etc.). You will be charged for this detailed plan, but will receive an obligation-free quote before the plan is prepared.

### WHO CAN GIVE YOU FINANCIAL ADVICE?

Generally, the only people permitted by law to give you personal financial advice are those who work for, or represent, a financial advisory business that holds an Australian Financial Services (AFS) licence. Licensed advice covers superannuation, insurance, shares, managed funds as well as many basic banking products.

Before seeing an adviser, collect this information:

### WHAT DO YOU OWN AND WHAT DO YOU OWE?

Your assets include your home, super, car, shares or other investments and personal property. Your debts include mortgages, loans and outstanding credit card balances.

- What are your income and expenses?
- ◆ **Do you have insurance?** What for and for how much?

### **SO HOW DOES IT WORK?**

- 1 Call Tasplan to make an appointment on (03) 6270 4836.
- Meet with a financial adviser The initial appointment is free – no charge, no obligations.
- **3 Get a quote** You will be quoted a fixed fee there are no commissions (either upfront or ongoing).
- You decide if you want to proceed If you're happy with the quote, the adviser can proceed with preparing your financial plan. If you don't agree to the fee you are quoted, you have the right to walk away, obligation-free.

Tasplan Ltd: ABN 13 009 563 062, AFS Licence No. 235391. The financial advice service is offered by a third party. Tasplan is not responsible for the products and services, views or actions of this organisation nor accepts liability for any loss or damage caused by the services provided by third parties. Terms and conditions can be obtained from the third party. Tasplan does not receive any commissions from these organisations as a result of members using their service. This information is of a general nature only. It has been prepared without taking into account your particular financial needs, circumstances and objectives. You should assess your own financial situation and read the Product Disclosure Statement (PDS) and Financial Services Guide relating to the products before making any decisions.



# The SDA offers you 8%¹ discount on nib health insurance

The SDA is excited to offer our members a great deal on private health insurance – including an 8%<sup>1</sup> discount on all nib products.

"As a result of a recent review, the SDA can now offer our members significant discounts on health insurance cover through one of Australia's leading health funds, nib," said SDA State Secretary Paul Griffin. nib is a good fit for SDA members because the fund offers value-formoney health cover, member benefits and an excellent level of personal care.

### Already a health insurance member?

Contact nib about your private health insurance needs. nib will handle the entire changeover and, in most cases, they will also recognise the waiting periods you have already served, so you won't have to go through the waiting periods again<sup>2</sup>.

nib's qualified advisors can match your needs to their range of health covers, ensuring you have the right health cover for wherever you are in your health life cycle.

## Want more information before you make the switch?

Call **1800 13 14 63** and talk to a qualified advisor – and don't forget to mention you are an SDA member – or visit **www.sdatas.nib.com.au**.

# The package negotiated for SDA members through nib includes the following:

- 8%¹ Discount on all products
- Permanent 2 & 6 month waiver<sup>2</sup> for SDA members
- Dedicated online website www.sdatas.nib.com.au

# Download the nib iPhone App. It's like having your policy in your pocket!

If you love being out and about you'll love our App. Customers who have an iPhone can download the free nib App from iTunes. Once you've registered for nib Online Services you can:



- Review and update your health cover details
- Check your remaining limits for Extras
- Find your nearest nib Retail Centre, Eye Care Centre, Dental Centre or nib Agreement Private Hospital
- Claim on Extras simply by taking a photo of your official provider receipt

### Register today

Visit www.sdatas.nib.com.au today or call nib on 1800 13 14 63



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- When you pay by direct debit from your cheque, savings or credit card account.
- 2. Offer applies to new membership of any current combined Hospital and Extras package. Longer waiting periods apply for some services including major dental, obstetrics and pre-existing conditions.



# What You Need to Know about Workers' Comp



by James Russell, WorkCover Officer

The Workers Rehabilitation and Compenstion Act 1988 is the piece of legislation that governs your rights and responsibilities when it comes to workers' compensation.

A summary of the main points that you should be aware of follows, but the most important thing to remember is that if you suffer a workplace injury, the SDA is here to help you, as a member, navigate the system – so contact us!

### WHEN ARE YOU ENTITLED TO COMPENSATION?

An employee is entitled to workers' compensation if they suffer an injury or disease that is work related.

You must tell your employer as soon as possible after suffering a workplace injury or disease. Ideally, this should be done in writing but may be advised verbally.

The employer must give the worker a Notice of Right to Make a Workers Compensation Claim within 14 days, and the employer must tell their insurer within three working days that an injury has occurred.

The employer must not obstruct the worker when a workers' compensation claim is requested by the injured worker.

A medical certificate, with your doctor's name, is to be completed and provided to your employer;
Ensure that any medical and related expenses are provided to your employer within seven days of receiving them.

Sometimes injuries are not reported

immediately for varying reasons, but any claim should be made no later than six months.

### WEEKLY PAYMENTS MUST NOT BE REFUSED

If you are unable to work, weekly payments must commence within 14 days after lodging the claim and medical certificate.

Your employer must advise you of the status of your claim within 28 days.

Your employer has 84 days from receiving your claim – if they wish to dispute being liable – to inform you of the dispute and lodge a claim with the Tribunal.

In most cases, your employer must hold your job open for 12 months.

Further, your employer must provide suitable alternative duties if your injury prevents you from doing normal duties. Sometimes this is referred to as "light duties".

## RETURN TO WORK AND INJURY MANAGEMENT

If your injury causes you to be absent from work for more than five days, you will be consigned an injury management co-ordinator (for workplaces with over 50 employees).

This co-ordinator is responsible for your return to work management, which may be an approved employer program or adopted from the employer's insurer program.

Injury management is the process of managing an injured worker, in order to provide a timely, safe and durable return to work. It should start as soon as possible following an injury.

### **WEEKLY PAYMENTS**

Once the employer receives the employee's claim for compensation (involving incapacity to work), they must start making weekly payments.

In calculating such payments, they should be made in one of two ways:

- The worker's ordinary rate of pay they were receiving immediately prior to injury; or
- Normal weekly earnings averaged over the relevant period of employment.

Normal weekly earnings include any regular allowances but not travel or accommodation, and overtime is excluded.

# STEP-DOWNS IN WEEKLY PAYMENTS

Long-term injuries allow payment of 100% of normal weekly earnings for 26 weeks, and then payments are reduced to 90%. If incapacity reaches 78 weeks, then weekly payments are reduced to 80%.

The employer is liable for the cost of all reasonable expenses the worker necessarily incurs for:

- medical services;
- hospital services;
- household services;
- nursing services;
- constant attendant services such as being showered, dressed etc;
- rehabilitation services;
- ambulance services.

Such expenses will only be paid if they are necessary and reasonable.

Please note: all of the above is a summary only and there are a number of other important provisions which are available in more detail from Workplace Standards Tasmania:

- ♦ Go to www.thelaw.tas.gov.au
- Phone 1300 366 322

# **Going Home on Time**



by Andrew Coyle, North West Organiser and Recruitment Officer

Go Home on Time Day was held on 21 November, and the support that was received was excellent!

For the fourth year running, awareness was again successfully raised, and community discussion about the negative impacts of poor work/life balance was stimulated.

The support of Ged Kearney,
President of the ACTU, and Kate
Carnell, CEO of beyondblue, who
addressed the National Press Club
on 'Improving productivity through
healthier workplaces – The National
Go Home On Time Day Address' was
greatly appreciated. This address
highlighted the harm that can result
from poor workplace culture.

The Australia Institute's Institute
Paper No. 11 by Richard Denniss
and David Baker, An unhealthy
obsession: The impact of work hours
and workplace culture on Australia's

health, looked at the impact of irregular working hours.

This research, which included a survey of workers, found that work stress in Australia is not only related to the number of hours worked, but a mismatch between the workers' desired and actual hours of work, and the inflexibility of these arrangements.

This is true for workers across the earning spectrum. Low income workers are more likely to experience work-related stress and anxiety as a result of inadequate or uncertain income, while high income earners are more likely to experience stress and anxiety as a result of inadequate time to invest in sleep, exercise or family relationships.

The combined impact of dissatisfaction with the length of working hours, the unpredictability of working hours and the uncertainty about job security combine to cause around half of all Australians to express dissatisfaction with their hours of work. Approximately a quarter wish they worked more,

and a quarter want to work less. About one in five Australians report that they have little or no idea what time they will finish work that day, meaning that 2.2 million Australians are working unpredictable hours.

In addition, a large number of Australians report that they do not feel secure about their work. That is, around 20 per cent of the workforce – more than two million people – feel uncertain about the security of their tenure, the security of their work hours, or both.

The Australia Institute research also found that irregular working hours were linked to an increase in reported stress and anxiety.

In the survey, of those respondents who felt uncertain about their work hours, 40 per cent believed their job was creating stress and anxiety. Of those who felt their work hours were predictable, only 25 per cent believed their job was causing stress and anxiety.

Stress is linked to a vast array of illnesses and impacts, including anxiety disorders, cardiovascular disease, obesity, and depression.

Overworked employees face a greater risk of accident or injury from fatigue than those employees who are working acceptable hours.

### WHY IS THIS HAPPENING?

It's not always money. Forty-five per cent of all Australian workers, and more than half of all full-time employees, work more hours than they are paid for during a typical workday. Unpaid overtime is more common than paid overtime. On average, employees 'donate' 70 additional minutes each day on top of their prescribed working hours. This equates to 6.5 standard working weeks each year, per worker, offered to employers free of charge.

So if Australian workers are not



motivated by financial incentive, why is this occurring?

It appears that employees are more ready to work longer hours when they are insecure about the permanency of their current position. This insecurity causes stress and anxiety, and workers feel compelled to donate unpaid overtime to compensate for their perceived impermanence.

The paper also shows that gender plays a role in a number of ways. Women work fewer hours of paid work than men. Men were more likely to report being influenced by their workplace's organisational structure and women were more likely to report family commitments as an influence on the number of hours worked.

Family commitments have a major impact on the hours worked. Women with children are more likely to work less than 30 hours per week than women without children (57% and 35% respectively) and conversely women without children are more likely to work 30 hours or more per week (61% and 42% respectively).

The impact of family commitments is less obvious for men with the report finding men are more likely to report longer working hours if they have children. Gender also appears to play a role in the predictably of hours worked, with men reporting significantly greater levels of uncertainty about work hours. Men are more likely to report that work interferes with family life while women report that family interferes with their work life.

It is telling that contentedness amongst employees in the workplace is higher for firms whose corporate culture values security, predictability, and a commitment to a work/life balance than for firms who offer more money.

Changing the corporate culture of workplaces in Australia so that greater importance is placed on security, regularity and a work/life balance will reap considerable economic benefit to society.

And it will mean 2.2 million people are more likely to be home in time for dinner, be there to pick up their kids, catch up with friends or do whatever else is part of their life, apart from work.

# **Supervisor Sacked for False Timesheets**

Timesheets are an important record of the hours you have really worked.

Now and then, members seek the Union's advice because they have been asked to sign a timesheet that is not correct or because they have been working off the clock.

Our advice is, and has always been, don't!

Once a timesheet has been signed, it is a legal record and can be very difficult to argue against.

Signing a falsified timesheet also leaves you exposed when it comes to workers' compensation.

The main reason not to, of course, is that it is dishonest and could damage your reputation in the workplace or be used against you in an unforeseen way.

The Fair Work Commission made this official in a recent decision to uphold the sacking of a manager who had directed two employees to falsely state that they had worked on a weekday when they had in fact worked on a weekend. This is a good decision, and it affirms what we have known

all along: employees have the right to refuse unreasonable directions.

### **WORK, WORK, WORK**

This case also highlights the problems people have balancing work and other commitments without a regular roster.

Because of the open-ended nature of flexible work arrangements, it was difficult for these employees to set boundaries for non-work time. Essentially, they both agreed to work from home because they had been unable to

Their supervisor (the person who was sacked) was trying to hide that she was pushing them to such an extent to complete assigned tasks. The two employees were quite stressed from work pressure. Even though a more senior manager had made it clear that the organisation did not want their staff pushed to work on weekends, we all know that sometimes company policy and what actually happens can be different things.

complete tasks during the previous five days.

Last year, the SDA surveyed casual employees and asked how many would prefer permanent part-time hours of work. 58% said they would prefer to work permanent hours.

We should remember this when employers argue about flexibility. Yes, there are some people who find that casual employment works for them, but they are in the minority – casual employment should remain exceptional and not become the norm.

# It's Tax Time Again!

The end of the financial year is here again, and before you know it, it'll be time to get your tax return organised. If you're preparing your own tax return, it needs to be lodged with the Australian Taxation Office (ATO) by 31 October.

There are some tax deductions that you may be entitled to, a few of which are outlined here — but you'll need to refer to the ATO's publications and rulings for a detailed list.

### Remember

- ◆ Make sure that you write down all your income on your tax return include any benefits received from the Government, income from a second job and any interest you received from a bank, building society or credit union.
- Sign your tax return. It is your responsibility to make sure that your tax return is correct even if it was prepared by someone else.
- Keep all the records you need to prove your deduction claims. TaxPack will tell you what records you need to keep.
- ◆ Ask for help if you need it ask your tax agent or ring the Tax Office on 13 28 61.

Please note: This is a summary only, based on information available at time of publication. For a complete explanation, you will need to read the ATO's publications in their entirety.

### **Union Fees**

You can claim a deduction for your Union fees — if the amount is shown on your payment summary (previously known as a group certificate), you can use that to prove your claim.

### **Overtime Meals**

You may be able to claim a deduction for overtime meal expenses you incurred if you received an overtime meal allowance from your employer which was paid under an industrial law, award or agreement. To claim a deduction, you will need written evidence if your claim per meal is more than the rate stated in TaxPack for overtime meals. You can only claim for overtime meal expenses incurred on those occasions when you worked overtime and you received an overtime meal allowance for that overtime. Amounts received as overtime meal allowance must be included as income at item 2 on your tax return.

If you have received an award overtime meal allowance not shown on a payment summary, you may choose not to include the allowance as income at item 2 on your tax return and not claim a deduction, as long as the allowance does not exceed the Commissioner's reasonable allowance amounts and you have fully expended it.

### **Uniforms**

You may be able to claim a deduction for shoes, socks and stockings where they are an essential part of a distinctive compulsory uniform, which is specified in an employer's uniform policy, and where the wearing of the uniform is strictly enforced.

You may also be able to claim for non-compulsory uniforms if the clothing is registered (stockings, socks and shoes cannot be claimed in this case).

You may be able to claim for a single item of distinctive clothing, such as a jumper or tie, where it is compulsory for you to wear the item at work.

Generally, clothing is distinctive where it has the employer's logo permanently attached and the clothing is not available to the general public.

If you can claim a deduction for your work clothes, you may also be able to claim for the cost of cleaning them.

Please note: you cannot claim for the cost of your clothing if it was supplied to you free of charge by your employer.

### **First Aid Courses**

You can claim a tax deduction for the cost of attending first aid training courses if you, as a designated first aid person, are required to undertake first aid training to assist in emergency work situations. This deduction is only available if you pay for the course yourself — not if your employer pays for it.



# Do You Work at... Woolworths?

### PART-TIME ADDITIONAL FLEX UP HOURS

If you are a part-time employee at Woolworths Supermarkets working additional flex up hours, you have the right to choose to increase your core contracted hours.

Additional flex up hours are those hours you agree to work that are not overtime but are in addition to your core contracted rostered hours. It does not include extra hours worked as part of a temporary contract. At the end of your anniversary year of employment as a part-time employee, you have the right to choose to increase your core contract rostered hours. You can increase your core contract hours by the average amount of additional hours worked in the previous year.

For example: If you have a contract to work core hours of 25 hours per week and in your last anniversary year you worked an average of 5 additional hours per week, you can choose to increase your core hours to 30 hours per week.

Woolworths must, at your request, increase your core hours by the average number of additional hours you worked over your previous anniversary year. These additional hours shall be worked at a time which is suitable to you, but also subject to the needs of the business.

Woolworths can delay the increase of your core hours by up to three months when exceptional circumstances such as renovations, refurbishments, natural disasters or new competition (e.g. the opening of a new competitor supermarket close by) occur giving rise to a significant downturn in business.

### **CONVERSION TO FULL-TIME WORK**

If you are a part-time employee working 36 hours or more per week, or have worked enough additional hours so that your average weekly hours are 36 hours or more per week, you can choose to become a full-time employee.

Note: Similar provision exists in other agreements with companies in the Woolworths Group such as in Woolworths/Safeway petrol and BWS.

For more advice, ask your SDA Delegate or contact the SDA Office.



# Walmart at 50

US-based retailer Walmart is the world's largest retail company and the third largest company in the world, after Exxon Mobil and Shell.

It has 8,500 stores worldwide, about two-thirds of them in the United States, and a whopping 2.2 million employees.

In other words, Walmart's workforce is roughly the same size as the entire State of Victoria's.

One thing that sets Walmart apart is that it does not allow its workers to join a union, something that is illegal here in Australia.

The result is that Walmart workers have no bargaining power and have to accept whatever they are given. When it comes to wages, they are paid on average \$11.75 per hour. Compare that to the minimum wage here of \$17.53 and around \$20 per hour under SDA-negotiated

Agreements in supermarkets.

Walmart workers have no power to speak out about issues at work because they have no protection from being sacked in retallation.

### **ONE PERSON'S STORY**

Here is Jessica Lail's story about what it's like in a company where there is no union to go to:

"I worked at Walmart for nine months, and it was an absolute nightmare.

"I started out as a daytime Housewares associate, and when I was introduced to the department manager, he said 'Wow... Can we keep her?'

"The problems really started when I transferred to night shift. I was on the Inventory team. During the holidays, there were as many as nine or ten people in the back room

doing inventory, spread between grocery and GM.

"By February, this number had dropped to two, and twice, only one person, to cover the entire back room, yet we were still required to finish all of the inventory.

"I was personally taken aside by the store manager, who asked why I wasn't finished with my work on time. When I replied that I was finishing my work on time, Just not everyone else's, he said that I needed to improve and work harder. I told him that I was only a human being, and quit later that day.

"My biggest grievance with Walmart are the illegal activities that they get away with.

"They discriminate against women. They also break the law by not paying you the overtime you make. Instead of letting your hours go over

# Stand Live Better ForRespect.org OURWalmart Organization United for Respect at Walmart

40, they would make you take two or three hour lunches, or clock in late. Legally, the definition of overtime is any time you work that was not on your official schedule. So, even though my hours were under forty, I actually should have had as many as seven hours of overtime. This is illegal, immoral, and disrespectful. You get no respect or even regard unless you have the word 'manager' on your name tag, "They don't care about broken cars or dying grandfathers. They don't care about sick children or if you have bronchitis.

"Walmart is one of the most disrespectful, disgusting companies I have ever seen or worked at."

### THE IMPORTANCE OF YOUR UNION

Unreasonable work targets, discrimination, unpaid overtime: all of these are issues Jessica could have raised with her union Delegate or Organiser if there was one. Instead she has had to vote with her feet and the company's practices have continued, unchanged.

Our sister union in America, the United Food and Commercial Workers (UFCW) has been organising a campaign called "ForRespect" that seeks to turn this situation around. Jessica's story is just one of many hundreds that Walmart employees tell. You can read more at walmartat50.org.

You don't have to go all the way to America to find workplaces without a union presence – unfortunately there are many here too.

In most cases, these people would join the Union if they knew about it. Is there anyone you know who works in an industry covered by the SDA but might not be a member? Perhaps no one has ever told them. Let them know how to get on board, we are just a phone call away!

# Faster versus Smarter

"Work harder." "Work faster."

Heard that before?

The thing about working faster is that it never ends.

If you work faster, the goalposts will get moved so that you are expected to work even faster.

It is a recipe for burnout.

Australians work hard and it's about time that this is recognised.

Pushing people to the limit does not make them productive; it actually makes them unproductive from stress and fatigue.

The solution is to take a step back, evaluate what you have been doing, and find ways to innovate.

Innovation doesn't have to mean clever new inventions, it need only mean improving a company's internal systems to make them more efficient. The problem is that often, lower level managers do not have the skills to identify and address areas of waste.

This lack of managerial skills is our single biggest productivity problem. Examples include:

 Employees being forced to waste time waiting around for managerial approvals,

This is the best way for companies to improve their results – not by

- Attending unnecessary meetings, or
- Having to make do with outdated or ineffective technology.

squeezing workers.

If you're being forced to work faster than you're comfortable with, the SDA's here to help. Speak to your Delegate or contact the SDA.



Welcome to the SDA Tasmania Member Benefits update. Where To Enjoy The very best discount offers in the very best locations. For the latest news, exclusions and updates visit www.sdatas.asn.au regularly.

# Rentokil

### **PROTECTING HOMES AND FAMILIES since 1965**

Australia's most trusted pest control provider. Let our local team of experts take your worry away

·Global knowledge, local understanding ·Highly trained & skilled local technicians

·Safe for your family & pets

### Member Benefit:

Enjoy 20% Off General Pest Treatments And 10% Off Termite Inspections

Fast and effective control of:

- •Termites •Ants & Spiders
- Rodents
- CockroachesFlies, Fleas & MozziesAll Other Pests

What to do: Visit the SDA website and follow the links to Home Services or type Rentokil in the keyword search or Call 1300 RENTOKIL (736 865).

To receive these offers please quote the following reference: Where To Enjoy



Wildlife aficionados should be sure to hop aboard one of these great, personalised seal cruises run by your hosts at Stanley Seal Cruises. The beautiful, protected Australian Fur Seals reside on their playground of Bull Rock as they frolic in the sunshine or dive in and out of the Bass Strait's crystal-clear waters. The tour leaves from the pontoon at fisherman's rock then heads out for 75 minutes for a scenic cruise that takes in spectacular views of the Stanley Nut, the unique township, the old pioneer cemetery and Godfrey's Beach. Historic farmlands extend to the waterline below where ocean-eroded caves dot the shoreline. Come and see these endangered animals (as the fourth-rarest seal species in the world) up close and in beautiful surrounds and enjoy the experience that many others to the region often rave about!

### What to do:

To receive the Seal Cruise discount, go to the SDA Tasmania website and follow the links to member benefits.

Click on the tickets icon and once you have made your choice, you can then pay online and print your own tickets in seconds.

### Get the most out of the outdoors with Magellan







If you're into the outdoors, then you need to get into Magellan! Whether you're into hiking, geocaching, cycling, kayaking, etc. For fitness enthusiasts, athletes or those looking to get in shape, the Switch series GPS watches have been designed for you. Track your fitness progress, calculate your calorie consumption, navigate you to your starting point and alert you to increase your pace if you're slipping behind.

### Member Benefit:

Get 15% OFF RRP of Magellan's entire range of Switch fitness GPS watches, eXplorist handheld GPS and all related mapping and accessories.

### What to do:

Visit the SDA website and follow the links to the member benefits area. Type Magellan in the keyword search. Click on the link in the Magellan feature.





### The Coffee Club

Join The Coffee Club's VIP club, and enjoy 'buy one coffee, get one free' ... all year round.

### Member Benefit:

Enjoy "Half Price" membership to the "The Coffee Club's VIP club".

### What to do:

Visit the SDA website and follow the links to the members area. Download the application form from the website. Instructions and conditions can be found on the application form.

If you'd prefer to call and sign up over the phone, you can contact one of our friendly staff on 1300 843 258. Quote "Where To Enjoy" to receive the half price membership.



The SDA Tasmania Member Benefits are exclusive to members only. Fantastic benefits and rewards available at thousands of locations and the majority of offers being "Repeat use - Present card".

From the team at SDA Tasmania, Enjoy.

Where To Enjoy



Amante Jewellery offers a selection of over 4,000 high quality 9ct and 18ct gold, sterling silver and stainless steel jewellery pieces online.

Member Benefit: Enjoy 15% Off the already discounted prices listed on the Amante website. (including "Hot Specials").

Bonus Offer; First time customers will receive a \$15 e-voucher when registering towards first purchase. See website for T/C's.

### What to do:

Visit the SDA website and follow the links to the member benefits area. Type Amante in the keyword search and follow directions on the Amante feature. Or call 1300 654 860 and quote; "Where To Enjoy". Discounts do not include delivery charges. Valid for online purchases only.







### Novus

Stone chips or cracks in your windscreen, side or rear glass?

The Windscreen Repair Experts.

NOVUS is only a stone's throw away. NOVUS repair first and replace only when necessary.

With 100 outlets Australia wide, there is a drive-in or mobile service near you.

### Member Benefit:

10% off windscreen repair and \$10 off windscreen replacements.

### What to do:

Present your member card to receive offer.

Call 13 22 34 Australia Wide or visit www.novusautoglass.com.au



Vouchers: The vouchers below can be "cut out" and presented to the business to receive the specified offer. Follow the conditions of use for each voucher.

Member Benefit Enquiries: Please visit www.sdatas.asn.au and follow the links or call 'Where To Enjoy' customer service 1300 131 369. (M-F 9am-5p

Where To Enjoy www.wheretoenjoy.com

Macquarie St. Sth Hobart (03) 6224 6862 Sth (03) Macquarie Street **Foodstore** 

20% OFF

15% OFF

**Bistro Meals** 

30th September

Valid to 30th September 20013

valid Australia wide) www.wheretoenjoy.com

Where To Enjoy - Lets roll

> Enjoy 20% off 2 full priced Bowling Games and Shoe Hire at any AMF Bowling Centre across Australia.

Conditions of use: Not valid in conjunction with other discount offers, public holidays or redeemable for cash, limit of one yougher per day, must be surrendered. Member Card must be presented if requested. See website for full details Not valid for League or Tournament Play. Valid for up to 4 adults

Value: Up to \$30.00

Conditions of use: Not valid in conjunction with other discount offers, public holidays or redeemable for cash, limit of one voucher per day, must be surrendered. Member Card must be presented if requested. See website for full details.

**Enjoy 20% OFF THE TOTAL BILL** 

Where To Enjoy

Montagu Rd Smithton Ph: (03) 6452 1389

Enjoy 15% off all Bistro Meals

Conditions of use: Not valid in conjunction with other discount offers, public holidays or redeemable for cash, limit of one voucher per day, must be surrendered. Member Card must be presented if requested. See website for full details.

Where To Enjoy www.wheretoenjoy.com

eptune Grand

Enjoy 15% off all Bistro Meals

Conditions of use: Not valid in conjunction with other discount offers, public holidays or redeemable for cash, limit of one voucher per day, must be surrendered. Member Card must be presented if requested. See website for full details.

Neptune Grand Bistro 84 Main St. Penguin Ph: (03) 6437 2406

20% OFF

15% OFF

**Bistro Meals** 

GEN	IERAL RE	TAIL	INDL	JSTR'	Y AW	ARD	201	0	
				O	rdinary Hou	rs			SUNDAY
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DOES NOT APPLY TO WOOLWO TARGET, COUNTRY ROAD, R				,	Trouting Nate				TIME
PETROL PLUS, KMART, HARRIS		38 HOUR	Full-time	Casual	Full-time	Casual	Full-time	Casual	17.5%
OFFICEWORKS, K&D WAREHOU BUNNINGS HARDWARE, MILL	·	WEEKLY	and part-	loading	and part-	loading	and part-	loading	annual
PRICELINE AND PRICE ATTA		RATE	time up	of 25%	time	of 25%	time	of 35%	leave
SPOTLIGHT, KFC, HUNGRY JAC			to 38		loading	only	loading		loading
HUT AND OTHER FAST F  MOST RECENT WAGE IN			hours a		of 25%		of 25%		on four
WOST RECEIVE WAGE IN	TENEAGE \$17.50		week						weeks' leave
RETAIL EMPLOYEE		\$	\$	\$	\$	\$	\$	\$	\$
Level 1		,	'	,		,	,		,
Shop Assistant, Checkout Op	perator, Trolley								
Collector, Video Hire Worker	, LPO, Clerical								
Assistant		683.40	17.99	22.48	22.48	22.48	22.48	24.28	478.38
Level 2									
Forklift Operator		699.70	18.41	23.02	23.02	23.02	23.02	24.85	489.81
Level 3									
Dept Mngr 2IC, Corsetiere, S	onr LPO, Cook	710.60	18.70	23.38	23.38	23.38	23.38	25.25	497.44
Level 4									
Trades Qualified (e.g. Butche	**								
Officer Level 2, Shiftworker/	Nightfill Supervisor	724.50	19.07	23.83	23.83	23.83	23.83	25.74	507.15
Level 5									
Tradesperson in charge of ot	•	754.20	10.05	24.04	24.04	24.04	24.04	26.00	520.00
Services Supervisor (more th	ian 15 employees)	754.30	19.85	24.81	24.81	24.81	24.81	26.80	528.00
Level 6 Section/Dept Manager (5+ e	umployoos								
including self), Clerical Office									
Assistant/Deputy/2IC Shop N		765.20	20.14	25.17	25.17	25.17	25.17	27.19	535.64
Level 7									
Visual Merchandiser, Clerica	l Officer Level 4	803.50	21.14	26.43	26.43	26.43	26.43	28.55	562.45
Level 8									
Shop Manager, Clerical Offic	er Level 5	836.20	22.01	27.51	27.51	27.51	27.51	29.71	585.34
JUNIOR RATES									
Age	% of weekly rate								
	of pay								
Under 16 years of age	45	314.86	8.29	10.36	10.36	10.36	10.36	11.19	220.40
16 years of age	50	349.85	9.21	11.51	11.51	11.51	11.51	12.43	244.90
17 years of age	60	419.82	11.05	13.81	13.81	13.81	13.81	14.92	293.87
18 years of age	70	489.80	12.89	16.11	16.11	16.11	16.11	17.40	342.85
19 years of age	80	559.76	14.73	18.41	18.41	18.41	18.41	19.89	391.83
20 years of age	90	629.73	16.57	20.72	20.72	20.72	20.72	22.37	440.81
APPRENTICES									
Apprenticeship Year	% of Level 4								
1st Year	50	362.25	9.53						
2nd Year	60	434.70	11.44						
3rd Year	80	579.60	15.25						
4th Year	90	652.05	17.16						

Surname:					
Given Names:					
Postal Address:					
Suburb:		Postcode:			
Home Phone No: ( )	Mobile No:				
E-mail Address:	Date of Birth:				
Employer:					
Employer Location:					
Occupation:					
Type of Employment:	Full-time (20 hours or more per wee	ek)			
	Part-time (10 to 20 hours)				
	Casual (less than 10 hours)				
How many hours a week o	lo you expect to work?	Are you a student? ☐ Yes ☐ No			
I pledge myself to comply made to such rules.	with the Rules of the Association, and with a	ed Employees' Association, Tasmanian Branch. any amendments or additions which may be duly			
Signature:	Da	ate: / /			
SDA CHANGE (	OF ADDRESS/EMPLOYME	NT FORM			
Surname: Member No:					
Given Names:					
Postal Address:					
Suburb: Postcode:					
Employer:					
Employer Location:					
CURRENT					
Surname:	name: Member No:				
Given Names:					
Postal Address:					
Suburb:		Postcode:			

PLEASE RETURN FORM TO PAUL GRIFFIN, GENERAL SECRETARY, SDA, PO BOX 1289, LAUNCESTON TAS 7250

Employer:

**Employer Location:** 

# There are Many Benefits the SDA... to Being a Member of the SDA... FREE TO ALL MEMBERS

- ✓ SDA/Where to Enjoy Membership Card
- **✓** \$40,000 Accident Insurance
- Scholarship Fund
- Employment Advice
- ✓ Workers' Compensation Advice
- **✓** Workers' Compensation Legal Assistance
- ✓ Workers' Compensation Arbitration

- **✓** Wage Claims
- Rehabilitation Arrangements
- ✓ Financial Advice Referral
- ✓ Counselling Service
- **✓** Welfare Advisory Service
- **✓** Member Competitions
- Union Journal



- ✓ Free First Visit to an SDA Union Solicitor
- **✓ SDA Holiday Discount Coupons**
- SDA Movie Ticket Discounts
- ✓ Special Health Insurance Rates
- ✓ SDA Discount Home Loans
- ✓ Competitions to Win CDs, iPods, Footy Tickets and Lots More!

# FOR MORE INFORMATION

**Union Head Office:** 

72 York Street (PO Box 1289),

**Launceston Tas 7250** 

Phone 6331 8166

E-mail secretary@sdatas.asn.au

Website www.sdatas.asn.au
Hobart Office phone 6234 1118





It's Your Union!