

sda TasTalk

SUMMER
2014

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



Members at Woolworths Kingston are feeling jolly! Shown here are Kristen Ellis, Paul Griffin (SDA General Secretary), Renee Pearce, Mel Kelt and Kim MacRae.

Season's Greetings
to all our members, their families and friends



Have you got what it takes...

to be our 2015 Footy Tipping Champion?

The SDA Tassie Footy Tipping Comp is on again in 2015! Our top tipster each week will win a double movie pass and the glory of their name being published here in each edition of TasTalk.

The overall winner at the end of the season will receive two tickets to a 2015 Preliminary Final in Melbourne, including airfares and accommodation.

In March, just go to www.sdatas.asn.au and Click on the "Footy Tipping Competition" link to sign up!



YOUR UNION

SDA TASMANIAN BRANCH

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



PAUL GRIFFIN
General Secretary
and Southern Enquiries



JAMES RUSSELL
Assistant to General Secretary
and WorkCover Officer



CAROL WADLEY
Education Training
Officer and Women's Officer



ANDREW COYLE
North West Organiser
and Recruitment Officer



JODEE INCHES
Southern and Fast Food
Organiser



STEPHANIE BOK
Northern Fast Food Organiser
and Youth Officer



MELISSA READ
Southern Organiser and
Fast Food Recruiter



JANINE WILSON
Office
Manager



KAREN BROWN
Administration
Assistant

Bad Tidings for Workers



by Paul Griffin,
General Secretary

As we go to print, workers employed in the Public Service are being impacted upon by the Liberal Government's plans to slash spending and make savings by freezing public servants' wages for twelve months, and sackings that will amount to 466 before the end of the financial year.

On Thursday 27 November, 11 Unions representing Education, Health, and Public Sector workers, walked off the job for two hours at 17 venues around the State from 8.30am to 10.30am.

Pre-empting such action, the Minister for Education, in a bid to turn the community against the Education Union, made that day student-free, forcing parents into difficult childcare searches for the day.

However, from media reports, community support is with the Unions and numbers were in the thousands that walked away from their jobs for two hours. These workers are angry, disappointed and hold grave concerns for their future.

Such actions by the Liberal Government has the potential to affect SDA members as many of our members have family connections that are involved, and with less spending dollars available over a considerable period of time, retail is affected with a drop in sales resulting in hours being reduced for part-timers and casuals.

The rallies were well attended around the State by public servants and their supporters.

At the Devonport meeting, a motion was passed that: "If the State Government reversed its position

to rip 266 positions from the public education sector, workers would accept a pay freeze."

However, the Premier has said he will not be held to ransom and will push ahead with his Government's planned job cuts.

At the Rallies, the Premier was reminded of his pre-election promise of no cuts to frontline services – ultimately, it is our school children that will be affected as in most cases, there will be two less teachers in the classroom in 2015.

BETTER NEWS

On a brighter note, as we come to the close of this year, the SDA is able to report good results in protecting our members' entitlements with members gaining wage increases during the calendar period.

Negotiations are continuing at the National level with Coles

Supermarkets and although being drawn out due to some minor unions opposing a "one covers all agreement", the SDA has been able to maintain wage increases for **all** employees with an interim increase on 1 July and most likely, a further increase from 1 January 2015.

The first meetings took place with Woolworths on 24 and 25 November in Sydney to enable SDA members in Tasmania guaranteed conditions of work and wage maintenance from 2015 onwards.

SEASON'S GREETINGS

On behalf of the President, State Council and Staff of the SDA, I wish all members and their families a truly happy Christmas and most importantly – one that is safe for the holiday period and into the New Year.

Special Guest

At the last Delegates Conference in Hobart, Brian Green, Leader of the Labor Opposition, opened the Conference and gave a presentation of the Party's plans to win back Government in 2018. He is shown here with Paul Griffin.



WHAT'S HAPPENING AROUND THE AND THE NATION



by Paul Griffin,
General Secretary

The SDA continues to work hard to get the best possible wages and conditions for members. This year, we have negotiated a number of very good Agreements, but the work goes on. Here's where we're at in some of the current negotiations.

COLES SUPERMARKETS

Coles Supermarkets negotiations for a new Agreement commenced more than 12 months ago, with the company's major plan of insisting that all employees are to be covered under the one Agreement.

This means employees in some smaller unions that cover a single department, such as the AMIEU in the meat department, would fall under the major Agreement once the current meat agreement expired.

In early December, a proposal was agreed to in principle, subject to some further drafting.

This proposal encompasses the SDA, the Australian Workers' Union which has a small number of members in far North Queensland, and the company, who have committed to some protections.

The proposal includes good pay increases, including a significant increase for butchers as their rates will be increased to meet mainland rates as applies in New South Wales over the span of the Agreement.

This is in addition to the annual percentage increases of the Agreement.

It is highly unlikely such rates would be obtainable under a single State Agreement.

WOOLWORTHS SUPERMARKETS

The current Woolworths Enterprise Agreement is scheduled to expire on 30 June 2015.

The second meeting with the company, over two days in early December, commenced with an exchange of Claims from each party as well as submissions from the AMIEU, which represents a small number of members in meat units in some stores throughout the State. Discussions commenced with the SDA speaking to 79 Claims which included protections for juniors and apprentices

And of course, the SDA's major campaign claim of adult rates of pay for 18-year-olds.

In the meantime, Organisers will be in stores providing Delegates with a survey for members to fill in.

This is to establish whether employees are receiving their correct meal breaks and rest pauses in accordance with the Agreement provisions, and also that a 10-hour break between the ending of a shift and the commencement of the next shift the following day does occur.

Rest pauses and meal breaks not being taken appear to be more of an issue in the mainland States.

Little response has been received from management in stores

breaching their responsibilities to ensure members rightfully receive their breaks on time.

This meeting was the final gathering of the year with the 2015 negotiations set down for 29 and 30 January.

THE REJECT SHOP

A new Enterprise Agreement has been rolled out and voted upon by 249 employees, returning a vote of approximately 90% in favour of the proposal.

The results of the ballots in each SDA Branch have been collated in the SDA's National Office and subsequently, an application will be submitted to the Fair Work Commission for approval.

The application might not be heard until the New Year.

HARRIS SCARFE

The Harris Scarfe Agreement 2011 has been rolled over to continue across the next two years.

Organisers have been in stores and in meetings across the State that commenced from 17 November and concluded on 30 November, outlining to members interim wage increases of \$10.00 twice a year until 2016.

Members will be backpaid to 1 August and will receive such backpay in the week commencing 1 December.

The next increases are due on 1 February 2015 and 1 August 2015, with the final increase so far negotiated to come in on 1 February 2016.

MYER

Myer employees are scheduled for the second increase negotiated earlier this year to ensure members received reasonable wage increases in the absence of a new Agreement. Upon the expiry of the current Agreement, the company stated that they were not in a position to enter into a new arrangement that might involve future provisions, putting them in a difficult position with their competitors.

Subsequently, the SDA argued that wage rates be comparable to increases negotiated with other companies and a \$10.00 increase was implemented from 1 August, with the next increase scheduled for 1 February 2015.

OFFICWORKS

On 14 November, the SDA met with the company and proposed a wage offer. Officeworks subsequently made a counter offer which has been rejected. The Union has resubmitted the same offer with further reasons defending the initial claim. Officeworks is currently considering the SDA's claim.

WOOLWORTHS PETROL

The first meeting to discuss a new Agreement is scheduled for 16 December.

Surveys have been distributed by Branch Organisers into outlets in order to collate a log of claims to be submitted to the SDA's National Office.

National Council Meets

The SDA held its annual National Council meeting in Sydney during the week of 20 - 24 October 2014.

National Council is the supreme governing body of the Union, consisting of delegates from each Branch in proportion to the size of the membership of the Branch, plus National Officers.

The National Council considered important issues affecting SDA members, including enterprise bargaining, membership recruitment, the review of modern awards, the Abbott Liberal Government's industrial relations agenda, the 100% Pay at 18+ campaign, health and safety and the SDA's international union involvements.

The National Council was also significant for signalling the retirement of Joe de Bruyn as National Secretary of the SDA after 36 years in the job. Highlights of his leadership include the high standard of research he established within the SDA with care and attention to detail.

He also oversaw the move to enterprise bargaining which he recognised as the key to protecting members' wages and conditions.

He saw the danger of individual contracts to the wages and working conditions of SDA members and relentlessly opposed Australian Workplace Agreements until they were abolished.

Our new National Secretary is Gerard Dwyer, who until recently was the NSW Branch Secretary.



National Council also elected Victorian Branch Secretary Michael Donovan as the SDA National Vice President.

Photos show:

- ◆ Top: The Tasmanian Branch Delegation, comprising Branch President Karyn Synnott, Vice President James Fitzpatrick and General Secretary Paul Griffin.
- ◆ Bottom: the entire National Council with representation from all Branches.

WIN! WIN! WIN!

WIN ONE OF THREE \$200 WOOLWORTHS GIFT CARDS!



Three lucky members will win a Woolworths gift card, each valued at \$200. Simply complete the coupon below and send it in to us by **30 January 2015** for your chance to win this great prize!

SDA WOOLWORTHS GIFT CARD 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 **30 January 2015**

Full name:

Address:

..... Postcode

SDA Membership Number:

E-mail Address:

Date of Birth:

Phone: Home.....Mobile.....

Employer:Location.....

Type of Employment: Full-Time Part-Time Casual

Hours per Week: 20-40 hours 10-20 hours Less than 10 hours

OUR WINNERS

Congratulations to the three winners of a KFC Family Feast from our Spring competition:

- Christopher Cornish from Woolworths Burnie
(member since 2007)
- Linda Smith from Coles Bridgewater
(member since 2005)
- Andrew Brient from Coles Racecourse
(member since 2011)



Dwayne's Our Young Workmate of the Year



Dwayne is congratulated by SDA Youth Officer Stephanie Bok

19-year-old Dwayne Darcy is the winner of SDA Tasmania's inaugural Young Workmate of the Year award. He has been employed as a casual at Coles Charles St Launceston store and because he's such a reliable chap, he regularly works 5-6 days a week. And when he's not at work, he's helping to care for his girlfriend who, unfortunately, has cancer and has been receiving chemo treatment for some time. Not one to complain, he gets on with the job at hand. No wonder his workmates voted him # 1. Well done, Dwayne and we hope you enjoy your prize of \$500. You deserve it!

ABOUT THE AWARD

The SDA believes that young workers deserve to be recognised for giving it their all in the workplace. That's why this year we launched the very first Young Workmate of the Year Awards. The awards are designed to give the quiet achievers, the hard-workers and the cheery, helpful faces around the workplace the recognition they deserve.

Hundreds of nominations were received as part of the competition, which was run through the 100% Pay at 18+ campaign website. The awards were open to workers aged 25 years or younger who:

- ◆ Give 100% at work;
- ◆ Are great to work with;
- ◆ Give their workmates 100% support; and
- ◆ Make the workplace a better place.

The calibre of the nominees was incredible – there are some very dedicated young workers out there. It's been fantastic to be able to celebrate their commitment to their workplaces with these awards.

Our younger workers are giving 100% in the workplace, but they're often not given the recognition they deserve. This is our way of changing that.

A big congratulations and thank you to everyone who was nominated as part of the awards. To see the full list of award nominees, go to www.100percentpay.com.au/ywya/

Federal Government's IR Agenda



by Paul Griffin,
General Secretary

At the time that the Abbott Liberal Government was elected in 2013, it promised not to bring back WorkChoices. It promised that the industrial relations changes it proposed would be taken to the next election. It promised that it would be a government of no surprises.

In the light of those statements, SDA members would be surprised at the large number of proposals and inquiries on industrial relations matters by the Abbott Liberal Government in this term.

SUPERANNUATION AMENDMENTS

The Abbott Liberal Government has frozen employer superannuation contributions at 9.5% for seven years. Previously, employer contributions were going to reach 12% by 2019. Now they will not reach 12% until 2026 (if at all!).

Previously, employer superannuation contributions were tax free for employees with an annual income below \$37,000. Now the Abbott

Liberal Government has imposed a 15% tax on the contributions for these lower-paid workers.

The combined effect of these two changes will cost SDA members tens of thousands of dollars in retirement benefits.

17½% ANNUAL LEAVE LOADING

The Fair Work Ombudsman interprets the National Employment Standards to mean that the 17½% annual leave loading is payable upon termination of employment.

The Abbott Liberal Government is legislating to remove this provision from the National Employment Standards.

INDIVIDUAL FLEXIBILITY ARRANGEMENTS

The Abbott Liberal Government is legislating to provide that an Individual Flexibility Arrangement (IFA) between an employee and an employer may allow for an employee to give up a monetary benefit for a non-monetary benefit. For example, if you want a more favourable roster you may be asked to give up your Sunday penalty rate.

The Abbott Liberal Government is extending the period of notice you are required to give to terminate an

IFA from 4 weeks to 13 weeks. This means if you find yourself stuck in an IFA which disadvantages you, you cannot get out of it for three months.

The Abbott Liberal Government is allowing an employer who has entered into a bad IFA to argue that they acted in good faith and believed the IFA met the better off overall test at the time they entered into it. If this argument is successful, the employer is not required to pay backpay to any employee who has been underpaid under the IFA. This is outrageous.

RIGHT OF ENTRY

The Abbott Liberal Government is restricting union right of entry to see employees. Where a union has no employees as members, the union can only enter the workplace if invited by an employee.

Most employees in a non-unionised workplace would be too scared to call the union in if they had a problem knowing they would be named to their employer.

COMCARE

The Abbott Liberal Government is seeking to open up the federal workers' compensation system (Comcare) to national employers. This system contains lesser benefits for employees. It also takes employees into an inferior system of health and safety legislation.

DEREGULATION OF TRADING HOURS

The Government established a review of competition laws headed by Professor Ian Harper. Last month, its draft report recommended that remaining restrictions on shop trading hours be abolished.

The Government asked the Productivity Commission to examine the cost of doing business in the retail industry. The final report recommends the removal of restrictions on trading hours.

OTHER MATTERS

Other matters on industrial relations the Federal Government is dealing with include:

- ◆ The Commission of Audit recommendation to reduce the minimum wage over 10 years.

GET A GREAT DEAL ON A NEW CAR

Bringing you regularly updated discounts on new cars and the latest auto news & reviews.

New car specials delivered straight to your inbox every week - sign up to our newsletter to ensure you never miss out on a great deal.

Visit www.discountnewcars.com.au/newsletters.aspx to subscribe or for more information on great deals email dealer@carsales.com.au

 discountnewcars.com.au

Revealed

- ◆ An inquiry into industry superannuation funds (like REST). Even though industry funds are so successful for their members, the Government hates unions' involvement;
- ◆ An inquiry into the financial system including superannuation funds;
- ◆ A reduction to the Government guarantee of redundancy payments if a company fails;
- ◆ A proposal to abolish the Road Safety Tribunal;
- ◆ The re-establishment of the Australian Building and Construction Commission (potentially affecting employees of hardware retailers);
- ◆ A new Registered Organisations Commission and a new requirement of disclosure of personal assets and interests and higher fines for officials of registered organisations (trade unions and employer associations). This includes honorary (non-paid) officials on the Committee of Management (e.g. shop assistants);
- ◆ A possible new appeals tribunal over the top of the Fair Work Commission (effectively sacking the independent umpire);
- ◆ An inquiry into the whole industrial relations system by the Productivity Commission. The Liberal Party will take recommendations for changes to the industrial relations system to the next election.

Prior to the last Federal election, Tony Abbott and the Liberal Party gave the impression to voters that there would be no changes to our industrial relations system in this term.

But their industrial relations agenda is an extremely long industrial relations agenda.

None of the proposals are for the benefit of workers. Many of them have yet to pass the Senate. So we do not know how many of the proposals will become law.

Let's Help Kelsey!

Recently the SDA store Delegate at Woolworths Greenpoint brought to the Union's attention that a member of almost three years was experiencing a sad, life-changing time. Not only was 20-year-old Kelsey Cooper going through the final weeks of her second year at University of Tasmania, but she was coping with the shattering loss of her mother, 58-year-old Julie Cooper, caused by Melanoma.

"Mum was in hospital for nearly six weeks before she passed away. I visited at every chance I could, only missing two days over the month and a half. I missed one day because I was at Uni and it was too late to visit by the time I was finished. The other day I had odd hours at work that made it impossible to visit."

Julie was a selfless lady loved by many. Kelsey has initiated a campaign to raise \$18,000 in one year for the Melanoma Institute Australia. This number is significant as Julie defied doctor's odds and lived 18 months after her diagnosis.

"No price tag can be put on Mum's life. No price tag can be put on anyone's life. I'd live in poverty forever if it meant having Mum back. But I can't, because that's not how the world works. All I can do is try to raise \$1,000 for every month Mum lived after her diagnosis."

Kelsey has been regularly posting on Facebook to raise awareness and support for this horrible disease. With Christmas fast approaching, Kelsey has been baking goods for her staff room every Monday and Tuesday in December to help reach her fundraising target.

"Mum was the most selfless and strongest person I know, always doing everything for everyone. Even on her bad days, Mum was more concerned with everyone else than herself. She kept making sure we're were sleeping enough, eating right, not neglecting our pets to visit her and making sure I wasn't getting behind at Uni. Days before she passed away she told me she was fine. She didn't want us to worry. Mum didn't complain, she took everything as it came."

Julie shouldn't have had to go through what this terrible illness dealt her. No one should. Members are encouraged to assist Kelsey in whatever way they may be able to, be that financially or assisting with functions organised for the campaign.

Donations can be made at <http://tributemelanoma.gofundraise.com.au/page/JulieCooperGuardianAngel>

Especially in the lead up to Summer remember, a leopard can't change his spots. But your spots can change. For more information on melanoma visit www.melanoma.org.au

*Loved you yesterday,
Love you still,
Always have
And always will.
You were first to hold my hand,
I was last to hold yours.
Rest in peace, my guardian angel.*



Tasmanian Public Holidays 2015-2016

Event		2015	2016
New Year's Day	If it falls on a Saturday or Sunday, the holiday is on the following Monday.	Thursday 1 January	Friday 1 January
Australia Day	If it falls on a Saturday or Sunday, the holiday is on the following Monday.	Monday 26 January	Tuesday 26 January
Royal Hobart Regatta (South)	Second Monday in February. (All parts of Tasmania South of, and including, Oatlands and Swansea. Excludes Bronte Park, Catagunya, Strathgordon, Tarraleah, Wayatinah and the West Coast.)	Monday 9 February	Monday 8 February
Eight Hours Day	Second Monday in March	Monday 9 March	Monday 14 March
Good Friday		Friday 3 April	Friday 25 March
Easter Monday		Monday 6 April	Monday 28 March
Easter Tuesday	Restricted public holiday, currently observed by certain Awards/Agreements and the State public service.	Tuesday 7 April	Tuesday 29 March
Anzac Day	25 April each year.	Saturday 25 April	Monday 25 April
Queen's Birthday	Second Monday in June each year.	Monday 8 June	Monday 13 June
Burnie Show Day	Friday before first Saturday in October each year.	Friday 2 October	Friday 30 September
Launceston Show Day		Thursday 8 October	Thursday 6 October
Hobart Show Day		Thursday 22 October	Thursday 20 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 2 November	Monday 7 November
Devonport Show Day		Friday 27 November	Friday 25 November
Christmas Day*	25 December each year.	Friday 25 December	Sunday 25 December
Christmas Day Public Holiday	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.	N/A	Tuesday 27 December
Boxing Day Public Holiday	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.	Monday 28 December	Monday 26 December

Better Agreements with the SDA



by Paul Griffin,
General Secretary

The SDA negotiates with a large number of employers to make Enterprise Agreements. Enterprise Agreements are negotiated terms and conditions of employment within a business or organisation. When negotiating an Agreement, the SDA acts as a representative of all of its members working for an employer to improve the terms and conditions for all employees covered by the Agreement.

UNION VS NON-UNION AGREEMENTS

Agreements which have been negotiated by the Union have better outcomes for employees than non-union agreements in the same industry. For example, wages, penalty rates, breaks and leave may be more generous in an SDA-negotiated Agreement than in a non-union agreement.

For most of our members, the SDA is actively involved in negotiating their terms and conditions. However, some of our members are covered by non-union agreements or are covered by an Award.

YOUR RIGHT TO BE REPRESENTED

The Fair Work Act gives unions the automatic right to represent its members in the bargaining process.

If you are a member of the SDA and you are employed in a workplace which does not have an Agreement with the Union, the SDA automatically has the right to represent you if your employer chooses to make an Agreement.

In order to do this though, we need to know that an Agreement is in the process of being made.

If your membership is confidential, that is, if your employer doesn't know you are a member of the SDA, they won't necessarily know to advise us that they are making an Agreement.

GETTING THE SDA INVOLVED

Simply contact the SDA and let us know that your employer is seeking to make an Agreement.

Usually, the first you will hear of this is when you are issued with a Notice of Employee Representational Rights (NoERR). This form lets you know that you have the right to be represented.

Most employees would prefer not to attend a meeting with their employers to negotiate an Agreement - and that's where the SDA can assist. We will do the work of checking through the proposed terms and conditions and bargaining on your and your co-workers' behalf.

WILL MY EMPLOYER FIND OUT THAT I CONTACTED THE SDA?

No. Not if you don't want them to. The SDA can prove it is a bargaining representative without revealing who their member is (or members) to the employer, so your privacy is protected.

WHY INVOLVE THE SDA?

The SDA will work hard with you to ensure that the wages and conditions for your workplace are fair and just. To get the best possible outcome we recommend that you involve the SDA from the outset.

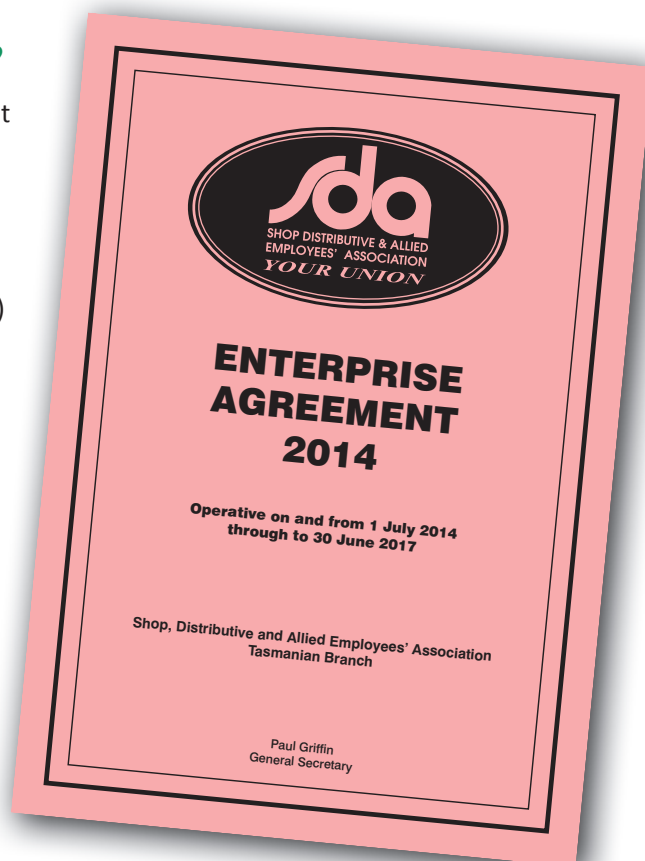
Agreements where the SDA is actively involved in negotiating on behalf of members result in better outcomes for all employees. Both you and your co-workers will benefit from the SDA negotiating with your employer.

CONTACT THE SDA FOR BETTER WAGES AND CONDITIONS

It is in your best interests to let the SDA know if your employer is seeking to make an Agreement.

So if you see a notice posted in your workplace that your employer is making an Agreement, you receive a notice directly, or you hear about it, let us know as soon as possible and we will do what we do best – represent you and make sure your conditions at work are the best they can be.

For more information, contact the SDA on 6331 8166.





student exchange scholarship

SDA Tasmania Branch and AFS Australia will reward an SDA member or immediate family member with a high school student exchange semester scholarship departing in 2015.



Interested in student exchange?

Here is your chance to experience one of 50 countries worldwide with the SDA and AFS.

There is one scholarship now open for an SDA member, or an immediate family member, to apply for and it's fully sponsored by the SDA Tasmanian Branch.

The SDA has given 29 students the chance to study abroad since 1994. Now it's your turn to experience the world with the SDA and AFS.

Challenge yourself. Go on - exchange!

What program is available? 1x 5-6 month Student Exchange Semester Program, departing between July and September 2015.

Destinations available: Austria, Bolivia, Brazil, Chile, China, Colombia, Costa Rica, Czech Republic, Dominican Republic, Finland, France, Germany, Honduras, Hungary, Latvia, Malaysia, Paraguay, Philippines, Russia, Slovakia, Switzerland, Thailand & Turkey.

How to apply? Start by heading to www.afs.org.au/scholarships where you can check eligibility criteria and full list of countries and programs available.

Applications close on 6 March 2015

Makayla's off on the Adventure of a Lifetime!

Makayla Lindsay of Woolworths Newtown is the recipient of our latest SDA/AFS 12-month overseas scholarship.

She is heading to Denmark in late January 2015, where she will live with a local family, go to a local school and generally absorb everything that Danish culture has to offer.

Congratulations, Makayla – we hope you have a wonderful time, and we look forward to hearing about your adventure.



You Have a Right to Privacy and



by James Russell,
WorkCover Officer

The SDA is concerned about an increasing number of reports of employers trying to:

- ◆ direct workers to certain doctors;
- ◆ be present during the medical consultation; and/or
- ◆ influence the medical treatment of ill and injured workers.

SDA members should be absolutely clear that you have the right to see your own doctor and not a doctor chosen by your employer if you are ill or injured; your employer has no right to attend your medical consultation/examination with you, or to have access to all your medical records and private health information.

If you are ill or suffering from the effects of an injury while at work and need to see a doctor, you have rights:

- ◆ You have the right to choose your own treating doctor;

- ◆ You have the right to see your doctor in private, without your employer being present in your medical consultation/examination; and
- ◆ You have the right to privacy in relation to your personal health information and not signing away your rights to allow your employer to access your private health information.

Q: WHICH DOCTOR SHOULD I SEE? A: IT'S YOUR CHOICE.

There have been far too many cases of SDA members being pressured into having their employer, often a management representative, make an appointment for them with a doctor of the employer's choosing.

If you are ill or injured, it is your absolute right to choose the doctor whom you see.

If you have made a workers' compensation claim, there may be instances where you can be directed to attend a specialist medical consultation or examination with a doctor who is not of your choosing. If you are ill or injured at work and need to make a claim for workers' compensation, you should contact the SDA for advice, support and assistance.

EMPLOYER'S OFFER TO DRIVE YOU TO A MEDICAL APPOINTMENT

If your employer offers to drive you from work or pick you up from your home to attend a medical appointment, it is your choice whether to accept the offer.

However, once you arrive at the medical office or clinic, your employer should not attend your actual medical consultation or examination with you. The doctor/patient relationship is a special relationship, and is subject to important confidentiality protections and ethical obligations which prevent your employer from being present during your consultation.

APPOINTMENTS WITH DOCTORS CHOSEN BY YOUR EMPLOYER

The SDA recognises that some of our members may choose to accept their employer's offer to make a medical appointment for them with a doctor selected and often paid for by the company.

SDA members need to be aware that agreeing to see a company doctor **does not** entitle your employer to attend the medical consultation or examination with you.

EMPLOYER ATTENDANCE AT MEDICAL CONSULTATION

Employer attendance at medical consultations/examinations is a breach of your privacy.

It is alarming for the SDA to hear about incidents of employers accompanying SDA members to medical appointments and then seeking to be physically present in the consultation with the member and the doctor. As a result of these unethical practices, ill and injured members have been placed in very stressful, distressing and inappropriate situations.



Your Choice of Doctor

We have heard of instances where members have had to remove clothing for a medical examination in front of their manager, as well as numerous examples of where employers have sought to intervene in the medical practitioner's diagnosis of their patient.

Medical consultations and examinations should be private and confidential and there is no valid reason why your employer should seek to attend. This view is strongly backed by The Fair Work Ombudsman (FWO) in a Statement issued in September 2012:

"The Fair Work Ombudsman does not condone or support this behaviour and sees no reason why an employer should seek to attend a private and confidential appointment with an employee, unless specifically requested to do so by the employee.

The Fair Work Ombudsman does not consider that it is reasonable for an employer to seek to attend a medical appointment with the employee for this purpose and views this as a breach of the employee's privacy.

If your employer asks or attempts to enter the consultation/examination with you and the doctor, you should direct them to leave and report this to the Union.

PROOF OF ILLNESS OR INJURY

When an employer considers a request for personal/carers leave they must only request evidence that 'would satisfy a reasonable person' that the leave was taken because of an employee's illness or injury. The FWO statement explicitly states this.

Where an employee provides this evidence, which may be in the form of a medical certificate or statutory declaration, the employer must grant the request.

When considering requests for personal/carers leave, it is important for employers to respect their employee's privacy and to only obtain evidence that is relevant to substantiate the absence. The cause and nature of their absence is not necessary, except in unusual or exceptional circumstances.

The FWO also notes that when an employer questions or intrudes into the nature of an employee's illness or injury, it may have negative consequences for the workplace culture of a business.

Check your Enterprise Agreement

It is important to check the Personal Leave clause in your Enterprise Agreement. This clause sets out the notice and evidence requirements of your workplace when you are unable to attend work if ill or injured. Agreements may have different requirements and obligations. Many Enterprise Agreements negotiated by the SDA provide for some days each year where an employee is not required to provide evidence to claim personal/carers leave and the request is granted automatically.

YOUR MEDICAL RECORDS: YOUR PRIVATE BUSINESS

If you are asked to complete and sign a 'Medical Consent form' to provide your employer with access to your medical records and information, do not sign it. You may have an obligation to sign a 'Medical Consent form' in relation to workers' compensation, however, you should seek advice from the SDA before signing anything to ensure the information that is being sought by your employer is directly relevant to your workplace injury or illness claim.

YOUR WORK HEALTH RIGHTS DEMAND ACTION

Work Health Rights are a union issue which affects the working conditions, pay and health and safety of SDA members.

The treatment of ill and injured workers was highlighted as part of the SDA's 2014 *Safety Demands Action* week and the SDA will continue to raise awareness about this issue.

YOUR WORK HEALTH RIGHTS CHECKLIST

❗ It is your choice as to which doctor you see for your medical consultation/examination.

❗ Your employer should never be present in your private medical consultation with a doctor (whether they are a company doctor or your own doctor). If your employer asks or attempts to enter your consultation, you should direct them to leave or tell the doctor you do not want them to be present. Remember that your medical consultation is a private and confidential appointment between you and the doctor only.

❗ To protect your privacy in relation to your employer gaining access to your personal health information, do not sign a medical information consent form and always seek advice from the SDA if you are told you are required by your employer to do so.

If you need advice or assistance or would like more information about any of the issues raised in this article, contact your SDA Delegate, Organiser or the Union office.

SDA MOVIE TICKETS



The SDA has kept movie ticket prices to a minimum over the years but unfortunately, the Union is no longer able to subsidise any increases, leading to a rise in the cost of tickets.

But you can still buy tickets from the SDA at very competitive prices.

TO ORDER

- ★ Phone the SDA on 6331 8166 with your credit card details; or
- ★ Complete the coupon on this page and send the entire page to:
SDA Movie Tickets
72 York Street
Launceston Tas 7250

*Please note: Tickets/Vouchers cannot be e-mailed.
 Prices quoted above apply from 1 January 2015.*

SDA MOVIE TICKETS APPLICATION

VILLAGE (TASMANIA-WIDE)

Please send me adult tickets @ \$12.00 each
 child's tickets @ \$10.00 each

METRO (BURNIE)

Please send me adult tickets @ \$13.50 each
 child's tickets @ \$10.00 each

CMAX (DEVONPORT)

Please send me adult tickets @ \$13.50 each
 child's tickets @ \$10.00 each

YOUR DETAILS

Full name:
 Address:
 Postcode
 SDA Membership Number:
 E-mail Address:
 Date of Birth:
 Phone: Home..... Mobile.....
 Employer: Location.....

PAYMENT

I enclose my cheque/money order for: \$.

OR

I wish to pay by: Visa Mastercard

Card No:

Expiry Date: /

Cardholder's Name:

Cardholder's Signature:

DO NOT SEND CASH THROUGH THE MAIL

Please allow 7-10 working days for delivery.



Masters can Stand the Heat

by *Kellie Haberle*

On Friday 10 October, the Deloraine Women's Masters Basketball team headed to Alice Springs to compete in the Masters Games.

Leaving the lush green cooler climate of Deloraine and arriving in the dry, dusty hot landscape of the Northern Territory was quite a shock; the thought of playing nine games of basketball in this heat was a little overwhelming.

We were welcomed with open arms by the Masters Games organisers and straight away understood why it is known as the friendly games.

We attended the opening ceremony; we marched with other competitors to Anzac Park. It was here the enormity of this event was evident, with thousands of over 30s marching in uniforms, fancy dress and high spirits.

On Sunday, we began our competition. Over six days we played nine games, and we enjoyed every single one of them. We won some and we got convincingly beaten in others, but each game was played in good spirit.

In the end we were awarded a gold medal for finishing first in our age group (we won't mention how many teams were actually in our division).

We were lucky enough to do some sightseeing in between games and we can truly say that it a beautiful place to visit. Mother Nature certainly shows off; we saw Simpsons, Jesse and Emily's Gap, Ormiston Gorge, Standley Chasm, the Alice Springs Desert Park and a small group went to Uluru.

The support we received from you, our local community was overwhelming. From everyone who came to our fundraising events, bought a sausage at our BBQs and sent us their best wishes while we were away, we say a big "thank you".

To our sponsors Deloraine & Districts Community Bank® Branch and SDA Tasmania, we thank you for your support.

If you ever get the chance to compete in these games, we would recommend that you go for it!

It is the 30th Anniversary of Masters in Alice Springs in 2016 and they promise it will be bigger and better than this one – if that's the case, we are sure it will be unforgettable.

For those who don't know, it is not only basketball that is played; there are some 40 sports played at these games so we urge anyone from any sport to make the trip to Alice Springs and enjoy all it has to offer.



Kellie Haberle give the Games the thumbs up!



Maree Lacombe



The team

Dreaming of getting away?



Our friendly local staff have the knowledge and experience to turn your travel dreams into reality! Whether you dream of snorkelling in Fiji, skiing in Switzerland, or long lazy days cruising the Mediterranean, contact your expert travel specialists today!

HOBART

6221 3499

1/61 Salamanca Place

hobart@ajtravel.com.au

LAUNCESTON

6331 1214

44 Charles Street

launceston@ajtravel.com.au



KNOWS TRAVEL

www.ajtravel.com.au

Devonport Christmas Pageant



by Paul Griffin,
General Secretary

In 2013 the SDA entered the "Bug" in the three Christmas pageants in Hobart, Launceston and Devonport with great success - this was to highlight our 100% Pay @ 18+ campaign.

However, it was at a cost and this year it was decided that our promotion would only be at Devonport.

Campaign co-ordinator Stephanie Bok and her friends did indeed make us proud in bringing to the crowd a similar theme to last year's nursery characters and what the campaign is about. That is better wages for our youth that are restricted by junior rates of pay.

Stephanie hand made all the wings and two of the costumes, and also spent hours decorating two of the costumes that were used last year. She put in an enormous amount of time and effort and it certainly showed as you can see in the pictures on this page.

The Fair Work Commission earlier this year decided in favour of the SDA application and, as a result, the adult rate of pay is being phased in for 20-year-olds. This was a big victory and the Union is confident of gaining the adult rate for 19-year-olds with its application in 2016.

Meanwhile, Stephanie will continue to promote the campaign across the State and in particular throughout fast food outlets where many of our members stand to get better rates of pay.

With the Summer period now in full swing, the campaign continues gaining signatures for its petition that will be presented to Parliament in order to gain the adult rate for 18-year-olds.



Domestic and Family Violence: a Workplace Issue



by Carol Wadley,
Women's Officer

The SDA takes domestic and family violence seriously.

Domestic/family violence is an abuse of power by a partner, ex-partner or family member which can take many forms including intimidation, control, isolation and emotional, physical, sexual or financial abuse.

Domestic/family violence not only impacts the home, it impacts all aspects of our community, including workplaces.

In a survey of over 3,600 union members, **30% reported they had personally experienced domestic/family violence.**

People from all walks of life can be affected by domestic/family violence, and it includes all types of relationships such as current and past intimate relationships, co-habiting, carers and guardians, other family members including step families, those who fall within indigenous or culturally recognised family groups, and is irrespective of gender and sexuality.

It is likely that all of our workplaces have people who have experienced or are experiencing domestic violence.

For those of us experiencing domestic/family violence, maintaining paid employment and financial independence is vital to providing us with choices to deal with the situation and successfully break the cycle of domestic violence.

HOW DOMESTIC VIOLENCE CAN AFFECT YOU AT WORK

Domestic/family violence can impact you at work in many ways:

- ◆ Your wellbeing and safety at work, or your wellbeing and safety as a co-worker. Violence can occur in the workplace, including harassment in person or by abusive phone calls, texts and emails;
- ◆ Your ability to attend work;
- ◆ Your capacity to get to work on time;
- ◆ Your work performance; potentially leading to disciplinary action and the loss of your job;
- ◆ Your ability to juggle work and family responsibilities.

THE SDA CAN HELP

If you or someone in your workplace is affected by domestic/family violence the SDA can help you with:

- ◆ Information about and access to your entitlements;
- ◆ Negotiating flexible working arrangements;
- ◆ Speaking with management about the impact of the domestic/family violence at work;
- ◆ Advice, representation, support if you or another member faces disciplinary action or dismissal as a result of the impact the violence has had on work performance;
- ◆ Developing a safety action plan with management in your workplace if necessary.

NEED INFORMATION OR ASSISTANCE? CONTACT THE SDA

If you or someone you work with is experiencing domestic/family violence and this is impacting on work or you would like more information please contact your SDA Delegate, Health and Safety Representative or Organiser, or contact the Union office.

THE SDA'S COMMITMENT

The SDA takes domestic/family violence seriously and is active and fully committed to developing and supporting initiatives aimed at removing domestic/family violence from our society.

We recognise that domestic/family violence is a workplace issue that can have a significant impact on SDA members at work.

The SDA continues to work towards improving the rights and entitlements for our members who may be experiencing domestic/family violence or those assisting family members experiencing violence.

**For expert support and advice, including counselling, please contact
1800RESPECT on 1800 737 732 or by going to
www.1800respect.org.au**

This is the national 24-hour sexual assault and domestic, family violence counselling service. Qualified and experienced counsellors can provide information and referrals to support services that can help.

Our Community says "thanks"

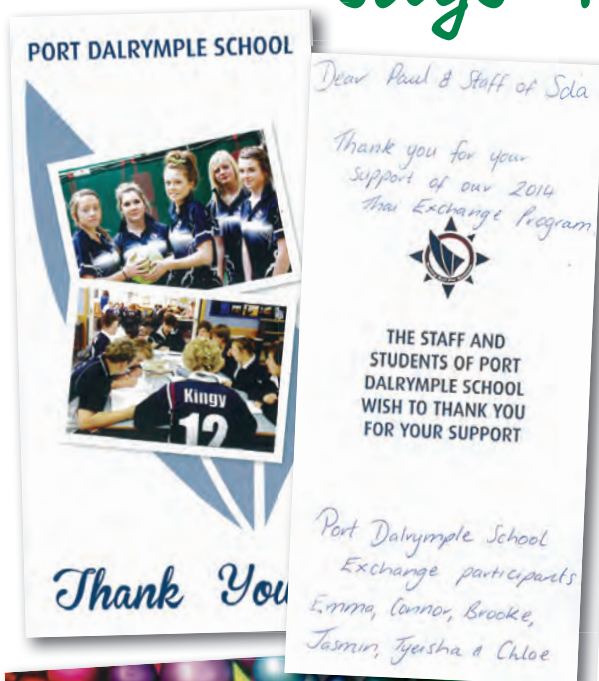
Through our negotiations, the SDA has been successful in including new domestic/family violence provisions in many of our Enterprise Agreements, which form part of our members' conditions at work. The SDA will continue to negotiate with employers to achieve this in every new SDA Enterprise Agreement.

An important part of the SDA's work is to advocate for improvements in legislative rights and entitlements for all employees experiencing domestic/family violence.

The SDA is currently involved in providing support to the ACTU with its claim to include domestic/family violence Leave in all Awards, as part of the Fair Work Commission's 2014 Modern Awards Review.

If unions are successful in our bid to include domestic/family violence Leave in all Awards, it will provide important protections and entitlements for Award employees who represent a large proportion of the workforce, and minimum standard for all employees.

SAFE AT HOME SAFE AT WORK



Dear Carol,

Thank you for your recent telephone call regarding Personal Accident and Broken Bones coverage.

I have completed the claim form and have had my General Practitioner complete the Medical Certificate. I trust it provides you with all the information you require to progress the claim.

If you find that you need any additional information, or you need to clarify any aspects, please feel free to contact me.

It would be remiss of me not to thank you for taking an interest in my welfare following the temporary discontinuation of my Union fees following the accident.

Yours sincerely,
Gordon McCrossin

Dear Sir/Madam,

I wish to inform you that I finished my employment with Coles Supermarkets Devonport on 6 March 2014. I am now retired and therefore I am resigning from your Union.

I would sincerely like to thank Andrew for his assistance, and also Belinda Wilson and Donna Hutchinson, Devonport Store Delegates for their help and advice.

Yours faithfully,
Gail Alexander

AROUND THE SHOPS



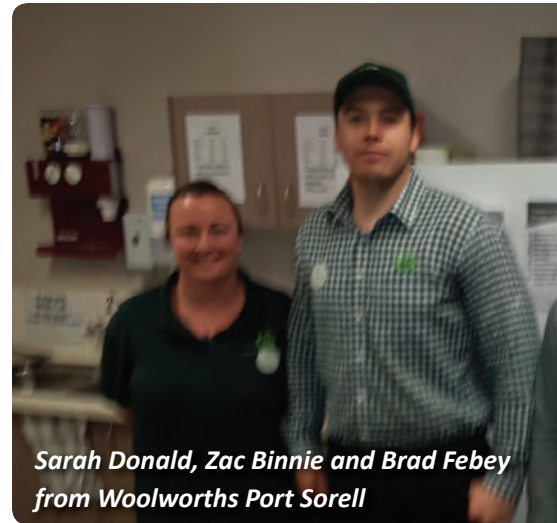
Dean Chambers and Jill Bowerman from Woolworths Eastlands



Adam Wynn from Woolworths Deloraine



New Members from KFC Tmo



Sarah Donald, Zac Binnie and Brad Febey from Woolworths Port Sorell



Bec Woods, Tracey Chalmers, Karen McVilly and Aaron Richards from Coles Eastlands



Katrina Barr, Kim Ploughman, Colleen Richards and Dylan Peart from Big W Rosny





Jaimee-Lee Cook from Woolworths Deloraine



Shirleah Blizzard from Coles Burnie, with Andrew Coyle, SDA North-West Organiser



Tina Hasler from Katie's Rosny



Marie Thorpe and Shae Dabner from Woolworths Port Sorell

www.brightoncommunitynews.com.au Brighton going places

he
e

Lauren, you're a hero!



BRIGHTON resident Lauren McCarthy has been named the Coles Community Hero for her region after being recognised for her outstanding contribution to the community.

Lauren, who works at Coles supermarket at Bridgewater, was selected from seven Coles supermarkets in the region encompassing Hobart to Sorell.

As part of a national campaign to recognise 'unsung community heroes' in its supermarkets, Coles Express and liquor outlets across Australia, Coles is recognising team members who are passionate about their community and helping them to do more for their chosen cause.

Lauren has received \$300 in gift cards and 40 hours of free work time to continue to support her community organisation during paid work.

Lauren has spent the past three years volunteering at the Vinnies Youth Club, assisting with activities including camps for underprivileged children aged six to 12 years.

Continued Page 2

a stone's throw from Richard Hanstons Hobart Pathology office manager. The reception room location opening times found at hobartpath.com.au. The reception service also extends into private hospitals and homes." Lauren has 36 years of experience as a manager at Hobart Pathology. She has worked extensively in the public and private sectors and is committed to the provision of excellence and the highest quality of education and training. She is a fellow of the Institute of Pathology. **Continued Page 2**

Lauren McCarthy, of Brighton, has been named the Coles Community Hero for her region after being recognised for her outstanding contribution to the community.

Free HARD & GREEN WASTE Collection Service

Week starting October 7, 2014

Brighton Council is pleased to provide a free HARD & GREEN WASTE collection service to help residents dispose of unwanted items and green waste. **This service is free for residents who currently receive kerb side collection of refuse.**



local elections

Two wins...



Two years in a row



With low fees, competitive long-term performance and profit to members, REST makes super work harder. See why you should switch to the Fund of the Year, as awarded by *Money* magazine two years in a row.

Good. Better. REST.

rest.com.au ☎ 1300 300 778 (8am-8pm weekdays)



Product issued by Retail Employees Superannuation Pty Ltd. Call us on 1300 300 778 or visit rest.com.au for a REST PDS to consider if it is right for you. Awards and ratings are only one factor to consider when deciding how to invest your super. SuperRatings Pty Limited does not issue, sell, guarantee or underwrite this product. Go to www.superratings.com.au for details of its ratings criteria. For further information about the methodology used by Chant West, see www.chantwest.com.au

RES5187SDA

REST and Industry Funds Lead the Way in Super



by Gerard Dwyer,
National Secretary

The top performers in the balanced fund league table are industry funds which over the past seven years have, on average, outperformed other fund models by 1.4%.



Superannuation is a long-term investment strategy, and all funds bounce around over shorter time frames, reflecting monthly movements in their investment markets.

What really matters is a fund's performance over the long term, and ensuring that it is competitive with returns being achieved in the broader market.

On 5 November this year, the Money section of *The Age* looked closely at the issue of superannuation investment performance over the longer term and the table below sets out their findings.

The first point to note in the table is the outstanding performance of REST which is ranked second over the past three-year period and first over the five- and seven-year timeframes.

This is a fantastic performance by the Directors of REST and a tremendous outcome for the members of REST.

The second point to note in the table is that Industry Funds like REST consistently outperform the retail products promoted by banks and large finance houses.

To achieve a financially secure retirement it is critical to maximise the performance of every superannuation dollar people put into their accounts.

What might look like a small under performance of 1% can mean a 20% reduction in your final account balance over a 30-year working life. Superannuation really is a long-term investment and small differences are magnified over time.

The Australian superannuation sector is worth some \$300 billion, and the banks are determined to campaign for a bigger slice of this retirement savings pie.

However, it is the Industry Funds who are leading the way in superannuation returns for working Australians.

Industry funds are wholly owned by the members of that fund, with all profits being returned to members' accounts.

Banks and financial houses, on the other hand, have shareholders who need to receive dividends (ie. a portion of the profits) and these have to come out of the returns on your superannuation account.

While the big banks and financial houses continue their campaign to get their hands on the superannuation savings of working Australians, it is worth remembering the key issue of fund performance over the long term as well as the fact that all the profits in an Industry Fund are shared amongst the funds' members.

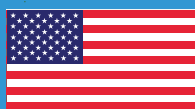
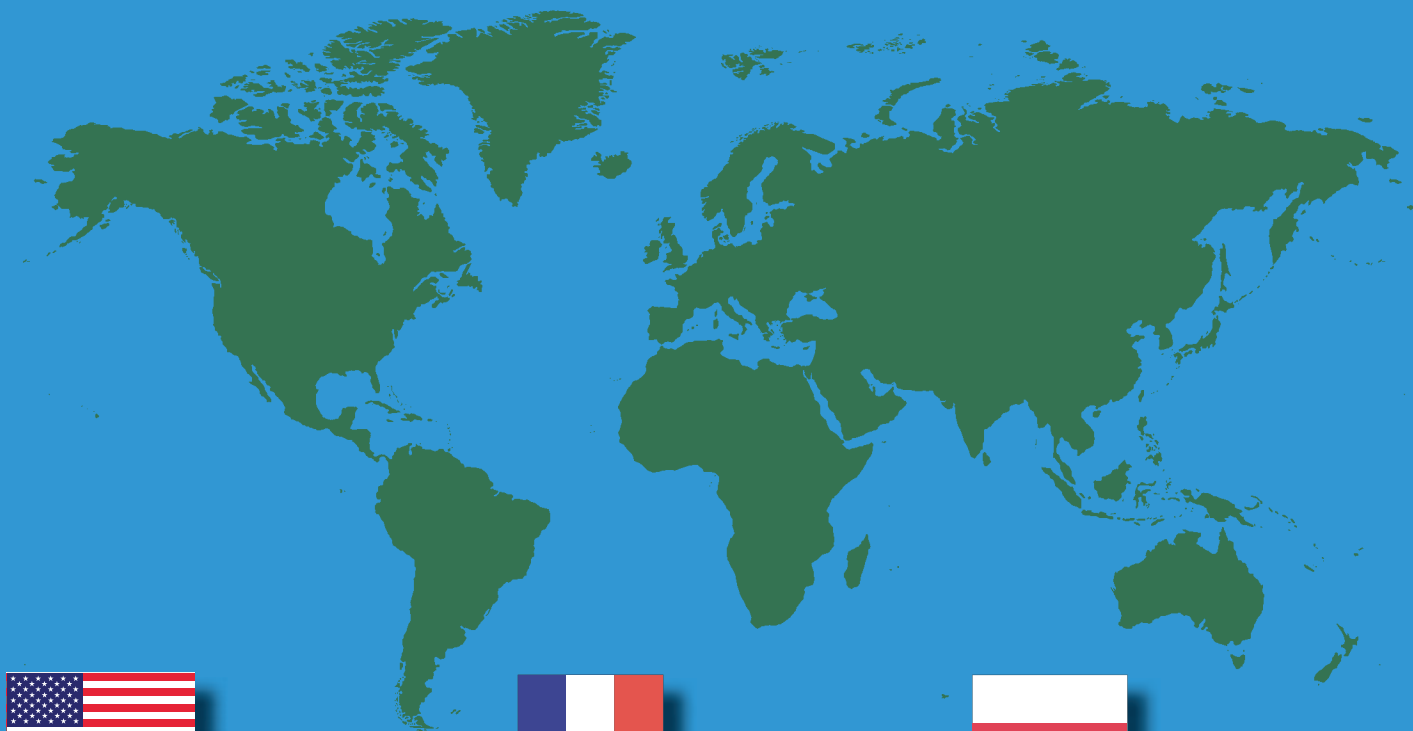
Top 20 Balanced Options									
Fund Investment Option	PDS 50k	1Yr (%)	Rank	3Yr (% pa)	Rank	5Yr (% pa)	Rank	7Yr (% pa)	Rank
REST - Core Strategy	\$457	9.8%	10	13.4%	2	8.9%	1	5.6%	1
Commonwealth Bank Group Super - Mix 70	\$420	7.8%	40	11.2%	25	8.3%	10	5.0%	2
IGSuper Accum - Balanced*	\$320	7.2%	44	8.1%	47	8.6%	6	4.8%	3
CareSuper - Balanced	\$638	9.9%	9	12.6%	7	8.7%	4	4.8%	4
equip Corp - Balanced Growth	\$543	10.0%	7	12.6%	6	8.3%	9	4.7%	5
UniSuper Accum (I) - Balanced	\$420	9.8%	11	13.2%	3	8.2%	13	4.5%	6
Telstra Super Corp Plus - Balanced	\$508	10.9%	1	13.5%	1	8.8%	2	4.4%	7
BUSSQ - Balanced Growth	\$483	9.8%	12	11.7%	21	8.5%	7	4.2%	8
Cbus - Growth	\$513	10.1%	5	12.7%	5	8.4%	8	4.1%	9
HOSTPLUS - Balanced	\$558	9.6%	13	12.4%	9	8.7%	3	4.1%	10
First State Super - Diversified	\$337	9.1%	25	12.3%	11	7.8%	21	4.1%	11
Catholic Super - Balanced	\$519	9.3%	23	11.1%	28	7.8%	20	4.0%	12
AustralianSuper - Balanced	\$373	10.4%	4	12.5%	8	8.7%	5	4.0%	13
VicSuper FutureSaver - Balanced Option	\$443	10.1%	6	11.5%	22	8.0%	17	3.9%	14
Sunsuper for Life - Balanced	\$375	9.9%	8	11.9%	20	7.7%	22	3.9%	15
Club Plus Super - MySuper	\$344	8.3%	32	10.9%	31	6.7%	38	3.8%	16
Energy Super - Balanced Option	\$447	9.5%	15	12.0%	19	8.3%	12	3.8%	17
Vision SS - Balanced Growth	\$533	8.8%	29	10.9%	32	8.2%	14	3.8%	18
AustSafe Super - Balanced	\$451	10.7%	3	12.3%	12	8.3%	11	3.8%	19
GESB Super - Balanced Growth Plan	\$441	9.4%	19	12.3%	13	8.2%	15	3.7%	20
SR50 Balanced (60-76) Index		9.2%		11.4%		7.6%		3.6%	

Note: Investment returns as at September 30, 2014. Returns are ranked by 7 year performance. Source: SuperRatings

Table from *The Age* Money Section, 5 November 2014, Page 2

WHAT IN THE WORLD?

UNION NEWS FROM AROUND THE GLOBE



USA

UNI Global Union, its union affiliates and supporters held a series of demonstrations worldwide to expose Walmart's bad labour practices from the store through the entire supply chain. On 19 November Walmart workers globally were calling for a living wage on this "Global Day for Decent Work at Walmart", the world's largest retailer.

Walmart workers want to know how it is possible that they struggle to feed their families while Walmart is owned by one of the richest families in the world, the Waltons. The Waltons' wealth equals that of 43% of Americans combined. The family has become dazzlingly wealthy on the backs of workers around the world, whom they have left in extreme poverty.

Coordinated action also took place on 19 November in several countries including Argentina, Brazil, Chile, India, Mexico, South Africa, and the U.S. The ask is simple: Walmart must pay its 2.2 million global workforce and countless supply chain workers a living wage and treat them with dignity.



FRANCE

Union members from Force Ouvrière (FO) recently won their campaign to convince director Leclerc Roques in Garonne to close E. Leclerc on Sunday mornings. Workers and consumers, for the first time, mobilised to say NO to the exploitation of workers.

Admittedly, even FO was surprised at this unprecedented mobilisation. Trade unions had already organised protests against opening on Sundays, but never imagined there would be more than 200 at last count to prevent the opening of Leclerc Roques.

The store manager quickly realised that the best solution in his interest was to turn back before the battle began.

This proves that when trade unionists and consumers, that is to say 'the citizens', work together their voice will be heard and they can achieve real change.



POLAND

On 7 October, the World Day for Decent Work, unionists from TU NSZZ "Solidarność" Commerce and hypermarket workers demonstrated in front of the Polish Parliament - Sejm.

They handed a petition to the Polish Parliament spokesperson - Mr. Radosław Sikorski. In the petition, they ask to change the bad situation for commerce workers in Poland, in particular, they demand a pay rise and more attention to the hard working conditions in sector.

In the petition, unionists presented their main demands, including the establishment of a commission for the social dialogue in the sector.

During demonstration unionists drew attention to the hard working conditions, especially for women. Working conditions for women in hypermarkets and supermarkets are worsening. Employment in supermarkets fell by about 50% in the last 7 years. Today one worker performs the amount of work that was performed by two people some years ago.

Maybe you shouldn't wait for 2015



by Neil Cassidy,
CEO, Tasplan

If you are about to retire, or thinking of it, recent changes to the Age Pension Income Test may well see you want to bring those plans forward.

As of 1 January 2015, the way Centrelink tests Age Pension eligibility will change significantly, potentially impacting what, if any, Government benefits you are entitled to.

For some people, the changes may mean that they are able to secure a larger Age Pension if they retire and apply for the Age Pension before this date, as opposed to waiting until the New Year.

The current system as it stands means superannuation income streams are treated differently to other financial investments, such as bank accounts, shares and property. This allows a proportion of a superannuation payment, known as 'deductible', to be exempt from the Age Pension Income Test and potentially allows people to receive a larger Centrelink payment.

Through this system, each person's deductible component is different and is calculated on their superannuation balance and life expectancy.

However, as of 1 January 2015, superannuation income streams will be treated the same as other financial assets, meaning the entire amount invested will be subject to the deeming rules and will be included in the Age Pension income Test. There will no longer be a deductible amount.

Using a basic example, it is clear to see the difference between retiring before and after 1 January 2015. As part of this example, we are using someone who is 65 years of age, single, has \$200,000 in superannuation, owns their home and has no other assets.

If this person retires in 2014, they receive a minimum annual payment of \$10,000, have a deductible amount of \$9,250, zero deemed income and an income tested amount of \$750. They also see no reduction in the Age Pension.

If the same person was to retire in 2015, they would again receive a minimum annual payment of \$10,000, but have zero deductible amount, a deemed and tested income of \$6,280, which would equate to a \$40.77 reduction in the Age Pension every fortnight.

Additionally, this change in the assessment method for the Age Pension will also affect the eligibility for the Commonwealth Seniors Health Card (CSHC).

Under the current arrangement, to be eligible for the CSHC an individual must have an adjusted taxable income of less than \$51,500, or less than \$82,400 for a couple*. Within current Age Pension rules, and as account-based superannuation is tax-free, this doesn't get counted.

Again, the proposed criteria could see less retirees eligible for the CSHC, as it will be calculated taking into account the income from account-based superannuation as of 1 January 2015.

The combined impact of these changes may see many Australians, and Tasmanians, organise their account-based superannuation, retire and apply for the Age Pension all before the New Year to be assessed under the old rules.

Time is running out, and it could mean a considerable difference for some people. Whatever your situation or your stage in life, everyone should engage with their superannuation fund and ensure they are getting the best possible return and are on track for a comfortable retirement.

*The limit increases by \$369.60 for each dependent child you care for and for couples separated by illness, respite care or where one partner is in prison, the threshold is \$103,000. See <http://www.humanservices.gov.au/customer/services/centrelink/commonwealth-seniors-health-card>

This information is of a general nature only and does not take into account your particular needs, circumstances or objectives. You should assess your own financial situation and seek professional advice before making a decision. To consider whether Tasplan is appropriate for you, obtain a Product Disclosure Statement by calling 1800 005 166 or go to tasplan.com.au/pds. Tasplan Ltd: AFSL 235391, ABN 13 009 563 062

Brand new offers brought to you by Frequent Values™

Tahune Airwalk



2-FOR-1
DOWNLOAD VOUCHER

Explore the Tahune Forest along a 40 metre high steel airwalk, only 1.5 hours south of Hobart.

The 597 metre walk takes you through the canopy above some of Tasmania's famous trees. Experience breathtaking views of the mountains and the Huon and Picton Rivers on the swinging bridges.

Visitor's centre includes a licensed café and gift shop, picnic and BBQ facilities.

Stay overnight at the Airwalk Lodge.

Arve Road, Geeveston
Phone 1300 720 507
www.tahuneairwalk.com.au

AMF Bowling



2-FOR-1
DOWNLOAD VOUCHER

Active fun for the whole family.

State-of-the-art bowling, arcade games, fully licensed café and bar facilities.

With over 40 centres across Australia, there is a centre near you. Are you a HIGH ROLLER? Join AMF's Roller program for loads of benefits such as 1-2-FREE, monthly deals and much more!

For centre locations or to book,
visit www.amfbowling.com.au
or call 132 AMF (132 263)

Fox & Hounds Inn



20% OFF!
SHOW YOUR CARD

Renowned for delicious, hearty meals made from the freshest Tasmanian produce, Fox and Hounds Inn creates dishes that are a fusion of traditional English fare and contemporary cuisine. Enjoy the ambiance of the eclectic collection of British memorabilia and, in winter, escape the chilly outdoors in front of the open fireplace.

6789 Arthur Highway, Port Arthur
Phone (03) 6250 2217
www.foxandhounds.com.au

Mount Elephant Pancakes



MOUNT
ELEPHANT
PANCAKES™

20% OFF!
SHOW YOUR CARD

Serving king sized, 'drape-off-the-plate' pancakes like the variety served in Europe.

Choose from a selection of savoury or dessert options filled with fresh fruit, chocolate and other delectables.

"Best Pancakes in Australia".

824 Gray Road, St Marys
Phone (03) 6372 2263



SDA Mobile Companion

By using your SDA Tasmania mobile companion app, you can view nearby restaurants, attractions and more on your mobile phone!



Scan here!
Using your QR reader

Peppermint Bay Cruise

Peppermint Bay Cruise

2-FOR-1
DOWNLOAD VOUCHER

Peppermint Bay II sails daily from Hobart through beautiful waterways, making shore at Peppermint Bay before returning home.

Indulge in the taste of Peppermint Bay with a three course banquet-style meal at the restaurant.

Peppermint Bay – why not spoil yourself?

Brooke Street Pier, Hobart
Phone 1300 137 919
www.peppermintbay.com.au

Tassie Tiger Mini Golf



2-FOR-1
DOWNLOAD VOUCHER

Fully landscaped 18 hole course.

Fun for all ages.

Birthdays and corporate events catered for.

Café facilities available.

23 Racecourse Crescent
Launceston
Phone (03) 6331 5333
www.treasureislandplaycentre.com.au

The Lighthouse



20% OFF!
SHOW YOUR CARD

Conveniently situated in Tasmania's picturesque north-west coastal town of Ulverstone.

Mouth-watering nautical themes dominate the menu selection, as well as local foods that make Tasmania famous!

The Lighthouse is perfect for family get-togethers, offering a huge Goody's playroom for the kids to enjoy while you relax – just perfect for kids' parties.

33 Victoria Street, Ulverstone
Phone (03) 6425 1197

Woolworths eGift Cards



It's never been quicker to start saving 5% on your groceries, petrol, liquor and more.

- eGift Cards are received by email and can be used immediately in-store or online
- Can be accessed on your mobile phone
- Valid for 12 months from the date of issue
- Great gift idea as you can email direct to family and friends

2015 SDA EDUCATIONAL SCHOLARSHIP WINNERS

The following members have received a voucher to the value of \$120 to assist with educational expenses for themselves or a family member in 2015. Vouchers can be redeemed at Birchalls and University Co-op bookshops throughout Tasmania.

But remember, they must be redeemed by 31 March 2015.

- Abel, Melissa, Coles Devonport
- Acquarola, Hugh, Coles Charles Street
- Adams, Charlotte, Woolworths Eastlands
- Adaszynski, Monika, Myer Hobart
- Aikman, Linda, Kmart Devonport
- Allan, Helen, Kmart Launceston
- Allen, Kathryn, Target Hobart
- Alomes, Kylie, Big W Glenorchy
- Anderson, Jennifer, Woolworths Smithton
- Anderson, Grant, Coles Burnie
- Archer, Sheree, Woolworths George Town
- Argent, Julie, Coles
- Arnol, Michelle, Woolworths Bridgewater
- Ashdown, Kim, Bunnings Kings Meadows
- Astell, Kellie-Anne, Kmart Devonport
- Austin-Stone, Henry, Woolworths Riverside
- Austin-Stone, Raylee, Woolworths Kings Meadows
- Axton, Riley, Coles Racecourse
- Bailey, Catherine, Kmart Eastlands
- Baker-Condon, Ella, Woolworths George Town
- Ball, Narelle, Kmart Devonport
- Bannister, Anne, Big W Glenorchy
- Barnett, Bryan, Woolworths Scottsdale
- Barrett, Michelle, Coles Devonport
- Barry, Megan, Coles Sandy Bay
- Baxter, Joanne, Woolworths Legana
- Beaumont, Donna, Target Burnie
- Behlau, Carly, Coles Mowbray
- Bellchambers, Karen, Coles Racecourse
- Bennett, Megan, Coles Charles Street
- Bennett, Tracy, Coles Charles Street
- Berry, Tamara, Woolworths Sorell
- Beveridge, Jaylen, Kmart Devonport
- Biggs, Jonathan, McDonald's Sorell
- Birrell, Angela, Coles Kings Meadows
- Blackberry, Elisha, Woolworths Kings Meadows
- Blackwell, Ella, Coles Bridgewater
- Blight, Brodie, Woolworths Prospect
- Bloom, Ben, Kmart Burnie
- Blyth, Kane, Kmart Racecourse
- Boak, Deborah, Woolworths Shoreline
- Boerth, Cheree, Kmart Launceston
- Bolch, Zoe, Bunnings Launceston
- Boon, Kellie, Kmart New Town
- Boucher, Jane, Coles Bridgewater
- Bowerman, Rebekah, Woolworths Mowbray
- Bracken, Vaughn, Myer Launceston
- Bradshaw, Nigel, Woolworths New Norfolk
- Brady, Anna, Coles Newstead
- Bramich, Alicia, Kmart Launceston
- Brandis-Gray, Bronson, Reject Shop Legana
- Brazendale, Tracy, Woolworths Deloraine
- Brazendale, Karen, Coles Kings Meadows
- Brient, Andrew, Coles Racecourse
- Briscoe, Joanne, Woolworths Smithton
- Bromfield, Kelli, Kmart Rosny
- Brown, Belinda, Woolworths Moonah
- Brown, Joshua, Woolworths Devonport
- Brown, Danielle, Woolworths Petrol Ulverstone
- Brown, Tracey, Woolworths Devonport
- Brown, Gabrielle, Woolworths Moonah
- Brown, Cheryl, Birchalls Launceston
- Bucknell, Donna, Coles Devonport
- Buckney, Katelyn, Target Mowbray
- Burdon, Elizabeth, Coles New Town
- Burgess, Kim, Target Burnie
- Burley, Shaphan Burley, Officeworks Lton
- Burns, Nat, Coles Racecourse
- Burns, Fiona, Coles Burnie
- Burns, Ricky, Coles Burnie
- Burr, Anita, Target Burnie
- Burrows, Theresa, Woolworths Scottsdale
- Burton, Angie, Woolworths Sorell
- Busscher, Andrea, Woolworths Mount Street
- Butler, Heather, Bunnings Rosny
- Butterworth, Jayne, Coles Kings Meadows
- Button, Steven, Rays Outdoors Lton
- Byard, Danielle, Bunnings Burnie
- Bygrave, Renee, Woolworths Eastlands
- Byrnes, Annette, Kmart Launceston
- Calvert, Carol, Coles Sorell
- Calvert, Rhiannon, Coles New Town
- Cannon, Michelle, Target Mowbray
- Carey, Karen, Woolworths Devonport
- Carroll, Leanne, Coles Mowbray
- Carroll, Helen, Coles Racecourse
- Cartledge, Emma, Kmart Rosny
- Casboul, Donna, Spotlight Hobart
- Casey, Tamra, Coles Racecourse
- Cash, Angelina, Priceline Launceston
- Cashion, Kaylah, Coles Sorell
- Chadwick, Sarah, Target Launceston
- Chapple, Marion, Coles Eastlands
- Clark, Sonia, Woolworths Glenorchy
- Clark, Peter, Woolworths Wynyard
- Clarke, Nicole, Bunnings Moonah
- Clayton, Alison, Kmart Launceston
- Clinckers, Tanieka, Woolworths Claremont
- Cocker, Melanie, Woolworths Riverside
- Cocker, Ellen, Coles Bridgewater
- Codabaccus, Jasbeer, Myer Hobart
- Colgrave, Amanda, Coles Kings Meadows
- Collins, Lisa, Coles Racecourse
- Connell, Jacquelyn, Woolworths Riverside
- Connie, Kelly, Kmart Launceston
- Cook, Katy, Target Launceston
- Cook, Allister, Woolworths Sandy Bay
- Cooley, Shakira, Kmart Racecourse
- Coombe, Maureen, Myer Hobart
- Cooper, Dimity, Woolworths New Norfolk
- Cooper, Joanne, Woolworths Devonport
- Cooper, Debbie, Myer Launceston
- Cooper, Kelsey, Woolworths Bridgewater
- Cooper, Alyssa, Target Launceston
- Coppleman, Joshua, Woolworths Eastlands
- Coppleman, Kristy, Woolworths Bridgewater
- Coppleman, Dylan, Woolworths Eastlands
- Cordwell, Melissa, Coles Glenorchy
- Cornish, Kelly, Big W Kingston
- Costello, Kim, Woolworths Kings Meadows
- Costelloe, Dylan, Woolworths Burnie
- Costelloe, Aydan, Woolworths Burnie
- Cowen, Melissa, Woolworths Bridgewater
- Cowling, Lisa, Bunnings Kings Meadows
- Cox, Samantha, Woolworths Wynyard
- Cox, Haylee, Target Launceston
- Crellin, Tina, Woolworths Eastlands
- Crisp, Travis, Tasfresh Prospect
- Cross, Jacqui, Woolworths Prospect
- Crowley, Jacinta, McDonald's Moonah
- Crowley, Helen, Big W Glenorchy
- Cummings, Corey, Myer Launceston
- Curtis, Anna-Maree, Myer Hobart
- Cuthbert, Emily, KFC Sorell
- Dalton, Sandra, Woolworths Mowbray
- Davenport, Tracy-Lee, Kmart Racecourse
- De Souza, Leighman, Bunnings Kings Meadows
- Deane, Monique, Reject Shop Devonport
- Dennis, Carolyn, Kmart Launceston
- Desmond, Peter, Woolworths Kings Meadows
- Devlin, Lisa, Coles Devonport
- Dhu, Leah, Woolworths Mowbray
- Diaz, Luc, KFC Mowbray
- Diaz, Diane, Coles Wellington St
- Dick, Alina, Kmart Devonport
- Dobson, Tracy, Target Burnie
- Dolan, Leisha, Woolworths Riverside
- Donaldson, Kerri-ann, Kmart Racecourse
- Donnellon, Mark, Officeworks Hobart
- Donohue, Adam, Watty! Launceston
- Downes, Stuart, Clennetts Mitre 10
- Downham, Jacob, Coles Eastlands
- Driscoll, Michael, Woolworths New Town
- Duggan, Caitlin, Woolworths Huonville
- Duniam, Gerrard, Coles Mowbray
- Dyer, Lisa, Kmart Launceston
- Eastley, Deirdre, Woolworths Deloraine
- Ellis, Tracey, KFC Claremont
- Evans, Vicki, Woolworths Pet Kingston
- Farmer, Ebony, Coles Mowbray
- Farrell, Kahlia, Woolworths Scottsdale
- Farrow, Michelle, Woolworths Sorell
- Faulkner, Jason, Woolworths Devonport
- Faulwetter, Elke, Coles Kings Meadows
- Fensom, Neil, Coles Mowbray
- Ferguson, Rebecca, Woolworths George Town
- Fisher, Debbie, Coles Kingston
- Fitzpatrick, James, Dulux Hobart
- Foley, Elizabeth, McDonald's New Norfolk
- Foster-Bailey, Karen, Coles Kings Meadows
- Fowler, Emma, Woolworths Wynyard
- Frazer, Bryana, Target Hobart
- French, Sommer, Coles Burnie
- Frost, Mark, Coles Devonport
- Frost, Caitlin, Woolworths George Town
- Fry, Julie, Kmart Burnie
- Fulton, Karen, Woolworths Kings Meadows
- Gale, Leanne, Kmart Devonport
- Gall, Alannah, Target Mowbray
- Gardner, Claire, Kmart New Town
- Garforth, Simone, Coles Express Blackmans Bay
- Garland, Zachary, Coles Racecourse
- Gebel, Carman, KFC Claremont
- Geniola, Cindy, Woolworths CBD
- Gent, Jessandra, Woolworths CBD
- George, Julie, Woolworths New Norfolk
- Gibbins, Alex, Watty! Paints Launceston
- Gibson, Simon, Woolworths Kings Meadows
- Gibson, Rebecca, Woolworths Kings Meadows
- Gibson, Karlene, Woolworths Ulverstone
- Giffard, Marcus, Allgoods Hobart
- Gillam, Warwick, Watty! Paints Launceston
- Gillie, Susanne, Myer Hobart
- Gillies, Petrina, Woolworths Burnie
- Gillies, Tamiaka, Woolworths Kings Meadows
- Gore, Michelle, Coles Devonport
- Gough, Samantha, Coles Racecourse
- Graham, Mikhala, Bunnings Kings Meadows
- Graham, Tanya, Bunnings Kings Meadows
- Grandfield, Kathy, Coles Devonport
- Gray, Renee, McDonald's Kings Meadows
- Green, Henry, KFC Sorell
- Green, Trent, KFC Derwent Park
- Greenwood, Maureen, Kmart New Town
- Grey, Phillip, Tas Ag Campbell Town
- Griffiths, Cheree, Kmart Devonport
- Griffiths, Toni, Kmart Launceston
- Griggs, Linda, Woolworths Huonville
- Griggs, John, Coogans Moonah
- Haberle, Kellie, Woolworths Deloraine
- Hack, Casey, Bunnings Moonah
- Hall, Shari, Big W Rosny
- Hall, Suzanne, Big W Kingston
- Hammersley, Krystal, KFC Mowbray
- Hammond, Janice, Woolworths Kingston
- Hannes, Lisa, Coles Kings Meadows
- Hannes, Stuart, Coles Kings Meadows
- Hansen, Cindy, Woolworths Wynyard

Hanson, Isobel, Coles Racecourse
 Hanson, Olivia, Woolworths Lindisfarne
 Hardinge, Jordan, Coles Mowbray
 Hargreaves, Melissa, Coles Bridgewater
 Harmon, Ken, Woolworths Mowbray
 Harris, Katie, Target Launceston
 Harris, Lynda, Woolworths Prospect
 Harris, Travis, Woolworths Bridgewater
 Harris, Nicole, Target Hobart
 Harris, Lauren, Woolworths Moonah
 Harris, Kristi, Coles Devonport
 Harrison, Marcus, Coles Kingston
 Hartley, Rachel, Woolworths Prospect
 Harvey, Jane, Coles Sorell
 Hassett, Tina, Kmart Rosny
 Hawes, Jackie, Coles Racecourse
 Hayes, Kristy, Coles Devonport
 Haynes, Dianne, Woolworths Devonport
 Hennessy, Vincet, Robayne Invermay
 Hicks, Katie, Woolworths Kings Meadows
 Hill, Madelyn, McDonald's Bridgewater
 Hill, Tamara, Woolworths Rosny
 Hill, Sarah, Woolworths Glenorchy
 Hinds, Samuel, Woolworths Glenorchy
 Hinds, Natalya, Woolworths Sandy Bay
 Hinds, Jamie, Woolworths Sandy Bay
 Hingston, Vicki, Kmart Devonport
 Hodgetts, Kathleen, Coles Racecourse
 Holloway, Sheryl, Coles Kingston
 Holloway, Kara-Jane, Woolworths Devonport
 Holmes, Kianah, Supre Launceston
 Honig, Christine, Coles Sandy Bay
 Hooper, Debbie, Kmart Eastlands
 Hope, Madison, Woolworths Wynyard
 Horton, Suzanne, Woolworths Rosny
 House, Katrina, Woolworths Smithton
 Houston, Natalie, Coles Mowbray
 Howard, Amanda, Coles Kings Meadows
 Howe, Lisa, Coles Kings Meadows
 Howe, Jessie, Bunnings North Launceston
 Howell, Alice, Coles Kings Meadows
 Hoyland, Rebecca, Coles Kings Meadows
 Hrdalo, Jane, Kmart Devonport
 Hughes, Debra, Woolworths Devonport
 Hunter, Jayden, Woolworths Glenorchy
 Hurd, Amelia, Big W Kingston
 Hutchinson, Danikka, Coles Mowbray
 Hyatt, Shane, Kmart Burnie
 Hyland, Karen, Woolworths Wynyard
 Irvine, Belinda, Big W Kingston
 Ivory, Nicole, Coles Kings Meadows
 Jackson, Kim, Kmart Launceston
 Jackson, Queeda, Coles Burnie
 Jackson, Margaret, Big W Glenorchy
 Jackson, Lisa, Big W Rosny
 Jago, Lynette, Coles Devonport
 James, Jodie, Woolworths Scottsdale
 Jenkins, Wendy, Woolworths Smithton
 Jenkins, Alexander, Coles Kings Meadows
 Johnson, Carol, Bridgewater News & Post
 Johnson, Allan, Coles Logistics
 Johnson, Olivia, Big W Kingston
 Jones, Michelle, Woolworths Claremont
 Jones, Susan, Woolworths Kings Meadows
 Jones, Taylor, Kmart Burnie
 Kaine, Sandra, Kmart Devonport
 Katranjac, Carleen, Woolworths Claremont
 Kean, Janita, Woolworths Huonville
 Kearnes, David, Coles Express Invermay
 Keep, Mandy, Coles Devonport

Kelleher, Nicole, Woolworths Campbell St
 Kelly, Janelle, Becks Devonport
 Kerrison, Rachael, Coles Burnie
 Kilby, Phillip, Dulux Prospect
 Kilby, Cheridan, Bunnings Kings Meadows
 King, Angela, Kmart Launceston
 King-Grey, Laura, Red Bridge Café
 King-Grey, Edward, Red Bridge Café
 Kiri, Josphine, Officeworks Launceston
 Kirkby, Anthea, Coles Kings Meadows
 Kitchener, Carolyn, Woolworths Glenorchy
 Kleeman, Nicole, Target Hobart
 Klug, Isabella, Woolworths Sandy Bay
 Klug, Hannah, Woolworths CBD
 Knight, Rebekah, Harris Scarfe Devonport
 Knott, Ashlee, Woolworths Ulverstone
 Knott, Rebecca, Woolworths Ulvestone
 Knowles, Laura, Big W Kingston
 Kop, Kylie, Target Glenorchy
 Koppleman, Rhys, Woolworths Campbell St
 Korezeliadis, Athanasia, Target Hobart
 Korezeliadis, Anna, Target Hobart
 Korezeliadis, Sofia, Target Hobart
 Krause, Madison, Woolworths Kingston
 Lagewaard, Antonette, Woolworths Kingston
 Lambert, Demi, Coles Kings Meadows
 IAMBERT, Margaret, Coles Kings Meadows
 Langley, Anne, Kmart Launceston
 Last, Laura, Woolworths Wynyard
 Lawler, Natalie, Coles Devonport
 Lawless, Angela, Big W Rosny
 Lawson, Naomi, Officeworks Launceston
 Leary, Tanya, Woolworths Devonport
 Lincoln, Brendon, Coles Northgate
 Lockhart, Kim, Coles Kings Meadows
 Lockley, Amanda, Big W Kingston
 Lommerse, Jessica, Coles Ulverstone
 Lovell, Julia, Target Glenorchy
 Lucas, Crystall, Big W Kingston
 Luke-Philpott, Jo-Anne, Kmart Burnie
 Lyall, Cherokee, Reject Shop Latrobe
 MacFarlane, Kylie, Coles Newstead
 Mackey, Shantelle, McDonald's Kings Meadows
 Mackinnon, Pauline, Woolworths Scottsdale
 Madden, Louise, Coles Kings Meadows
 Maksimovic, Mirjana, Myer Hobart
 Mann, Sue-Ellen, Woolworths Bridgewater
 Mansfield, Isabelle, Kmart Racecourse
 Marik, Tom, Bunnings North Launceston
 Martin, Pamela, 210260
 Matthews, Joshua, Woolworths Bridgewater
 Matthews, Jordan, Target Launceston
 Mayne, Kellie-Sue, Big W Kingston
 McCabe, Verity, Coles Racecourse
 McCarthy, Maree, Coles Bridgewater
 McCarthy, Lauren, Coles Bridgewater
 McCarthy, Erica, Coles Kingston
 McClenaghan, SHane, Allgoods Launceston
 McCrum, Angela, Coles Kings Meadows
 McCrum, Ashleigh, Kmart Launceston
 McCulloch, Loretta, Woolworths Mount Street
 McGee, Susan, Kmart Devonport
 McHenry, Ashton, Kmart Burnie
 McPhee, Hayley, Kmart Launceston
 McPherson, Susanne, Woolworths Shoreline
 McPherson, Matthew, Big W Glenorchy
 McPherson, Karen, Big W Glenorchy
 McQueen, Alicia, Coles Newstead
 McVilly, Karen, Coles Rosny

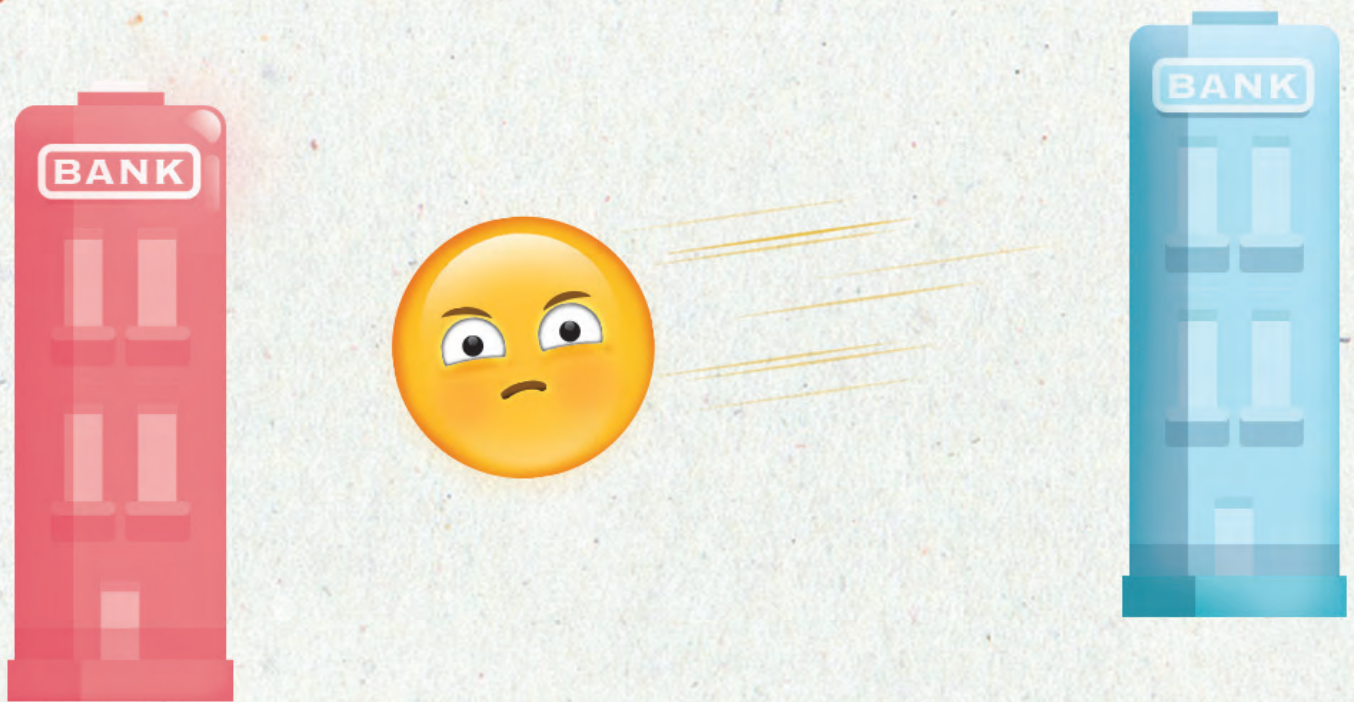
Merrick, Angela, Woolworths Eastlands
 Midgley, Coralea, Big W Glenorchy
 Midson, Ryan, KFC Glenorchy
 Milburn, Kelly, Woolworths Claremont
 Mills, Dannielle, Big W Rosny
 Milner, Helen, Coles Newstead
 Minehan, Nicole, Coles Kingston
 Mitchell, Jemma, Woolworths Mount Street
 Mitchell, Natalie, Woolworths Mount Street
 Mitchell, Shauni, Woolworths Mount Street
 Mitchell, Natarlyia, Coles Burnie
 Mohr, Brendan, Bunnings Rosny
 Moles, Shontelle, Woolworths Kingston
 Monks, Kelly, Big W Kingston
 Moran, Mary, Woolworths Kings Meadows
 Morcom, Sandra, Coles Racecourse
 Morgan, Tracey, Big W Kingston
 Morice, Helen, Coles Kings Meadows
 Morice, Lachlan, Coles Mowbray
 Morrison, Nicholas, Coles Racecourse
 Mortimer, Jaki, Woolworths Prospect
 Morton, Susan, Officeworks Launceston
 Moss, Jonty, Bunnings Kings Meadows
 Muir, Jackie, Woolworths Devonport
 Murray, Isaac, KFC Claremont
 Murray, Declan, Coles Burnie
 Narracott, Katrina, Big W Kingston
 Narracott-Page, Mikayla, Big W Kingston
 Newell, Erryn, Woolworths Kingston
 Nicholls, Jessica, Woolworths Mount Street
 Nicholls, Michelle, Woolworths Mount Street
 Nicholson, Annette, Coles Kings Meadows
 Nicklason, Tracey, Woolworths Legana
 Nielsen, Kim, Coles Charles Street
 Northeast, Courtney, Officeworks Hobart
 Nunn, Alice, Kmart Launceston
 Nutting, Colleen, Crossroads Burnie
 Oates, Alison, Myer Hobart
 Ogle, William, Reject Shop Claremont
 Oldham, Jeremy, Bunnings Kings Meadows
 Oliver, Helen, Woolworths Scottsdale
 O'Neill, Dwayne, Coles Bridgewater
 Osborne, Lyndall, Coles Kingston
 Owers, Peta, Woolworths George Town
 Padman, Gavin, Coles Kings Meadows
 Page, Lisa, McDonald's Bridgewater
 Page, Deborah, Kmart Rosny
 Paine, Kylie, Kmart Rosny
 Papworth, Amanda, Millers Launceston
 Parker, Wesley, Woolworths Mowbray
 Parker, Bailey, Target Launceston
 Parkinson, Jessica, Woolworths Prospect
 Patterson, Lyn, Coles Racecourse
 Pattison, Tegan, Coles Ulverstone
 Pattison, Susan, Coles Devonport
 Pearce, Renee, Woolworths - Kingston
 Pearce, Katrina, Kmart Racecourse
 Pearsall, Jemma, Woolworths Sandy Bay
 Pennington, Tammy, Woolworths Kings Meadows
 Penno, Linda, Woolworths Bridgewater
 Perkins, Suzanne, Coles Kings Meadows
 Perri, Kathy, Coles Kings Meadows
 Perry, Sharee, Woolworths Ulverstone
 Petch, John, Woolworths Channel Crt
 Peters, Sarah, Woolworths George Town
 Phillips, Cameron, Coles Burnie
 Philpott, Lindy-Ann, Spotlight Burnie
 Philpott, Lynette, Coles Newstead
 Pickett, Megan, Coles Devonport
 Pinner, Emily, Woolworths Mowbray





- Piper, Lauri, Coles Racecourse
 Piper, Sean, Coles Charles Street
 Pitchford, Alexandra, Coles Newstead
 Placogiannakis, George, Woolworths Kingston
 Plapp, Carolyn, Coles Devonport
 Poke, Laura, Woolworths Smithton
 Popowski, Jacinta, Coles Charles Street
 Porte, Jennifer, Woolworths Mowbray
 Pregnell, Kayla, KFC Derwent Parl
 Pregnell, Kyrin, KFC Derwent Park
 Pregnell, Kylie, Woolworths Pet Glenorchy
 Price, Sharon, Woolworths Bridgewater
 Price, Linda, Woolworths Rosny
 Price, Shawn, Kemp & Denning Hobart
 Price, Andrew, Woolworths Bridgewater
 Probert, Kristy, BWS Scottsdale
 Purdon, Allison, Coles Kings Meadows
 Purdon, Wayne, Coles Racecourse
 Purton, Mandy, Big W Glenorchy
 Quarrell, Ann-Margaret, Target Burnie
 Quilliam, Angela, Woolworths Scottsdale
 Quinn, Brooke, Coles Newstead
 Raglione, Silvana, Kmart New Town
 Raglione, Nicholas, Kmart Eastlands
 Rainbow, Gerdina, Woolworths Scottsdale
 Rainsford, Leonnie, Kmart New Town
 Rayner, Sharron, Reject Shop St Helens
 Rayner, Drew, McDonald's Moonah
 Razay, Daniel, McDonald's South Launceston
 Razay, Jarrod, Woolworths Prospect
 Read, Mark, Woolworths Moonah
 Read, Emily, Coles New Town
 Reid, Denise, Bunnings Moonah
 Reid, Tracy, Coles Northgate
 Reid, Leesa, Woolworths Campbell St
 Reid, Sharon, Woolworths Prospect
 Reid, Debra, Coles Bridgewater
 Restall, Tamyka, Target Mowbray
 Richards, Meghan, Big W Rosny
 Richards, Colleen, Big W Rosny
 Richardson, Sharon, Woolworths New Norfolk
 Rickards, Katrina, Coles Burnie
 Rigby, Janine, Coles Devonport
 Rigby, Sandra, Big W Kingston
 Riley, Merinda, Coles Burnie
 Roberts, Brooke, Coles Kingston
 Rolls, Julie, Kmart Burnie
 Rooke, Emma, Coles Rosny
 Rootes, Emma, Coles Racecourse
 Rossiter, Allison, Woolworths Mount Street
 Round, Andrea, Coles Racecourse
 Rowe, Raju, Kmart Launceston
 Rowlands, Michelle, Kmart New Town
 Rowlands, Angela, Woolworths Huonville
 Rubens, Fiona, Millers Burnie
 Rumney, Suzanne, Woolworths Channel Crt
 Rumney, Kate, Woolworths Kingston
 Rundle, Sharon, Woolworths Devonport
 Ryan, Natalie, Coles Devonport
 Saltmarsh, Deborah, Coles Burnie
 Sammut, Sarah, McDonald's Rosny
 Sammut, Ben, McDonald's Rosny
 Sapwell, Joanne, Woolworths Sorell
 Scanlon, Carol, Woolworths Kingston
 Schiebel, Andrew, McDonald's Moonah
 Schiebel, Kristy, McDonald's Moonah
 Schofield, Janet, Coles Devonport
 Schwan, Jacqueline, Kmart Rosny
 Schwan, Mark, Bunnings Moonah
 Scicluna, Edna, Coles Devonport
 Scicluna, Paul, Coles Mowbray
 Scott, Amber, Woolworths Devonport
 Scott, Deanne, Woolworths Wynyard
 Selby, Alissa, Coles Mowbray
 Sernaggia, Adam, KFC Launceston
 Sernaggia, Laree, Officeworks Launceston
 Shackcloth, Rachael, Coles Newstead
 Shai, Natasha, Big W Kingston
 Sharp, Kerrie, Woolworths Deloraine
 Shaw, Jacqui, Big W Rosny
 Shea, Jamie, Birchalls Hobart
 Shelverton, Tracey, Big W Kingston
 Sheridan, Jessica, Woolworths Burnie
 Sherrin, Elizabeth, Big W Kingston
 Silver, Kerrie, Kmart Rosny
 Simpson, Alicia, Kmart Devonport
 Singline, Anthony, Bunnings Kings Meadows
 Slater, Melissa, Woolworths New Norfolk
 Smith, Leonie, Kmart Devonport
 Smith, Joshua, Woolworths George Town
 Smith, Aneak, Woolworths George Town
 Smith, Fiona, Coles Kings Meadows
 Smith, Helen, Woolworths Scottsdale
 Smith, Linda, Coles Bridgewater
 Smith, Deahn, Woolworths Wynyard
 Smith, Kent, Bunnings Rosny
 Smith, Lisa, 4 Ways IGA Devonport
 Smith, Jamie, Coles Devonport
 Smith, Shaun, Woolworths Wynyard
 Smith, Taylor, Woolworths Lindsfarne
 Smith, Sharyn, Woolworths Lindsfarne
 Smith, Brianna, Woolworths Lindsfarne
 Smith, Gemma, Woolworths Lindsfarne
 Smith, Karen, Big W Glenorchy
 Soule, Kellie, Kmart Racecourse
 Spencer, Kelly, Coles Kings Meadows
 Spencer, Courtney, Woolworths Glenorchy
 Spencer, Narelle, Woolworths Glenorchy
 Spicer, Angela, Coles Mowbray
 Spinelli, Madison, Coles Devonport
 Springer, Susan, Allgoods Launceston
 Stanley, Rachel, Woolworths Legana
 Steel, Nicole, Woolworths New Town
 Stevenson, Phoebe, Big W Kingston
 Stevenson, Eileen, Woolworths Deloraine
 Stevenson, Anita, Big W Kingston
 Steward, Carol, Woolworths Riverside
 Stewart, Shirlene, Coles Devonport
 Suckling, Samantha, Kmart Rosny
 Suckling, Elizabeth, Kmart Rosny
 Summers, Cheree, Coles Bridgewater
 Sundram, Bob, Kmart Rosny
 Sutton, Julie, Kmart Rosny
 Sutton, Dayna, Kmart Eastlands
 Taber, Mindy, Kmart Launceston
 Talbot, Dianne, Just Jeans Hobart
 Targett, Danielle, Woolworths Scottsdale
 Tatnell, Mathew, Coles Kingston
 Taylor, Julia, Woolworths Devonport
 Taylor, Brittany, Woolworths Glenorchy
 Taylor, Alison, Woolworths Deloraine
 Tenaglia, Grace, Coles Devonport
 Thompson, Tammy, Woolworths Claremont
 Thorpe, Maree, Woolworths Port Sorell
 Thurston, Marise, Woolworths Huonville
 Thurston, Jeffrey, Woolworths George Town
 Tonks, Fiona, Coles Sorell
 Towell, Elaine, Bunnings Kings Meadows
 Townsend, Kylie, Woolworths Kingston
 Trickett, Kylie, Coles Racecourse
 Triffett, Sarah, Coles Kings Meadows
 Triffitt, Jodie, Woolworths New Norfolk
 Triffitt, Cherie, Woolworths Campbell St
 Trudgeon, Belinda, Woolworths George Town
 Turner, Breeanna, Coles Kings Meadows
 Turner, Shane, Coles Wellington St
 Turner, Maree, Woolworths Glenorchy
 Turner, Aidan, Woolworths New Norfolk
 Tyler, Joy, Woolworths George Town
 Unger, Jeanette, Woolworths Claremont
 Van Noord, Helen, Kmart Launceston
 Venetsanakis, Sharon, Coles Northgate
 Venn, Tania, Coles Kings Meadows
 Volmer, Lynette, Bunnings Kings Meadows
 Voss, Tina, Woolworths Wynyard
 Voss, Linda, Coles Eastlands
 Wakefield, Joanne,
 Walker, Karen, Coles New Town
 Walker, Selina, Coles Kingston
 Walker, Tori, Woolworths Eastlands
 Walkley, Glenn, Woolworths Petrol Howrah
 Walmsley, Wendy, Woolworths Kingston
 Walters, Donna, Coles Kings Meadows
 Watkins, Lisa, Big W Glenorchy
 Watkinson, Lee, Woolworths Shoreline
 Watson, Sian, Kmart Rosny
 Weal, Robyn, Woolworths Scottsdale
 Webb, Shane, Coles Eastlands
 Webb, Neneh, Harris Scarfe Devonport
 Webb, Natasha, Big W Kingston
 Webber, Serena, Coles Sandy Bay
 Webster, Ben, Big W Glenorchy
 Webster, Suzanne, Coles Rosny
 West, Tonya, Big W Glenorchy
 Whish-Wilson, Damon, Reject Shop Scottsdale
 Whish-Wilson, Jacquelynn, Woolworths Riverside
 Wigg, Farrah, Coles Racecourse
 Wilkins, Deborah, Woolworths Glenorchy
 Willems, David, Kmart New Town
 Willett, Lisa, Woolworths Devonport
 Williams, Sonia, Bunnings Kings Meadows
 Williams, Hannah, Big W Rosny
 Williams, Tricia, Woolworths Ulverstone
 Wilson, Madeleen, Woolworths Mowbray
 Wilson, Madelyn, Woolworths Bridgewater
 Wilson, Felicity, Woolworths Bridgewater
 Wilson, Sally, Bunnings North Launceston
 Wilson, Belinda, Coles Devonport
 Wilson, Katrina, Woolworths George Town
 Wiltshire, SHane, Coles New Town
 Wood, Matilda, McDonald's Kingston
 Wood, Tracy, Woolworths Claremont
 Woods, Rebecca, Coles New Town
 Woolley, Tracey, Big W Kingston
 Worker, Tim, Woolworths Prospect
 Wright, Rachael, Woolworths Mowbray
 Wright, Andrew, Kmart Racecourse
 Wright, Robyn, Woolies Kings Meadows
 Wylie, Melanie, Big W Rosny
 Youd, Sharmaine, Coles Kings Meadows
 Young, Verity, Woolworths Scottsdale
 Young, Tania, Kmart Rosny

WHY BOUNCE BETWEEN BANKS WHEN WE CAN BRING THE BEST DEAL TO YOU?



OUR MOBILE BANKERS WILL BRING YOU CONSISTENTLY BETTER FIXED RATES.

MAKE AN APPOINTMENT AND WE'LL COME TO YOU.

**CALL NICOLE MILES
ON 0438 343 619
MEBANK.COM.AU/HOMELOANS**



*Interest rate is current as at 23/09/2014 and is subject to change. *Comparison Rate based on a loan of \$150,000 for a term of 25 years. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Credit criteria, conditions, fees and charges apply. Members Equity Bank Limited ABN 56 070 887 679 Australian Credit Licence 229500.

GENERAL RETAIL INDUSTRY AWARD 2010

MINIMUM WAGE RATES EFFECTIVE 1 JULY 2014

DOES NOT APPLY TO WOOLWORTHS, COLES, MYER, TARGET, COUNTRY ROAD, ROCKMANS, BIG W, PETROL PLUS, KMART, HARRIS SCARFE, JUST JEANS, OFFICEWORKS, K&D WAREHOUSE, VEHICLE INDUSTRY, BUNNINGS HARDWARE, MILLERS, BETTS & BETTS, PRICELINE AND PRICE ATTACK, WATTYL PAINTS SPOTLIGHT AND FAST FOOD WORKERS
LAST WAGE INCREASE \$20.50

38 HOUR WEEKLY RATE	Ordinary Hours						SUNDAY RATES AT DOUBLE TIME		
	7am to 9pm Monday to Friday		6pm to 9pm Monday to Friday		7am to 6pm Saturday				
	Hourly Rate		Hourly Rate		Hourly Rate				
	Full-time and part-time up to 38 hours a week	Casual loading of 25%	Full-time and part-time loading of 25%	Casual loading of 25% only	Full-time and part-time loading of 25%	Casual loading of 35%			
RETAIL EMPLOYEE	\$	\$	\$	\$	\$	\$	\$	\$	
Level 1 Shop Assistant, Checkout Operator, Trolley Collector, Video Hire Worker, LPO, Clerical Assistant	703.90	18.52	23.16	23.16	23.16	23.16	25.01	492.73	
Level 2 Forklift Operator	720.70	18.96	23.71	23.71	23.71	23.71	25.60	504.50	
Level 3 Dept Mngr 2IC, Corsetiere, Snr LPO, Cook	731.90	19.26	24.08	24.08	24.08	24.08	26.00	512.33	
Level 4 Trades Qualified (e.g. Butcher, Baker), Clerical Officer Level 2, Shiftworker/Nightfill Supervisor	746.20	19.64	24.55	24.55	24.55	24.55	26.51	522.34	
Level 5 Tradesperson in charge of other Tradespersons, Services Supervisor (more than 15 employees)	776.90	20.45	25.56	25.56	25.56	25.56	27.60	543.80	
Level 6 Section/Dept Manager (5+ employees including self), Clerical Officer Level 3, Assistant/Deputy/2IC Shop Mngr	788.20	20.74	25.93	25.93	25.93	25.93	28.00	551.70	
Level 7 Visual Merchandiser, Clerical Officer Level 4	827.60	21.78	27.22	27.22	27.22	27.22	29.40	532.71	
Level 8 Shop Manager, Clerical Officer Level 5	861.30	22.67	28.33	28.33	28.33	28.33	30.60	602.90	
JUNIOR RATES									
<i>Age</i>	<i>% of weekly rate of pay</i>								
Under 16 years of age	45	316.75	8.34	10.42	10.42	10.42	10.42	11.25	221.75
16 years of age	50	351.95	9.26	11.58	11.58	11.58	11.58	12.50	246.37
17 years of age	60	422.34	11.11	13.89	13.89	13.89	13.89	15.00	295.64
18 years of age	70	492.73	12.97	16.21	16.21	16.21	16.21	17.50	344.91
19 years of age	80	563.12	14.82	18.52	18.52	18.52	18.52	20.00	394.18
20 years of age	90	633.51	16.67	20.84	20.84	20.84	20.84	22.51	443.46
APPRENTICES									
<i>Apprenticeship Year</i>	<i>% of Level 4</i>								
1st Year	50	373.10	9.82						
2nd Year	60	447.72	11.78						
3rd Year	80	596.96	15.71						
4th Year	90	671.58	17.67						

SDA MEMBERSHIP APPLICATION FORM



Surname: _____ Date of Birth: _____

Given Names: _____

Postal Address: _____

Suburb: _____ Postcode: _____

Phone Numbers: Home () _____ Mobile: _____

E-mail Address: _____

Employer: _____

Employer Location: _____

Occupation: _____

Type of Employment Full-time (20 hours or more per week)
 Part-time (10-20 hours per week)
 Casual (less than 10 hours per week)

How many hours a week do you expect to work? _____ Are you a student? Yes No

I hereby agree to become a member of the Shop, Distributive and Allied Employees' Association, Tasmanian Branch. I pledge myself to comply with the rules of the Association, and with any amendments or additions which may be duly made to such rules.

Signature: _____ Date: / / _____

AUTHORITY TO DEDUCT UNION FEES FROM WAGES

Name: _____

Employer: _____

I authorise my employer to deduct from my wages the contribution prescribed by Rule 6 of the Shop, Distributive and Allied Employees' Association Tasmanian Branch, the fees prescribed by the rules as varied from time to time. Such deduction shall be paid to the aforementioned Association on behalf of the undersigned member as Union Subscriptions.

Signature: _____ Date: / / _____

SDA CHANGE OF ADDRESS/EMPLOYMENT FORM



PREVIOUS

Surname: _____ Member No: _____

Given Names: _____

Postal Address: _____

Suburb: _____ Postcode: _____

Employer: _____

Employer Location: _____

CURRENT

Surname: _____ Member No: _____

Given Names: _____

Postal Address: _____

Suburb: _____ Postcode: _____

Employer: _____

Employer Location: _____

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

There are Many Benefits
to being a Member of the SDA

FREE TO ALL MEMBERS

- ✓ SDA/Entertainment™ 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

PLUS

- ✓ 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

CONTACT THE SDA



SDA Tasmanian Branch 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!