The newspaper of the Independent Education Union of Australia NSW/ACT Branch

(vol 38 #8) December 2018

PP 100000871 ISSN No: 0728-4845





SEASON'S GREETINGS SAFE AND HAPPY HOLIDAYS

WEAPONISATION of temporary employment

Are temporary contracts being used to destabilise your workplace and generate a climate of fear? IEU enterprise agreements have rules around temporary appointments.

Active members of the IEU know that permanent employment is a core value of the union movement. Permanence of employment provides the foundation for fair workplace bargaining. Permanence for teachers and support staff is one of the fundamental aims of your IEU.

Casualisation and temporary work has grossly expanded in the wider Australian workforce. Practices such as the gig economy, a system in which organisations contract workers for short term engagements via apps, have entered Australians' working lives. In this climate, it is paramount that IEU members vigilantly monitor the nature of temporary appointments at their workplaces.

Chapters have alerted the Union that a number of employers in the Ku-ring-gai (northern Sydney) and Lansdowne (south western Sydney) sub branches could possibly be straying from the rules of temporary teacher and support staff appointments, as worded in the various enterprise agreements.

Members often contact the IEU during Term 4 to question the nature of their temporary employment. Unfortunately, in this latter part of the year, members may feel uneasy about questioning their employment status with the school for fear of not receiving subsequent employment. This is a terrible situation for anyone and

chapters are encouraged to assist their colleagues in this precarious situation.

As always, information is the key. Spreading the word to members and non members alike serves the chapter well.

"Illegitimate contracts affect the conditions and bargaining power of all teachers and support staff."

Most enterprise agreements are clear in defining a 'temporary teacher'. In summary, the most common legitimate reasons for use of temporary appointments are:

- to replace a permanent teacher who is on leave of some type
- to replace a teacher who was terminated (eg resigned) during the school year, and
- due to school staffing reductions planned for the following year (Catholic systemic, Catholic independent) eg falling enrolments.

A teacher being offered a temporary contract must be advised in writing that a position is temporary and the reason why that position is temporary. This often results in the permanent teacher's name being placed on the temporary contract. For example 'You are appointed to this temporary position for the following reason: Replacing Ms Jane who is on maternity leave'.

A teacher must absolutely not be placed on a temporary contract for the purposes of probation.

There are currently a number of chapters in the greater Sydney area mobilising to audit the use of temporary contracts at their school. These chapters are counting the number of their colleagues who are on leave and whether this corresponds with the number of temporary contracts operating at the school. Such chapters are effectively 'stock taking' temporary contracts to ensure employer adherence to the relevant enterprise agreement.

With information provided by active chapters, IEU officers are better able to approach the employer to seek rectification for any illegitimate temporary contracts. This could result in temporary teachers being offered permanence.

The ideal time of year for chapters to begin a campaign around temporary contracts is Term 1 2019. This leaves time and alleviates any end of year stress for temporary teachers.

Chapters are advised to contact the IEU immediately if they suspect any misuse of temporary appointments. Organisers are able to visit chapters and discuss the above information and strategies for the collective to assist those on illegitimate contracts.

Illegitimate contracts affect the conditions and bargaining power of all teachers and support staff. This is a core issue for unionists and must be vigilantly monitored. Support staff: Why am I temporary? P4

James Jenkins-Flint Organiser

Going to chapter meeting pays off

Christmas came early for a number of teachers in Sydney Catholic Schools following one member's query about their eligibility to 'jump' Step 10 following the introduction of the new 2017 NSW and ACT Catholic Systemic Schools Enterprise Agreement (EA).

The beginning of 2018 saw Union organisers meeting with IEU chapters across the state to inform members about changes to their conditions that would be implemented once the 2017 EA was approved by the Fair Work Commission.

During one such meeting, one IEU member was pleased to hear that she, along with other teachers who were on Step 10 in July 2017, may be eligible to jump to Band 2 Level 3, back dated to 1 July 2017.

A preliminary assessment of her work history and confirmation of her

accreditation Proficient with NESA prior to the implementation date supported this move.

Our member was advised by the Union that she would be back dated to July 2017 for the move from Step 10 to Band 2 Level 3 and would also be entitled to move to Band 2 Level 4 from July 2018.

The Union advised her to keep an eye on her payslip when the EA was approved to ensure she 'jumped' up a salary level.

However, after the EA was approved in August and the retro payments for salary increases and new progressions were finalised, our member found that she did not progress to Band 2 Level 4 as expected. She then contacted the Union.

An assessment of Clause 16.2 (a) (xii) along with a further analysis of her work history found that the clause had not been applied correctly by the employer.

The Union then contacted Sydney Catholic Schools directly, outlined the reasons for our assessment and requested a review.

The review found that our member was indeed entitled to have a move from Step 10 to Band 2 Level 3 back dated to 1 July 2017. Further to this she was also entitled to progress to Band 2 Level 4 from 1 July 2018 with an entitlement to a significant amount of back pay which will be paid by the end of November.

When told of our success in having her classification reviewed our member told us that without IEU presence in her school she would not have been aware of this issue and wouldn't have been able to resolve it herself.

The discovery of the incorrect application of the clause resulted in Sydney Catholic Schools reviewing the

classification for all teachers in the diocese who were Step 10 from 1 July 2017. As a result of the review six teachers were found to have not progressed correctly and received back pay as a result of their reclassification.

It just goes to show how important those chapter meetings are for ensuring that members keep up to date with changes to conditions.

If you think you may have missed out on jumping from Step 10 to Band 2 Level 3, contact your organiser for clarification.

We look forward to meeting more members throughout 2019.

Donna Widdison Organiser



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Newsmonth is published eight times a year (two issues per term) by the Independent Education Union of Australia NSW/ACT Branch

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Contributions and letters from members are welcome. These do not reflect endorsement if printed, and may be edited for size and style at the Editor's discretion. They should be forwarded to:

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"The Union is

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about untimely

responses due to

child protection

management

issues on the part

Gloria Taylor
Deputy Secretary

Every year the IEU represents, advises and supports up to 100 members who have been the subject of child protection allegations.

In the past year the Union closed the files on 69 such matters and as this year ends over 40 cases still remain outstanding. Members with yet unresolved matters work across eight Catholic dioceses and 14 independent schools.

In some instances, the members have experienced lengthy delays with little or no information provided by their employer. The reason for such delays in providing them with allegation details or finalising their investigations are not provided.

The impact of receiving a child protection allegation can be profound and this is compounded when investigations are protracted.

Members are obliged to keep the strictest confidence and this often leads to a great sense of isolation. In such circumstances there can be threats to a member's health and their family's wellbeing.

Some delays can occur as a result of things like police investigations or reporting to other external authorities. While these delays are unacceptable, the Union is particularly concerned about untimely responses due to child protection management issues on the part of the employer.

Examples occur across a range of employers, but the Union has had ongoing problems over a considerable period of time with the Catholic Education Diocese of Parramatta (CEDP) in particular.

The IEU first wrote to the Executive Director of Schools in August 2015 with complaints about a number of child protection processes, including excessive delays. Despite our 2015 correspondence, it is of immense concern that this situation continues. Currently, the Union is dealing with many CEDP child protection matters with excessive

delays in providing affected members with allegation details or finalising their investigations.

There are also significant delays being experienced by members who have sought access to their investigation file under the enterprise agreement to assist them in preparing a response on an adverse finding notified by their employer.

Further, the Union asserts the employee's entitlement to have access to all information that was relied upon to determine an adverse investigation finding. Many findings in child protection disputes have been partially or wholly changed as a result of challenges arising from file access.

The Union is also concerned that employees subject to allegations are being denied sufficient details about the allegations. An integral feature of procedural fairness (as outlined in the Ombudsman guidelines) is the requirement of employers to provide employees with as much detail as possible of the allegation prior to taking any employment action against them: eg removal from their workplace with/without pay.

Some reportable conduct allegations, if sustained, can lead to bans on working in any child

related employment in NSW for a period of five years and loss of teacher accreditation with NESA. Some matters can also result in criminal charges.

Lesser matters, however, can still result in loss of employment and future work in the employee's chosen profession. Some result in unfair dismissal cases. Many child protection allegations, even if they end well for the employee, can disrupt a career and create considerable stress.

The Union will continue to raise our concerns with employers, seek the intervention of the NSW Ombudsman where necessary and provide legal and industrial assistance to members with child protection matters. Members are strongly encouraged to seek confidential advice and assistance from the Union in the event that they are subject to a child protection allegation.

Learning Progressions implementation – let's get it right

Mark Northam Assistant Secretary

The National School Reform Agreement has been signed off by NSW Premier Gladys Berejiklian.

The agreement provides for three 'reform directions'. 'A' is of most significant for classroom teachers.

A: Supporting students, student learning and student achievement

- enhancing teacher assessment of student attainment and growth against clear descriptors
- assisting teachers monitor individual student progress and identify student learning needs through opt-in online and on demand student learning assessment tools with links to student learning resources, prioritising early years foundation skills, and
- reviewing senior secondary pathways into work, further education and training.

Learning Progressions as a component of the national agenda is deserving of a common understanding. A variety of interpretations will not be useful. In the *Sydney Morning Herald* (18 November) UTS Senior Lecturer Don Carter said of

Learning Progressions: "It has workload implications for teachers, and there needs to be an investigation into how best to implement such an approach that doesn't impact negatively on teacher workload". As a minimum, a period of two years is appropriate to ensure that:

- a common and comprehensive understanding of Learning Progressions is achieved
- significant professional development is provided and
- appropriate support is required for implementation.

Currently a cross-sectoral trial is underway in NSW. The trial's conclusion in 2020 would be the appropriate time for the widescale introduction of Learning Progressions. Learning Progressions provide a useful mechanism to assist teachers, but the existing reporting system is flawed. If national consistency is desired, the pause button must be pressed.

For Learning Progressions to be a professionally enabling experience and not an imposed system, teacher professional judgement has to be front and centre.

This space requires careful consideration. Learning Progressions are not quasicurriculum. They are observable behaviours which have the capacity to be beneficial if introduced effectively. Disappointingly, the Union understands certain dioceses have provided advice that Learning Progressions should be extended into Years 3-6. This is premature and an extra claim on teachers.

The trial has not yet been concluded and the national school reform agreement is in its infancy. The risk of implementing Learning Progressions too hastily, before ensuring it is not about data gathering or 'point in time' assessment, but rather a personal learning path, is considerable. Learning Progressions guide the curriculum, they are not a substitute for the curriculum.

IEU members report that the adjustment of trial school requirements has been of assistance but have concerns as to what support structures will be provided going forward.

An inclusive approach to implementation is required. In June 2018, Catholic Schools NSW said:

"Be assured that Catholic Schools NSW, together with the Catholic school agencies it represents, are most mindful of the need to progress all school-based reforms and innovations with the full input and cooperation of teachers".

It's time to pause and get the implementation of Learning Progressions right.

Anti-discrimination laws: What's wrong?



Every state and territory has legislation making various types of discrimination illegal. Some but not all jurisdictions provide exemptions for certain operators or employers allowing them to discriminate without it being unlawful.

Media commentary to date has concentrated exclusively on faith based or religious schools and on the issue of staff and student sexuality. There is much more to the issue than just these things.

Firstly, the various legislation (Commonwealth, New South Wales and Australian Capital Territory) establishes the laws which operate, and which are to be obeyed. The concept of 'the rule of law' means that everyone is held accountable to the same laws. It is very unusual to establish laws but to identify organisations which are not required to abide by those laws. This is what exemptions provide.

Without canvassing whether it is fair or reasonable to allow certain individuals or groups to not follow the rules that others are required to follow, it would seem logical that to be granted such a privilege would require a rigorous and exacting test. The general exemptions currently contained in the laws of some states and territories apply no such test.

The NSW Anti-Discrimination Act 1977 contains the broadest set of exemptions. These exemptions apply to 'private education authorities', they are not restricted to those schools operating within a particular faith or creed nor are they restricted to schools. They were clearly not designed to provide for freedom of religion.

The 40 year old NSW Act provides these 'private education authorities' with exemptions in regard to marital status, sex, sexuality and disability. Our belief is that the Act and the exemptions do not reflect community standards and are long overdue for review.

A number of established religions which operate schools (including the Catholic Church) have gone on the public record to say they did not seek and do not use these exemptions. If the NSW Government has the courage to establish an independent review of the Act and the existing provisions the Union looks forward to those churches supporting the removal of the exemptions.

While the Commonwealth and the recently amended ACT legislation do not provide such general exemptions they do exclude some employers from parts of the Acts.

The recent and unfortunate public letter from leaders in most NSW Anglican schools made a number of bizarre and in places incoherent claims. The letter pointed to the *Commonwealth Sex Discrimination Act 1984* as "the only significant legal protections available to schools to maintain their ethos and values". Every one of these schools enjoy the blanket exemptions from the NSW Anti-Discrimination Act so this is hardly true.

They indicate that although they have the right to discriminate and to "dismiss gay staff members" there is "little evidence that this occurs". I interpret this to mean they don't use or very rarely use those privileges.

The open letter draws parallels with the corporate world arguing that staff who do not personally identify with the faith of the school "are still expected to support the overarching mission and ethos of the school. This is not inconsistent with the practice of most employers and their corporate goals"

Absolutely correct. Woolworths probably don't care where their employees' shop and I'm sure they don't pry to find out but if a Woolworth's employee was advising customers to shop at Coles or Aldi they would likely be subject to disciplinary processes or even dismissal. Woolworths do not need exemptions from legislation and if the employee claims they were unfairly dismissed they have access to the Fair Work Commission where both sides can argue their case.

Finally, I do not accept that independent schools, including faith based schools, are so fragile that they need to be exempt from the law. Nor do I believe that enrolments would suffer or the ethos be undermined. As indicated earlier some states do not provide exemptions for religious schools and in those places religion schools are flourishing and enrolments continue to grow.

In most cases staff, especially teachers, self select where they apply for employment. A teacher with an abhorrence of all things sporting is highly unlikely to apply for a position in a specialist sports high school.

The IEU welcomes the public debate and discussion of these issues and looks forward to a review of all relevant legislation where we, along with every other interested party, can make a submission.

Anatomy of protest

Following controversy around the antidiscrimination laws, 34 Anglican schools cosigned a letter in late October to the federal education minister asking to preserve a clause in the legislation to allow faith based schools to discriminate on the basis of sexuality and gender and "to select staff who support the Christian ethos, values and mission of our schools."

The clause means employers can continue to legally sack teachers for being gay, living in a same sex relationship, receiving treatment from in-vitro fertilisation clinics or remarrying after divorce without receiving annulment by the church.

This letter was met with a wave of protest, particularly from the schools' former students. St Catherine's Class of 2012 wrote to the school leadership team condemning the right to discriminate against LGBTQI students and staff, and on the grounds of gender, relationship status and pregnancy.

Following the St Catherine's protest, an open letter to the 34 schools had amassed 1000 signatures by 1 November. It had signatures from students alumni from 27 different schools, including Abbotsleigh, The Kings School, Sydney Church of England Grammar, Trinity Grammar and Barker College.

A number of principals then apologised for signing the letter, including those from Barker, St Andrew's Cathedral School, Shore and Abbotsleigh.

St Andrew's Head of School Dr John Collier told ABC's *Hack* the letter was written in a "vast hurry".

"I agree it could have been better expressed," he said.

On 8 November, the Anglican Archbishop of Sydney was reported saying he was "deeply sorry" for the letter.

STOP PRESS

The IEU's fight against discrimination has gone global, with the BBC contacting the Union for comment on its campaign at Newsmonth deadline.



Proficient teacher – what's it worth to your pay?

Carol Matthews
Assistant Secretary



Catholic systemic schools

Teachers who commenced employment with a diocese after 2014 (and who do not have prior continuous service with another diocese) are paid on the standards pay model under the NSW/ACT Catholic Systemic Schools Enterprise Agreement (EA).

Under the standards pay model, if you do not have Proficient status you are paid on the Graduate rate. You progress to the higher Proficient pay band if you have Proficient teacher status from your teacher accreditation authority and have two years

full time equivalent experience. The first step on the Proficient Band is \$14,000 higher than the Graduate rate so this is definitely a worthwhile move.

Not only that, future pay steps within the Proficient band occur on the anniversary of the date you progressed to that band.

Under the EA employers have to support Graduate teachers to attain Proficient status, but it is the responsibility of the individual teacher. Make sure you know the support you are entitled to, such as release from face to face teaching, and check in regularly with your mentor. Aim to achieve Proficient status within the two year EA timeframe to maximise your pay.

Independent schools on the AIS Standards Model

Over 100 independent schools are covered by the Independent Schools NSW/ACT Standards Model Teachers MEA 2017 (AIS MEA).

Under the AIS MEA, as in the Systemic Schools EA, teachers are paid on Band 1 until they achieve Proficient status. There is no minimum length of teaching service required to progress to Band 2, but the progression can only occur twice a year – in the pay period after 1 February or 1 July each year, after the teacher has gained Proficient status. For teachers currently working on their application but who haven't quite finished, it is worth making an effort to get your application in to your supervisor as soon as possible and well before the end of the year. And don't wait until the last week of Term 4!

Progression to Band 2 will result in an \$18,000 pay rise! The date of the progression to Band 2 will also affect when you can later apply to Band 3 as you have to have spent five years in Band 2 in order to progress to Band 3.

Independent schools are also required to support teachers in working towards

Proficient status. The school should allocate you a mentor who will provide you with regular feedback.

Other enterprise agreements

Check the wording of your enterprise agreement to see if you get a pay rise when achieving Proficient status. Bear in mind, that even if that is not the case, this date will be important if you later move to a school where your pay rate is calculated based on when you achieved Proficient status. Over 95% of schools in NSW now take this into account when classifying teachers.

Union assistance

Do not hesitate to ring the Union organiser for your school if you are experiencing problems with Proficient teacher accreditation/registration. We also have staff who can provide specialist assistance to members on accreditation issues.



Why am I temporary?

In recent months the Union has been contacted by a number of support staff who have been classified as temporary for no good reason.

They are not replacing anyone on leave and their job is not dependent on funding for classroom support (for example special needs or large class support).

If you have some temporary hours and you do not know why, ask your principal. In negotiations in 2017 concerning the NSW and ACT Catholic Systemic Schools Enterprise Agreement, all dioceses agreed that support staff should not be employed as temporary without a good reason.

In particular, it is not obvious why staff employed in the school office or as a laboratory or library assistant would have any temporary hours, other than if replacing someone.

If your principal cannot give a satisfactory explanation for why your hours are temporary, do not hesitate to ring your Union organiser. We can then follow it up with your employer to see if the temporary hours can be converted to permanent.

Carol Matthews Assistant Secretary



Give us your feedback on HSC marking

As HSC marking draws to a close the Union is asking members to provide some feedback which will allow us to frame the next round of negotiations, due to commence in early December.

It is pleasing to report some recent Union won successes for markers, including across the board pay rises and improved conditions for rural itinerant markers.

The Union was made aware of some ongoing concerns during this current marking period, especially with regards to unpaid downtime when the onscreen system crashed. Members also raised the thorny issue of equity due to issues surrounding pay per script marking.

Members are encouraged to either contact the IEU and ask to join the HSC Marker Mailing List or join the closed Facebook group (search in Facebook IEU HSC Markers) to participate in the feedback survey.

Members are advised that any feedback needs to be received no later than Friday, 30 November in order for the information to be included in the next round of negotiations.

Any member wishing to contribute to the feedback can do so at the following link: https://www.surveymonkey.com/r/MQKC5XZ

Pat Devery Organiser







Many of you probably work in colleges with low Union membership - you may well be the only Union member at your workplace. This is a big part of the reason why working conditions in the sector are so poor - there is always someone else who will work for less than what you want. The only way to change that equation is to get organised - encourage your colleagues to join and contact your Union to arrange a chapter visit.

There are many benefits to IEU membership, such as ready access to advice, industrial assistance, and protection from capricious employers, as well as consumer discounts, and the feeling of belonging to something bigger than yourself. Your Union also regularly contributes to award reviews and industry forums, seeking to improve the working life of those in the industry.

New members can join over the phone (8202 8900), via email (membership@ieu.asn.au) or online (https://www.ieu. asn.au/join-page), and Union fees are tax deductible. Talk to your colleagues today and get them to join their Union!

Agreements

One practical benefit of high and active union membership is the ability to push for enterprise agreements (EAs). EAs typically provide superior salaries and conditions to those in the modern award, and the Fair Work Act includes provisions for 'good faith bargaining', under which an employer can be forced to negotiate where it can be demonstrated that a majority of the staff (or section of staff, such as teachers) want them to. To find out how that might work at your college, contact your Union.

In recent months, your Union has been very active negotiating at several colleges, including Navitas English, Embassy English, Sydney College of English, Access Language Centre, Insearch, UoW College, and UNSW Global. Some of these negotiations are reaching the 'pointy end', and it is hoped that there will be agreed settlements in the near future.

In the first half of 2019, voters in NSW will go to the polls for elections for both the NSW and federal parliaments. Although the IEU is not affiliated to any political party, IEU members have a lot riding on both elections

In NSW, the eight year old Coalition Government (now on to its third leader in that time) will face the voters on Saturday, 23

March. While this government does have some achievements to its name, we should not forget the drastic cuts they made to workers' compensation laws, and the 2.5% salary cap it has placed on its own workers, which has flowed through to all areas of the economy, including ELICOS. Polls suggest a close election, though recent leadership changes in the Labor Party may yet move the needle one way or the other.

Federally, the Coalition Government is clearly in a huge mess, and polls have consistently pointed to a heavy defeat. The chaos that has engulfed Canberra over recent years shows no sign of dissipating, though the federal opposition has maintained stability, and seem the safer choice at this stage. Furthermore, Labor has promised a large review of TAFE and the post secondary sector generally, which is well overdue, and may lead to some beneficial changes in this sector

There is no fixed date for the federal election, but the timetable for the Senate means that a half-senate poll must be held by mid May. My money is on 'Star Wars Day', May 4 2019. However you intend to vote, ensure that your enrolment is up to date so you can have your say.

This will be the final Present Tense for 2018 - we hope you have found this column interesting. We wish you all the best for the festive season and the summer ahead. See you again in 2019!

Employers push to reduce ratios for early childhood teachers

The Australian Childcare Alliance NSW (ACA NSW), the peak body representing for profit or long day care employers in the early childhood sector, has made a submission to the Effect of Red Tape on Child Care Commonwealth Senate Committee, calling for a reduction in ratios.

Under current legislation in NSW, one teacher must be employed for 25 to 39 children (centres with less than 25 children must have access to an early childhood teacher 20% of the time), two teachers are required for 40-59 children, three teachers are required for 60-79 children and four teachers are required for 80 or more children. In all other states there is a requirement to employ only one early childhood teacher regardless of the number of children in attendance until 2020. ACA states that in NSW four degree

qualified teachers are required to be employed where one can be employed for the same number of children in all other jurisdictions.

ACA also states that in 2016 changes to staff: child ratios (in particular for two to three year olds) increased the cost of provision of early childhood education and care. It also states the shortage of qualified early childhood teachers is adding to the strain or centres, with services being forced to employ inexperienced teachers from overseas and rely on diploma qualified educators "with experience instead, to lead their educational program and teach children".

The IEU argues strongly against any reduction in the number of teachers required to be employed, in light of the extensive international research which highlights that children demonstrate

significantly better social and educational outcomes, as does society as a whole, if they are taught by degree qualified teachers. The UK Effective Provision of Preschool Education clearly demonstrates the need for children to attend services where the educational program is led and/or implemented by degree qualified teachers.

This is particularly so in low socio demographic areas. The benefits in productivity long term outweigh any extra costs associated with employing highly qualified staff, the Lifting Our Game report argues.

The committee on red tape, led by Senator David Leyonhjelm, is calling for the dismantling of the regulatory system that has governed early childhood education since 2012, (ie he is seeking to remove or water down the National Quality Framework) on the basis that it

costs employers money.

Watering down regulations including staff: child ratios and the National Quality Standards would lead to lower quality services (as demonstrated in the US where quality standards are optional) and can ultimately place children in danger, as regulations are designed to keep children safe. The IEU opposes any reduction to regulations or quality standards in the early childhood sector.

See report: https://www.aph.gov.au/ Parliamentary_Business/Committees/ Senate/Red_Tape/Childcare/Interim_

Lifting Our Game: https://www. education.act.gov.au/_data/assets/ pdf_file/0004/1159357/Lifting-Our-Game-Final-Report.pdf

Sue Osborne Journalist

New recruit brings touch of drama to IEU communications



New online and social media journalist, photographer and videographer for the IEUA NSW/ ACT Branch Angus Hoy plans to tap into his passion for politics and drama to add his own personal touch to **IEU** communications.

Hoy, 24, a self confessed political tragic, hopes his fighting spirit will come across in his communications. Tapping into a younger audience will be one of his targets

Hoy grew up on the northern beaches, barring a stint living in the UK, and has been a volunteer surf lifesaver and elite level athlete most of his youth, achieving multiple state and national champion titles in sprint kayaking and both surf and flat water rowing

A passion for drama is in the genes, with a one time drama teacher mother and playwright sister, and Hoy wanted to be an actor before the harsh realities of making a living in that field hit home. He's worked on a number of independent films, both in front of and behind the camera.

Instead he decided on journalism, with the aim of "speaking truth to power"

Initially at UNSW, he soon realised specialising in PR and advertising wasn't for him - "I didn't want to sell stuff" - so he completed a communications degree at UTS.

"But I didn't want to be writing about other people making change, I wanted to effect change myself." Being on the inside at a trade union was the perfect

option and Hoy believes unions are crucial as "no one else will stick up for the workers".

In his first week at the IEU he was thrown into the deep end, involved in the Union's fight against exemptions to anti-discrimination laws afforded to religious employers.

"It really brought it home that I was fighting for real people being effected in a real and awful way.

"I feel privileged to be part of a union that is standing up so people can live their lives the way they want and deserve





Going blue for Nauru

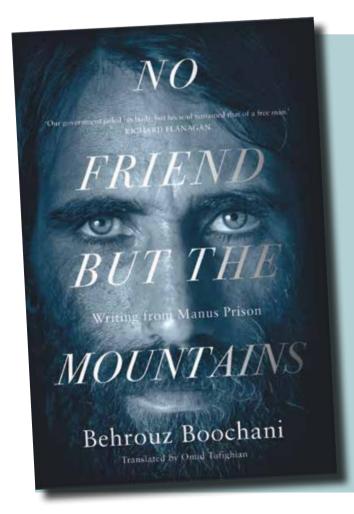
IEU staff and members wore something blue on Tuesday 13 November -#BlueForNauru Day — to help put pressure on the Morrison Government to remove children in detention from Nauru.

The IEU condemns the Morrison Government for refusing to immediately bring refugees and asylum seekers to Australia from Nauru and Manus Island for urgently needed medical attention and other services.

The IEU stood in solidarity with other unions and groups on the Blue for Nauru Day.

https://www.kidsoffnauru.com





Book review

Behrouz Boochani No Friend but the Mountains: Writing from Manus Prison (Picador 2018).

No Friend but the Mountains was written largely by text message in the Farsi language from Manus Island Prison by Iranian Kurdish writer, journalist, poet, activist and refugee spokesperson Behrouz Boochani. Behrouz has been a detainee (for the past five years) on Manus Island Prison. He also co-directed the 2017 film Chauka, Please Tell Us the Time.

To avoid his writing being stolen by guards this book was largely thumbed by Behrouz in thousands of text messages on his mobile phones and smuggled to Sydney for a collaborative effort of writing, planning, translation and publication.

Behrouz's writing convey a truthful first hand experience of what it's like to be detained on an Australian offshore detention centre. His writing makes the prolonged discomfit, duress and psychological torture he and others have endured since landing on Manus Island very real. Behrouz's poetry is interspersed throughout the writing ... at times creating beautiful images of the island and sea but more often highlighting the pain and suffering of individuals there.

The book's translator Omid Tofighian writes that Behrouz's main objective is to highlight the systemic torture in Manus Prison. The book is a call to action to move readers and to inspire them to resist the mindset

that is driving Australia's detention regime. On 30 October an IEU group attended the Unions for Refugees book launch for No friend but the Mountains. Behrouz spoke from Manus Island and thanked the large audience for their support. Speaking alongside him were Michele O'Neil ACTU President, Penny Howard, Maritime Union of Australia and Paul Murphy, Media Entertainment and Arts Alliance.

Further actions

During November members organised to 'wear blue for Nauru' Kids off everyone off and post pics on social media and the IEU's Facebook page.

Palm Sunday Rallies for refugees on Palm Sunday 14 April 2019 offer another opportunity to campaign on this issue

Read, discuss, book club No Friend but the Mountains.

IEU is offering our members a special chance to get a free copy of this book. Email entries to giveaways@ieu.asn. au No Friend but the Mountains in the subject line and your name, membership number and address in the body of the email. All entries to be received by 14 January 2019.

Ann-Maree McEwan Organiser







































Labour bites



Employees not contractors

The administrators of now collapsed Foodora Australia have admitted it is "more likely than not" their food delivery riders were employees rather than independent contractors – and are owed more than \$5 million in unpaid wages.

The admission is a world first and could have significant impacts on the gig economy around the world, including competitors such as Uber, Uber Eats and Deliveroo. Uber Eats and Deliveroo still claim their food deliverers are contractors, not employees.

Foodora's parent company – German company Delivery Hero – is offering to pay \$3 million to the company's creditors, which includes underpaid workers, but also the Australian tax office and the NSW, Victoria and Queensland state offices of revenue.

The Transport Workers Union has vowed to go after the parent company for the full amount of unpaid wages.

The administrator's report estimated that riders, if paid the lowest casual rate, would be entitled to \$28 million total in wages, but were paid only \$23 million. However, Foodora did not have enough money to cover all the company's debts

Tony Sheldon from the TWU said the union intended to pursue the German parent company, which was solvent.

"It's a business model based on wage theft and that is the brave new world of work," he said. "I think it strengthens the case against Uber Eats, Uber and the like." (Source: The Guardian)

Dodgy practices

Chemist Warehouse has been ordered to backpay more than \$3.5 million for mandatory online training its workers did in their own time.

Some 5976 employees, making up almost two thirds of the retail pharmacy chain's workforce, have been paid back an average of about \$600 for the training following an extensive Fair Work Ombudsman audit.

The audit uncovered that while Chemist Warehouse's head office had instructed the training be paid, many individual business owners did not comply.

In the wake of the audit, the pharmacy chain has agreed to implement numerous procedures including giving all managers and staff workplace relations training, appointing an independent auditor to assess compliance with workplace laws and setting up a hotline for employees to report potential noncompliance.

"If training is compulsory, then it is work. Young workers, in particular, are vulnerable to not realising this and giving their time for free," Ombudsman Natalie lames said in a statement

The Fair Work Ombudsman noted Chemist Warehouse rectified the problem quickly but warned that "set and forget" instructions could become an issue. (Source: news.com.au)

Harsh retaliation for union action

In Iran 15 employees of the Heavy Equipment Production Company (HEPCO) have been sentenced to prison and flogging after striking over unpaid wages.

The criminal court of Arak has sentenced the workers to between a year to two and a half years in prison and 74 lashes for "disrupting public order" and "instigating workers via the internet to demonstrate and riot" after strike action against unpaid wages in May this year.

HEPCO workers have taken repeated strike action to protest wage arrears, a decline in occupational safety and uncertainty surrounding continued production. This follows years of mismanagement at the company that has seen the workforce of specialised engineers decline from over 8000 to around 1000 today.

HEPCO was once one of the most prestigious heavy equipment manufacturers in the region. The company was first privatised in 2001, bailed out by the state after it failed, and privatised again last year, resulting in large scale job losses and a decline in conditions. The company produces construction equipment under license for Volvo, Komatsu and Liebherr and other companies as well as its own brand.

Unions in Iran see the sentencing as an attempt to warn workers against taking action. (Source: industriall-union.org)



Thai WorkChoices

Mitsubishi Electric subjected locked out union members at its plant in Thailand to degrading and humiliating treatment and is now refusing to reinstate 26 union leaders and members.

The company forced the locked out workers to attend a four day camp at a military base to "learn discipline and order", undergo five days of training by an external human resources firm, where they were expected to "reflect on their wrong doing", one day of cleaning old people's homes to "earn merit", and three days at a Buddhist temple, with no regard for their religious beliefs. The workers were also made to post apologies to the company on their personal social media accounts.

Despite undergoing this process of deliberate humiliation, not all workers have been reinstated, with 24 workers waiting for reinstatement, including 10 members of a new union committee elected in June 2018.

The company requires workers who have been called back to sign individual contracts to replace the collective bargaining agreement which includes a clause where the worker must agree that they are not members of a union.

The company is an official partner of the Olympic and Paralympic Games Tokyo 2020, which is committed to "consideration of human rights, labour and fair business practices." (Source: industriall-union.org)

Compiled by





Walking along the beach every day with her shoes off to get to work is an unforgettable experience for Canadian exchange teacher Suzanne Rea.

Rea works in a government primary school in British Columbia and said working in the Catholic system at St Francis Xavier Primary School Woolgoolga was a new experience.

"There's quite a big difference with a lot of religion taught at this school," Rea said.

"But everyone has been very helpful and supportive and it's so interesting to see how the school is run.

"There's a lot of team teaching and that's been a positive as I've been able to share and collaborate." On the negative side, she's noticed Australian teachers are loaded with much more paperwork than Canadian teachers. Rea attended the NSW/ACT Branch AGM in October and it struck her that this was an issue of concern to all Australian teachers.

The pressure to recruit new members to the Union and explain the benefits of union membership to new teachers also jumped out. In Canada union membership is mandatory for teachers.

Rea said she has loved travelling around Australia during her exchange and has made friends she will stay in touch with for life.

Interested in exchange? Contact IEU Exchange Coordinator Helen Gregory: helen@ieu.asn.au



Farewell to our visitors and intrepid travellers

Farewell to our Year 2018 visiting exchange teachers. We hope that your experience has been a rewarding one and that you take home many memories from your exchange experience so that others may benefit from your time here.

Try and become involved in your local exchange leagues. Those who attended exchange weekends, dinners and walks organised by the NSW Exchange Teachers League would realise how hard the regional reps and central committee work for the good of the exchange program.

Farewell to our outgoing Year 2019 exchange teachers. You are off to some exciting (yet cold) destinations: Alberta, Ontario, British Columbia and New Brunswick. You and your families will have a wonderful year. You will continue to receive the Union's publications while on exchange to keep abreast with all the news!

We are now accepting applications for 2020 – for all

provinces in Canada and Colorado in the USA. International schools in Europe sometimes become available (are you under 30 years of age or do you have a EU passport?).

Exchanges to the UK are on hold at present; which is a shame as that is where the Commonwealth exchange program began over 100 years ago! If you have a UK passport, an exchange is still possible and easy!

For those of you who missed out on a match for next year, you will be our priority for the next round of matching, so think seriously about reactivating your applications! Most who miss out the first time, do not miss out the second time!

So if you want to experience one or two winter festive seasons (you may also apply for a mid year exchange) download an application from the IEU website (www.ieu.asn. au and click on teacher exchange). Or call Helen Gregory on 8202 8900 or 1800 467 943 or email a brief profile to helen@ieu.asn.au.

Remembrance Day

The Great War ushered in the 20th century. It was seen as more than just a war between nations. It was envisaged as a cleansing fire that would lead to a better world.

When it was over more than men had died in the mud of battlefields. The naive dreams of progress along with the innocence of the pre-war world, faith in God and hope in the future, died in the trenches of Europe.

Battle for Villers Bretonneaux -Australia's other Anzac Day

Charles Bean defined the term ANZAC as standing for "reckless valour in a good cause, for enterprise, resourcefulness, fidelity, comradeship and endurance that will never know defeat".

This definition was evident in the Australian troops charged with the retaking of Villers Bretonneaux, which secured the strategic city of Amiens and prevented the Germans' do or die efforts to capture Paris.

One of the greatest feats of the war

The Australians excelled in open warfare, devised ways to skirt heavily trenched areas and planned integrated assaults using artillery, infantry, air power and armour under the brilliant commander General Monash.

The first tank battles in history were staged in this period. It cost 2473 Australian lives.

Australia sent 322,000 men overseas, 280,00 became casualties including almost 60,000 dead. This was the highest rate of attrition suffered by any national army in the war because the ANZAC reputation saw them placed in the front lines where the fighting was the fiercest.

The Armistice, cenotaphs and poppies

On the 11th hour of the 11th day of the 11th month 1918 Armistice was declared which ended four years of hostilities.

The government decision to leave the empire's dead on the fighting front denied families traditional mourning rites back home.

Relatives sought a tangible focus for their grief, something that would bring them comfort. Monuments to those who lost their lives were erected in towns and villages across Australia.

In 1925 Earl Haig recommended 11 November be observed throughout the empire as a day of Remembrance.

Why a red poppy?

Crimson corn poppies flourished across the battlefields of the Western Front. As the shells turned up the

earth they thrived. The flowers were often posted home by the troops as a souvenir to their loved ones.

The poppies are symbolic of the young Australian men who fought in WWI - the poppies are bright and beautiful flowers but they don't live

The flower inspired the poem In Flanders Fields by Canadian doctor John McCrea in 1915.

In Flanders Fields the poppies blow Between the crosses row on row

Jackie Groom Organiser





Keep calm and stay happy

Chris Wilkinson President A

As the school year comes quickly to an end, it is important to remind you that help is just a phone call away.

We are in the silly season as principals are juggling staffing formulas to accommodate falling enrolments and, in some cases, rising

Part time and job share teachers, those on temporary contracts, those returning from maternity leave and seeking maternity leave, are all in the mix to allow the timetable to work effectively for 2019.

It is a stressful time for all, however, it only takes a phone call to the IEU to ask for assistance and guidance. No matter how

simple the question may be, do not hesitate to make that call

This time of year is an extra busy time with end of year exams, report writing, registers to be completed, end of year excursions, planning for next year, graduation ceremonies, advent activities, Christmas concerts and clean ups. Keep calm, take care of your wellbeing and sanity, keep smiling, if possible, to make it to the end.

Thank you to the wonderful reps in our schools who have once again done a fabulous job being the face of the IEU and assisting members on a daily basis

I wish you all a well earned holiday, a merry Christmas and a very happy New Year.

Travel safely and I look forward to working with you all again next year.



IEU and TMB working together

of understanding with Teachers Mutual Bank which continues the ongoing relationship between the two organisations.

Environment Grants provided to schools or early childhood centres for environmental projects, as well as sponsoring some early childhood seminars. In return TMB gets coverage in IEU publications and attends IEU events to promote its products.



TMB provides support for the annual IEU



Money matters sometimes



In Prince's song Money Doesn't Matter Tonight the lyrics state 'you're better off making sure your soul's alright before worrying about money' which is an inspirational way to live our lives.

However, we need to be on top of our pay and entitlements, such as Long Service Leave, Sick Leave and other entitlements.

We are the best ones to do this. We need to be familiar with our payslip. It is imperative we know what our entitlements are. The best way of doing this is to go onto the IEU's website, go into your sector and have a detailed look at your enterprise agreement.

School support staff and the IEU have worked tirelessly for current enterprise agreements. As employees, we cannot afford to let our guard down and rely on the technology used by employers to be absolutely accurate. This is not always the case! If it looks too good to be true, it

Many years ago I found this out the hard way. I had taken out a loan and kept

checking my payslips for the deduction, but nothing appeared. After three pays, I contacted payroll and found that they had deducted it from another employee with a very similar name.

Obviously, she didn't check her payslip otherwise she would have questioned it. When rectified, I was limited with money to live on for that pay period, due to the whole sum being deducted. I should have been more diligent and I should have contacted the IEU so this did not happen.

If you find yourself in a quandary about your pay and entitlements, contact your payroll office, and if not satisfied, contact your Union organiser immediately. Don't sit on it!

Forward any relevant emails to your organiser so they can be armed with your concerns from the 'get go'. If you are not sure who your organiser is, contact the IEU and they will put you onto the right person.

Plans are underway for another School Support Staff Conference in 2019. I look forward to many of you being able to attend.

It is with deep gratitude I thank you for all your hard work and support and wish you a safe and happy term break. Merry Christmas and a happy New Year.





Term 4 has seen a range of IEU principals' meetings, including the well attended Principals Sub Branch at the Parramatta office on 3 November.

Principal Sub Branch has welcomed the regular attendance and input of former principal member Rob Laidler who now has a liaison role with Catholic Secondary Principals Australia, with a focus on areas such as principals' wellbeing and on school governance issues.

Appreciation is expressed to the IEU Canberra office for arranging a Canberra-Goulburn principals breakfast meeting on 25 October within the context of a CE principals meeting.

Key issues discussed at that meeting included principals' workload and wellbeing and how the IEU can liaise with CE to ensure that current and emerging issues are best managed to protect the interests of principals and staff.

Other IEU regional principals events have included Forbes on 5 November, Campbelltown on 7 November and Bathurst on 8 November. These regional events have linked in with diocesan principals gatherings and have enabled the IEU to engage with principals collectively on these occasions.

A teleconference with some independent sector principals was held on 29 October. with key issues including data collection and management, the NSW Curriculum Review, Learning Progressions, and managing parental expectations/dealing with challenging parent behaviour.

Congratulations were expressed to Illawarra Grammar School principal Judi Nealy on her appointment as the first female principal in the almost 60 years history of TIGS.

An IEU principals breakfast will be held in Lismore on 29 November and there is also an opportunity to meet with Armidale Diocese principals, also on 29 November.

As the end of 2018 approaches, the Union acknowledges with appreciation the role of Sidonie Coffey as Principals Sub Branch President and of Kathy Neely, Des Fox and

Jude Ryan for their sub branch leadership positions. Appreciation is also expressed to Sidonie Coffey and Noeleen O'Neill for representing principals at IEU Council and for their advocacy on behalf of IEU principal



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Calls for a review of NSW Anti-Discrimination Act 1977 to protect students and staff in all faith based schools.

Chrissy - About time our private life should not be our employer's business nor should it threaten our jobs

Frances - I think any organisation receiving taxpayer funds should not be able to discriminate against people in this way.

Murray - People and social connection must come first before pragmatic politics every time. I couldn't imagine a more Christian statement than allowing gay people and others to be actively engaged in faith based school communities. And, of course, Christian faith acknowledges the world is still in the process of becoming. Why are the various faiths then so certain they have arrived and don't need to evolve their beliefs?

World Teachers Day

Carole - Teachers would have to be one of the most undervalued people on the planet. The dedication required to stay in the profession is enormous, but it has its limits. Right now, too many teachers, good people who were good at the job, are leaving because they feel undervalued. They know what children need to know and how to teach them, what they don't need is a massively overbearing hierarchy that continues to undermine their ability to make decisions about their own classes and students. There is far too much emphasis on testing, working to irrelevant standards and gaining objectives that are becoming increasingly irrelevant. Give back the responsibility to teachers and schools having control over their curriculum, assessment and real objectives. Any 'standards' should be used as a guideline, not an objective, which is what they've become.

How do we bridge the gap between rural and urban schools?

Mel - Fix the internet in rural and regional areas for a start. Offer more professional learning in regional areas so teachers can upskill. Fix the internet so they can access digitally streamed professional learning.

Put money into technology so they can access things like year excursions. Funding to allow for subsidised excursions and opportunities for rural students since a lot of opportunities are either very expensive or unavailable without huge travel costs. It would also be great to see charities like Got a Pen expanding into rural and regional areas where drought is taking its toll.

Where do you stand on changes to NAPLAN?

Simon - The results match the research, that deep reading doesn't happen when something is read online, that children understand less reading online than with physical text.

Carole - Another valid reason to scrap this expensive 'snap shot' test, that appears to be causing more problems than solving them. Perhaps a set of attainment guidelines for teachers to keep in mind, would be cheaper and wouldn't undermine their sense of professionalism.

Why might young people be failing to see the benefits of the union movement? And what could be done to encourage them?

Gemma - I think this is an issue the IEU needs to take seriously in order to ensure the longevity of our Union. I'm in my early 30s but learnt the importance of being a union member when I was underpaid for over a year and a half in my first teaching position at age 22. I am constantly having to explain the virtues of joining the Union

to early career teachers. They are fearful that joining the Union will make them a target and they're so desperate to secure employment they'll do anything to appease the executive. The irony is that most often the executive are committed members of the Union because they've got the most to lose, but they don't vocalise it. Unions get a bad rap outside the teaching profession but it's important young teachers hear and see other young teachers being active members within their schools.

Andrew - It's pretty straightforward. They're scared. Scared of taking action against their employers because they've grown up in a world where unionism has been demonised by largely conservative governments and by the loony right media. Young teachers also have a narrow view of unions. They think it's all about pay rises.

Wendy - Without the Union it is not possible to work with confidence. It is that simple.

Paul - I joined as soon as I could, before I even got my first job. I'd blame it on a lack of knowledge about the history of unionism and current practice. Many of the conditions won by unions have been enforced by government or at least had government involvement and made standard and young people think this is where they came from, it's just seen as 'normal'. There is also a sense of 'why?' when unions are so publicly shamed and lied about in media and any strike action being difficult (or even talking about union at work) under threat of outrageous fines. As a result unions are depicted as either thuggish or powerless. Australia needs unions and unions need the right to strike.



JOIN THE CONVERSION facebook.com/ieunswact

Giveaways



End of year lucky dip

The IEU has a number of books left over from our giveaway process. If you would like to enter a lucky dip for one of these books follow the instructions for giveaways, but put 'lucky dip' in the subject line.



Kensy and Max Disappearing Act

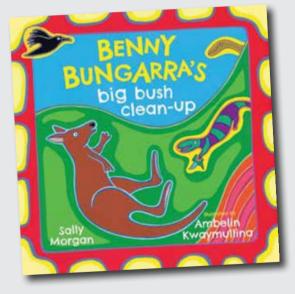
Author: Jacqueline Harvey Published by: Random House Australia One copy to give away

What if you knew your missing parents were alive, but you couldn't tell anyone? How would you find them and who would you trust? Kensy and Max are now agents in training at Pharos, a covert international spy network. Christmas break sees the twins back at Alexandria for training and a celebration like no other, but where are their parents and why can't they come home? Thankfully, a school trip to Rome provides a welcome distraction. Amid the history and culture of Italy's capital, they discover a runaway boy and whisperings of Mafia involvement. It looks like Kensy and Max's harmless excursion may just turn into their very first mission.

Fire Eye

Author: Peter D'Plesse Published by: Short Stop Press One copy to give away

Adventure turned nightmare: how did Alexander Dulaine's search for a lost plane become a struggle between life and death? Highly intelligent, independent, strong willed, yet vulnerable, Alexander Dulaine is a woman on a mission. She engages Jed, a part time adventurer, to launch a search to find the wreckage of her grandfather Karl's USAAF aircraft lost during World War II in Northern Australia that has a connection to the Torres Strait legend of the ruby Fire Eye. She is seeking to honour her grandfather's memory and perhaps solve some family secrets. As Alexander and Jed journey deeper into the unforgiving Australian outback, they discover that they are not alone and it's not just snakes that they should fear.



Benny Bungarra's Big Bush Clean-up

Author: Sally Morgan Illustrator: Ambelin Kwaymullina Publisher: Magabala Books Three copies to give away

An environmental tale for early childhood and lower primary readers that shows how animals are affected by rubbish left in their habitat by humans. Ambelin Kwaymullina's illustrations are an explosion of colour and cleverly show the perils faced by our native animals. When the animals work as a team to come up with ways to look after the bush, they decide to ask the humans to reduce, recycle and use rubbish bins. But it is Benny Bungarra who has the bright idea of a big bush clean-up so the animals can also help look after the bush.



Email entries to giveaways@ieu.asn.au with the giveaway you are entering in the subject line and your name, membership number and address in the body of the email. All entries to be received by 14 January 2019.





In August 2016 the then Treasurer, Scott Morrison, described the opposition's push for a Royal Commission into banking and insurance as nothing more than "a populist whinge". He went on to say "I think there is the great risk that if the opposition continues to engage in this recklessness that the only product of that approach could be to undermine confidence in the banking and finance system".

Rich irony! Yes, confidence in the banking and finance system has now been undermined as a result of the Royal Commission, but only because of the uncovering of activities that had blatant disregard for the welfare of the very customers the banks were meant to serve

The Commission has resulted in a healthy purge of a system that collected fees from deceased customers, set up bogus accounts for school children, charged fees for no service and upsold products which were not in the interest of its customers and in many cases were inferior to the products the customers already had.

And the bank owned superannuation funds! Their financial planners received a scathing report on the commission driven culture and fee for no service while exploiting loopholes to retain commissions already banned by law. 'Misleading and deceptive conduct' was a phrase that kept coming up in relation to charging trailing commissions to customers who were told the super products were 'no commission'. The Royal Commission used 'community standards' as the litmus test and the retail super funds failed miserably.

The vertically integrated model of financial planning advice, particularly as employed by banks or bank owned superannuation providers, presents an inherent conflict of interest. Planners receive do more to actively enforce standards of commissions for selling insurance and superannuation policies managed by the banks they work for. How can this be in the best interest of customers? It is no wonder why the Royal Commission pointed this conflict of interest out and roundly criticised the big four banks for their culture of aggressive selling.

Insurance companies did not fare much better. The Commission investigated areas such as delay and obfuscation of claims for flood victims, outdated definitions of medical conditions such as heart attack to limit the number of claims accepted, the use of excessive surveillance, 'fishing' for areas of non disclosure so that claims could be declined, charging dead people premiums for life insurance (another rich irony!) and charging members premiums for insurance which they could not claim. The Commission strongly criticised the culture of large insurers and proposed a number of measures such as prohibiting insurers from undertaking surveillance of people who have been diagnosed with mental health issues. In many instances the large insurers were seen to be in flagrant breach of the very foundation of the Insurance Contracts Act 1984 which is to act with the "utmost good faith" towards insured customers.

For those expecting a seething report on industry funds, including many in government, there was serious disappointment. CEOs of several large industry funds were interviewed and areas such as marketing expenditure (fox in the henhouse ad), investment selection, and disclosure were discussed, but compared to the scathing report on retail funds, the industry funds sailed through the investigation. Not only have the industry super funds outperformed retail funds with superior returns for members, but they have also demonstrated a strong governance model. Again, a rich irony when the government has been strongly advocating a revised board structure and roundly criticising industry funds. Perhaps for their excellent performance? Or their superior governance model?

In relation to the Commission's findings APRA Chairman Wayne Byres said "The Royal Commission has suggested, amongst other things, that regulators can and should behaviour within the financial sector, and punish those who breach them. Based on what has been revealed that is quite a reasonable conclusion".

On behalf of the Trustee and the NGS Super staff, we would like to extend a very happy and safe holiday season and our best wishes for 2019!

(Important information: The information in this article is general information only and does not take into account your objectives, financial situation or needs. Before making a financial decision, please assess the appropriateness of the information to your individual circumstances, read the Product Disclosure Statement for any product you may be thinking of acquiring and consider seeking personal advice. Past performance is not a reliable indicator of uture performance. Any opinions are those of the author and do not necessarily reflect the view of NGS Super.)



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IEU RECOVERED \$3,250,616 **FOR MEMBERS IN 2018**



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