



Denis Blackford
NT Branch Secretary

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Moving interstate?

If you are a financial member of the ANF, QNU or NSWNA you can transfer your membership by phoning your union branch. Don't take risks with your ANF membership - transfer to the appropriate branch for total union cover. It is important for members to consider that nurses who do not transfer their membership are probably not covered by professional indemnity insurance.

MESSAGE FROM THE SECRETARY

2004 - The year ahead

Welcome to the February newsletter. The year just ended was characterised by significant change and challenges for many nurses in the NT. Not least of which were changes in the public sector as the Department of Health and Community Services (DH&CS) began implementing another restructure process and we saw a new configuration of the health portfolio as it was split in two in the closing days of December.

There was significant success in the public sector EBA process and improvements for nurses in the private sector. The NT aged care sector continues to reflect the national trend with aged care nurses lagging behind their public and private sector colleagues. ANF NT will be striving to improve wages and conditions in aged care by promoting the engagement of employers in EBA processes in the year ahead. There are also numerous smaller EBA processes such as Katherine West Health Board, some

Aboriginal Community Controlled Health Centre agreements, Royal Flying Doctor Service, and the Australian Red Cross.

The ANF will be developing a Workloads Campaign during the year to formally identify problems and develop strategies to address them. This campaign will be nourished by the involvement of as many nurses as possible and ANF encourages you to become involved as job delegates or ANF contacts, in your respective areas. There will also be the annual job delegate training for Top End and Central NT delegates and ANF Roadshows to regional areas (see The Organiser's Desk).

Again, I invite new members to the Territory, to email me at denis.ntanf@octa4.net.au This is to register your email address in order to be kept more efficiently up-to-date with important issues affecting NT nurses.

I wish all nurses a safe and successful year ahead, with adequate resources and access to all that is needed to provide the care to which all of us are entitled.

Darwin Private Hospital (DPH) EBA

Since the last newsletter, DPH members have engaged in the EBA negotiation process with significant interest and determination. Following unsatisfactory offers from DPH management regarding meaningfully addressing key aspects of their log of claims, DPH members voted to commence industrial action in the second week of December.

The action would initially involve DPH theatre nurses imposing overtime bans and a work to rule for seven days, with plans to escalate action if necessary. Following a significant improvement in the offer from DPH management nurses deferred the action. A final agreement in principle has just been reached (13 January) following

much fine-tuning of the wording of the draft document.

Key elements of the agreement include: a quantum of 13% over three years (5%: 4%: 4%); improvements in maternity leave, on call allowance (\$2.00/hr) and casual loading; extra weeks leave for 10 Sundays on call; night duty penalty 22.5%; and, a commitment to work towards the development of a workloads tool for DPH.

At the time of writing, the agreement has yet to be subject to a voluntary ballot of all DPH nursing staff as required by the Workplace Relations Act 1996. If the agreement is accepted through this ballot, wages will be backdated to the date of the vote of the ballot.

ANF NT Branch staff

The ANF NT team for 2004 comprises the Branch Secretary, Denis Blackford; Organiser, Angela Phillips (nee Wallace); Industrial Officer, Jane Carrigan; and, Membership and Finance Officer, Carol Hobson. Our small team represents the professional and industrial interests of the many members in over 200 worksites across the NT.

The Organiser's desk: What's happening in 2004

Angela Phillips (nee Wallace)
angela.ntanf@octa4.net.au

Happy New Year to you all. I look forward to presenting this new column for the NT Newsletter. As you can see I have finally changed to my married name, I will be now known as Angela Phillips for all purposes.

Darwin and regional worksite visits will begin in February and continue throughout the year with each work area being visited on a regular basis. Remote communities will be more difficult to visit, however, the ANF NT Branch will continue to improve communication processes to connect with remote members. The visits will be informal and either the ANF or job delegates in your work areas will keep you informed of when the meeting will take place.

Information and communication are a challenge at times. The ANF meets the challenge through worksite visits to distribute flyers and answer queries to ensure members are kept informed. Information is also distributed through the job delegate (JD) in your work area or through surface mail and email. We would like to continue this process and keep expanding the service.

At present, we have around 200 worksites and 74 job delegates as you can see we have a huge gap that needs to be filled. So if you do not have a delegate in your work area or a contact person and you are interested in becoming one, please let the office know. The bigger the communication tree the better.

Dates to put in your diary this year:

- > Roadshow
22-26 March, Alice Springs
- > Job Delegate Training
20-22 April, Darwin
- > Roadshow Top End
April, dates to be confirmed
- > Job Delegate Training
July 2004 dates to be confirmed, Alice Springs
- > Roadshow
October, dates to be confirmed

Remember the ANF Office or your job delegate can assist you with up-to-date pay and workplace conditions, award or certified agreement enquiries, professional or industrial issues, or in fact, any query about nursing or we can point you in the right direction.

Make sure you keep yourself 'in the know'. If you are unsure of anything or rumours are circulating ring the ANF office and we will keep you 'in the know'.

The Industrial Officer's desk

Jane Carrigan

It has been many years since the ANF NT Branch had an Industrial Officer. I have now accepted a permanent position within the Branch and look forward to assisting in making some real changes in nurses' day-to-day working lives.

My role is fairly broad, but time constraints dictate I concentrate on Certified Agreements/Awards and employment issues of individual members. It would be fair to say these issues alone keep me incredibly busy.

My mantra is "nothing changes while you do nothing". This, for me, is my starting point. I get many calls from people who have serious employment issues who, having discussed them with me, then express a real fear about pursuing the issue in their work environment. Often, the regrettable fact is that "fear" is not misplaced. However, as an Industrial Officer it is my job to ensure that your issue is dealt with in a manner that seeks to be as expedient and painless to yourself as possible.

Having said that, there will always be pain attached to any issue of conflict. It is my job to minimise it and to work towards producing a successful outcome. The pain for you, the nurse, is in making the difficult decision to authorise us to pursue the complaint on your behalf. As I say to people, the one thing I can guarantee is if you do nothing, nothing will change and while I can't guarantee the outcome I can work damn hard to make sure it is a positive one.

So, if you are unable to resolve the issue yourself, and an ANF delegate is unavailable or unsuitable in assisting in resolution of the problem then please do not hesitate to call us.

We are all available to give advice, but for the larger industrial issues the one thing that assists me greatly (and you) is if people come to me early. It is not unusual for us to take a call where a person has been suffering excessively over an issue which has gone on to blow out. I am then called upon to try and resolve an issue which is bigger than Ben Hur by midday of the same day. I wish I could, but unfortunately it doesn't work like that. If concerns are raised in a timely manner it goes a long way to alleviating much of the stress attached.

If people do not feel they can ring me it may be appropriate to write to this newsletter with a question and I will do what I can to answer it through this anonymous forum.

ANF NT Branch Executive election

The results of the Australian Electoral Commission vote count, on 12 December 2003 for the ANF NT Branch Executive election to fill two casual vacancies are:

> Wendy Corkill 379

> Vicki Telfer 202

> Neil Donald Spencer 123

> Karen Brown 234

Congratulations to Wendy Corkill and Karen Brown who were declared elected. With Wendy and Karen now moving to Branch Executive this creates two casual vacancies on Branch Council. ANF members who wish to become more involved in the ANF NT Branch can express interest in these vacancies by writing to Branch Council.

All positions on Branch Council and Branch Executive excluding the Branch Secretary's position are due for re election in October this year.

NTPS EBA salary sacrifice improvements

Nurses will have expanded salary sacrifice options beyond superannuation under the new certified agreement. The arrangements will be administered by the Department of Corporate and Information Services (DCIS). DCIS will be circulating information, running seminars and providing an information phone line to inform NTPS nurses of the details of the introduction process.

Nurses will be able, subject to personal financial advice, sacrifice up to 50% of their salary into areas such as home mortgages, car loans, personal loans, HECS fees, rent and other areas. This will be to a limit of \$8755 per year.

The Australian Taxation Office (ATO) Fringe Benefit Tax (FBT) year is from 1 April to 31 March each year. There is a window of opportunity for some nurses to take advantage of the expanded arrangements before 31 March. Nurses should contact DCIS on (08) 8999 1032 or (08) 8999 1030 for further information.

As was discussed during the EBA process, the new arrangements will be available to work areas deemed to be Public Benevolent Institutions (PBI), principally public hospitals. DCIS is awaiting an ATO ruling on whether other areas such as community care centres are defined as PBI's. In the meantime, nurses in these areas can sacrifice FBT exempt items such as lap top computers, calculators and personal organizers. More details regarding this option can be obtained through contacting DCIS.

Free movie tickets

Recruit a new member and receive a free movie voucher
ANF members can receive a free movie ticket to a Cinema in Darwin, Katherine or Alice Springs, if they recruit a new member to the NT Branch. Simply send in the completed new membership form with *your* membership and contact details and we will send out a movie voucher to the nominated cinema of your choice by return mail. Membership forms can be obtained from the NT Branch office on 8945 7589 or the ANF NT Branch website at www.anfnt.org.au

Fee increases

Subsequent to ANF NT Branch Council decision, member's fees are linked to EBA quantum outcomes. As a result, fees will rise by 5% as of 1 March 2004. There will be subsequent increases of 3% in 2005 and 2006. Details of the new fee structure will be found on our website before the implementation date. Members are reminded that union fees are tax deductible.

Questions: Ask the ANF

If you have a question relating to issues in your work environment or professional life send us and email at ntanf@octa4.net.au. We will respond and publish the question and response, anonymously, in the next newsletter.

ANF NT Branch audit

Members should be aware that the 2003-2004 audit is available. Members can access the document by contacting the Branch office.

Website: www.anfnt.org.au

Members can access information on awards and agreements relating to their particular area via the members' section on the website. We will be further developing the site over the coming months and would welcome your input into this process.

NTPS EBA

The Office of the Commissioner for Public Employment conducted a voluntary ballot as per the requirements of the Workplace Relations Act 1996. All NTPS nurses received a ballot paper and were asked to accept or reject the "agreement in principle" reached following ANF member consultation in November last year. The ballots were counted on the 9 January. The results are as follows;

- > Number of ballot papers returned: 741
- > Votes in favour of the agreement: 678
- > Votes not in favour of the agreement: 58
- > Informal votes: 5

Resulting in an approval of the Agreement by a valid majority of 91.45%.

The agreement must now be certified through the Industrial Relations Commission - a process that can take some weeks. The Commissioner for Public Employment has indicated that he will implement the agreement through a Public Service Determination in the interim. Consequently NTPS nurses will see improvements in their pay from the 29 January payday. ANF NT would like to thank all NTPS nurses for their support and involvement during the EBA process.

Advertisement

Industry Fund Financial Planning Saving Tax - Superannuation and Effective Financial Planning

The portion of your salary which may be sacrificed to superannuation has recently been increased to up to 50%. Salary sacrifice offers an excellent opportunity to reduce the amount of tax you pay on your salary income, and minimise the tax payable on any investment returns in the concessionally taxed superannuation environment.

There has been a considerable amount of "bad-press" regarding superannuation, particularly over the last three years as investment markets have performed poorly. It is important to recognise that though markets have underperformed (over this short-term period), the excellent tax concessions provided within superannuation have remained the same. For the vast majority of people, superannuation remains the most tax-effective structure available to provide an income in retirement. Where else is it possible for any earnings to be taxed at ZERO% once you are drawing an income stream from your investments?

Though salary sacrifice into superannuation is the most common type of salary packaging undertaken, there are a number of further benefits which may be worth considering. These include the tax effective packaging of motor vehicles, portable computers, and for some types of employers, even includes the tax effective packaging of items such as mortgage payments.

You can never begin planning for your retirement, or your other financial goals, too soon. Industry Fund Financial Planning (IFFP) is partly owned by a number of industry funds, including HESTA, and the ARF. IFFP charge on a fee for service basis, and do not receive any commissions or other "soft-dollar" incentives. There are no hidden costs, with any commissions received by IFFP rebated where possible to your account.

IFFP can provide advice in relation to salary sacrifice and superannuation, and other important elements of your financial planning such as understanding investment alternatives, purchasing a home, reducing debt, and providing for your insurance needs.

There are very few people for whom their financial situation can not be enhanced by meeting with an appropriate financial planner, and should you be considering seeking advice please don't hesitate to contact IFFP's locally based representative, Arran Curl, on 1300 138 848 or ask to speak to Kerry in Alice Springs, Trish in Nhulunbuy, Roger in Darwin, Kathryn in Palmerston, Alisa in Casuarina or.

Australian Central Credit Union An infoarticle from ACCU

All of us look for value for money these days as we try to make our hard earned dollar stretch further.

It is common to have our salaries deposited to our bank accounts, a personal loan to buy a car from another financial institution, a home loan with yet another financial institution and home and contents insurance with another provider. Well now you can meet all these needs and also save time and money.

Most Financial institutions now offer home and investment loan packages to their customers offering discounts on a wide range of financial products and services and providing ease of payment.

In recent times, financial institutions have become more attuned to the needs of their members and customers and are packaging home and investment loans with other products and services to provide a complete financial service to better service those needs. As a result, you can find - with most home and investment loan providers - a package that will best suit your needs.

The financial features of having a home loan package may include: discounted interest rates on both personal and home and investment loans; reduced or no fees on your transaction account; and, discounts on essential insurance products like home and contents, just to name a few.

The benefits are a lower total monthly cost to you and a virtual one stop shop so you don't have to remember to pay different places for different payments of loans, premiums etc. The money saved can be used to pay off your loan quicker or pay for extras that could not be afforded previously.

All of this is for the cost of an annual package fee which can vary between financial institutions. The annual fee qualifies you to generally, no establishment fees and no monthly fees on loans. One thing that will need to be borne in mind is there is generally a minimum amount you need to borrow to access these benefits and this amount can vary greatly between institutions.

So whether you are considering buying your first home, a new home, an investment property or you are just reviewing your financial position as we start the New Year then you should talk to your financial institution about what packages they have available to you.

If you want to find out more about ACCU home loan packages you can log on to www.accu.com.au or phone 131 321 and speak to our NT based call centre. Mondays to Fridays 8am-8pm and Saturdays 9am-5pm. Please mention this article when discussing your financial situation.



Disclaimer: ANF NT bears no responsibility for particular outcomes for members through contacting any service advertised in this newsletter.