

Australian Manufacturing Workers' Union Journal | Winter 2025 CREDITS

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The AMWU Helpdesk is a free, confidential service for AMWU members seeking help with workplace issues. It provides assistance with questions, problems, and access to legal advice.



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The AMWU acknowledges the Traditional Custodians of the lands and waterways. We pay respect to Elders and leaders, and stand in solidarity in the ongoing struggle for justice and self-determination.

> Authorised by Steve Murphy, AMWU National Secretary, 2025.



A unionised workplace is a safe workplace

Diana Leeson, fitter machinist apprentice at Sydney Ferries





Pay parity win after historic 20-week strike

Saputo workers stand together



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2 / AMWU JOURNAL WINTER 2025 AMWU JOURNAL WINTER 2025 / 3 I did my trade as a fitter in the steel industry in Newcastle. The continual industrial noise, the smell of acids and coolant in the air and the movement of cranes — sparks and steel only tell half the story of the experience of working in a unionised workplace.

when there is

union organisation and struggle had existed long before I walked through those factory gates. These stories and experiences were handed down, generation to generation where the industrial conflict continued. I was privileged to be able to listen and learn from the battles lost and won from highly experienced AMWU delegates, who were staunch industrial warriors.

They knew the importance of organising, as an ongoing task. It was not acceptable to only hold vour union ticket, but it required ongoing communication and education of workers. When we come together to assert our interests and share our values, we also acted collectively with discipline. This is the root of the AMWU's reputation as the 'mindful militants'

I was taught that bosses and the media try to divide us, by pointing out our differences for their own benefit. The union's ongoing task was to organise, educate and activate workers against that agenda through what we have in common — we trade our labour, whether it's intellectual or physical labour, for wages. The conflict that exists between bosses and workers

is purely about profit, more precisely - who shares in it. As workers have less power, we share less in the profits we create. As workers' power increases, so does our share.

Increasing union power at its core, is about empowering workers increasing their knowledge, their resources, and their capacity to act. Our union is our true experience of real democracy, where every member can participate, express a view, get a vote, and all abide by the decision by sticking together so that all of us benefit equally.

I have been on the losing side of many votes. I was taught that it wasn't because I was wrong or that members disagreed, but because I needed to sharpen my point, or think of a new way to express my argument. It taught me to think deeply about what I say, that winning the hearts and minds of workers was important, and that it must always be for the collective benefit. Importantly, I learnt to never lose faith or confidence in workplace democracy.

Organised unity delivers. It delivers the dignity in our work, the quality of our lives, and the opportunities for the next generation. I am reminded of those many industrial lessons when talking

with our members, including maintenance workers in Tasmania working for the multinational dairy company Saputo, and with maintenance engineers who work for our national airline Qantas. Both groups of workers want more dignity in their work and a fairer share of the profits they create. All are highly skilled tradespeople. They have made sacrifices for job security during the COVID pandemic and have delivered the success of these businesses for their employers. But when it comes time to sit at the table to talk turkey, we find our plates have been left empty while the bosses are feasting.

In a cost-of-living crisis, these stories demonstrate that profit-driven inflation — which has been fuelled by the price gouging of big businesses who use their market share and monopolies to drive up prices is not going anywhere soon, and corporate greed is as strong as ever. The only way for workers to deliver economic justice is to organise and act collectively.

I learnt to never lose faith or confidence in workplace democracy.







We held our AMWU National Delegates' Training Days – formerly known as Delegate Forums – to a shared purpose. To unite, learn, and organise. bring together our workplace leaders

STRONG SMART

his year, over a thousand delegates gathered from Western Australia, New South Wales, the Australian Capital Territory, Victoria, South Australia, Queensland, the Northern Territory, and Tasmania for

It marks the first year the forums were renamed in recognition of new delegates rights and protections all around the country. won by the AMWU, including paid training leave.

> In recognising the contribution of delegates, shop stewards, mothers and fathers of the chapels, who came before us and who lifted all of us, we have our theme for 2025 - strong, smart and united.

This slogan was adopted not just for National Delegates' Training Day, but one that will carry through our State and National Conferences this year. But where did it come from? Our delegates.

From our education program, delegates suggested a modern slogan that recognised the AMWU's history and legacy, that would connect and resonate

with members and put a name to the ambition they have for our union. Even more than that - it is true. It's who we are, and we should proudly make sure everyone knows it.

Bringing delegates together to learn, understand and move forward together takes a lot of effort, but it has more value to our workplace leaders and to our union than we often appreciate.

This year, our Delegates' Training Days were packed full of speakers engaging with our delegates in important discussions on industrial power, health and safety, the economy, and our Manufacturing Jobs for Australia campaign.

It was also a moment where we celebrated our recent union wins.

We have advanced the interests of working people in the last few years more than we were able to in the preceding decades. Through our efforts, we changed laws for every worker. That is union power.

This year we asked delegates to discuss and consider an AMWU Delegates Charter, that we pursue across the whole country into our agreements and across our industries to deliver the respect, rights, and protections workers need.

AMWU delegates are our leaders where the struggle begins. They are the ones that build workplace democracy and solidarity. Standing on each other's shoulders, our delegates push up our natural leaders. They collectively give each other the courage to stand up

together against systems and rules that are deliberately designed to deny us justice, safety, and a fair share of the wealth we create.

It is with that hope that we can build a single and united voice for manufacturing workers, through our union.

Congratulations and thank you to every delegate who made time to attend and participate. Your contribution makes our union stronger and more effective.

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ur union understands the value of highly trained, confident delegates which is why the AMWU has worked with the broader union movement to make sure that delegates' rights are protected under the law. It's particularly important for manufacturing workplaces that are just getting unionised - it's a leg up for new delegates to get organised and be protected.

From 1 July 2024 all modern awards have a delegates' rights term. All enterprise bargaining agreements (EBA) and workplace determinations must now include one too.

The legislation does two things. Firstly, for existing delegates, it gives them a protection they haven't had in decades.

Secondly, because the legislation exists, we will see a new generation of workplace leaders who know they have the law, and the union backing them.

But the AMWU is going further to secure and expand the rights and protections

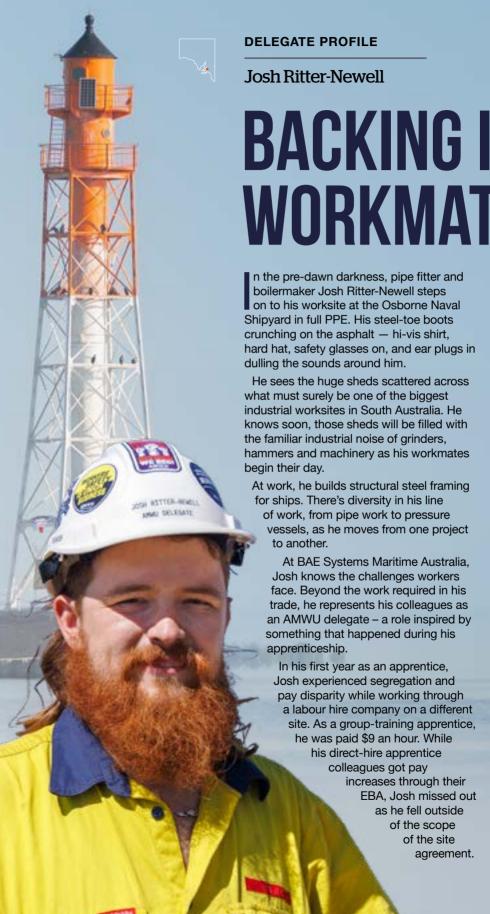
Our National Council has provided a draft Delegates' Charter for State and National Conferences this year so we can achieve even better rights and protections during bargaining, or to win industrially on the job where we don't have an EBA.

Once endorsed by our National Conference in July, it becomes AMWU policy, which means we'll be demanding it every single time we sit at the bargaining table. It means workers can be better

organised, enforce their entitlements, and have a stronger and more effective voice when they're raising issues in their workplaces.

Our delegates hold the AMWU together and are the most effective in organising new workers into the union. Our delegates' actions deepens the strength and effectiveness of the union.

The AMWU has established national delegates' education courses ready to go, so that all of our delegates can, not only understand their rights and the laws, but also have the tools they need to be effective delegates in their workplaces to further the interests of the AMWU and our members.



BACKING IN YOUR WORKMATES

Then-AMWU site delegate Stuart Gordon stepped in and secured him fair treatment even as others overlooked him.

"I vowed to him that one day I'd become a delegate. And here I am." he said. Now. with almost two years of experience as a delegate. he continues to help his fellow workmates to receive the support they deserve.

New delegate rights have been a game changer for Josh. It's given him a strong sense of confidence in performing his role. "It gives me that peace of mind knowing that I won't get segregated or get a target on my back for my role," he said.

Completing delegates stage 1 and 2 training courses at the AMWU boosted Josh's confidence further. It has educated him on his rights at work, and how to defend and help his colleagues. It's given him knowledge about how power works, when it's taken away, and how to win it back.

It's also inspired him to sit on the AMWU South Australian State Council. an experience that has deepened his knowledge of how rank-and-file members contribute to democratic decision-making bodies of the union, elected to make sure that the decisions made are those in our members' interests.

A fierce supporter of Same Job, Same Pay, he believes all workers deserve equal compensation. "Just because you're a labour hire doesn't mean you should get paid less," he maintained.

"If you're doing the same job, why shouldn't you be paid the same?" ■



DELEGATE/HSR PROFILE

Diana Leeson

At Transdev Sydney Ferries in NSW, Health and Safety Representative (HSR) Diana Leeson is proof that union members are at the frontline of keeping workplaces safe.

iana became an HSR just two weeks after starting work and has never looked back. "I've always been interested in workplace safety," she said. "In my previous roles, I didn't have an opportunity to be actively involved in that. So when a position opened up to be part of the committee, I iumped for it."

That enthusiasm has paid off. Now with almost three years under her belt as a union member and HSR. Diana's impact is felt across the site. Whether it's advocating for the introduction of leg loops on harnesses for working at heights or building psychosocial support structures, she sees being an HSR as "a force for good."

"When I first got here, no one was using leg loops, which shocked me because I do a lot of work at heights with the SES and that's minimum. So, I brought them in," she explained. "It took time to get everyone on to it and understand the importance. You want a system that's easy to use and always there," she said.

Diana's calm and collaborative approach is an obvious strength. "You need to be passionate about safety, but you need to know when to pick your battles. You can't go in trying to fix the entire worksite in a week. Sometimes you just fight for the little things."

But those "little things" add up, especially in an environment where even small oversights can have serious consequences. One of Diana's proudest moments includes pushing for the repair of an old transport rail in the workshop that had become a dangerous trip hazard. "I went to the office and said, 'Can we please do something about this?' Within a week, they'd filled it in with asphalt. It's those small wins that matter"

It's not just physical hazards Diana keeps an eve on. Working in a male-dominated industry brings unique psychosocial challenges too.

"Guys generally want to talk to guys," she ruminated, "but we've got mental health first aiders on site and strong communication between them, me, and the other HSRs," She admits it can be a difficult subject, but the important thing is, "we're working on it."

That commitment to open dialogue has helped foster trust, "People see me coming and they're like, 'Are you aware of this thing?' It opens conversations and gives me a way to connect workers with the office and get things done." Diana understands that good communication between workers is an integral part of unionism that makes our HSR networks even stronger, and our workplaces safer.

Diana also takes pride in sharing the knowledge. "When I first became an HSR, I had to let management know I still needed time to fulfil my role. Eventually we found an equilibrium. People tend to underestimate you if you're agreeable, but note-taking is your most powerful tool. If you don't keep accurate notes, how do you track anything?" she queried.

Beyond the job, her role as an HSR has influenced her life outside of work too. "I do a lot of volunteer work on tall ships and in hazardous environments. Being an HSR opens your eyes to everyday safety. It seeps in everywhere," she said.

Diana also views her role as one that makes space for the experience of others. "Everyone wants to come to the HSR with every single problem. But if you can encourage them to let their own voices be heard, it's so much more effective than me dealing with it second-hand," she offered.

She also has this message for other workers across the country: "If you're just trying to be safe at work, if you're looking out for yourself and your workmates on a regular basis, you're pretty much 90% towards being [an] HSR," she said. "It just gives you a tool to go to the office or your boss and say, 'This isn't safe. We need to stop doing this."

That sense of solidarity, looking out for each other, sharing the load, is at the heart of what Diana does. "We have so many trades here. If one HSR had to speak for all of them, nothing would get done. So, we have nine HSRs, and we're always in contact. It's about having full coverage, and that only works when everyone pitches in," she maintained.

Whether it's advocating for safer systems, building rapport across language barriers, or just making sure no one's tightrope-walking across an engine bay, Diana's work proves that a unionised workplace is a safe workplace.

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OUR SHEETIES PAVED THE WAY

In June 2023, the Secure Jobs, Better Pay legislation introduced a variety of changes to the way Australia's industrial laws would operate, including the removal of barriers to workers being able to again bargain for industry-wide conditions.

his means that workers can now meet with multiple employers at the same bargaining table, where workers share a common interest be it the same trade, work, or industry - under

The AMWU has led the way with the first ever private sector multi-employer agreement in Australia under this legislation. The landmark agreement covers more than 600 sheet metal workers in heating, ventilation and air-conditioning (HVAC)and binds 13 different companies to the same agreement.

"This agreement was 18 months in the making, and we were working in uncharted waters," said AMWU Organiser Fergal Eiffe. "We worked closely with the members, and we were able to create a level playing field, and secure good wages and conditions across the industry over the next four years."

"It was a pretty big jump that we got, which is why we were all happy to sign the agreement," said AMWU delegate Jayden Handley. The HVAC agreement, signed off by the Fair Work Commission in June 2024, has delivered an industry-wide wage increase of 6% per vear over four vears, increased allowances and improved conditions. It translates to between \$250-400 a week more for each worker, showing that it pays to be a member of a strong, memberled union at the forefront of industrial reforms.

The process of negotiating a multi-employer agreement was just as new for AMWU organisers as it was for members. "We worked with Steve Murphy. Fergal, and Steve Isberg. Those boys helped us get this agreement pushed along," said Jayden.

"We have been restricted for too long by laws about when we can bargain and what we can bargain. We've seen laws designed to atomise our labour, and to make the bargaining table smaller and smaller," said AMWU National Secretary Steve Murphy.

"Employers have used enterprise-by-enterprise bargaining to restrict the ability of workers to organise and take action for better working conditions. HVAC was important because it sets the precedent, meaning we're able to inspire other workers by the opportunities."

"If we plan this out and lift our ambition and industrial strength, we can win a shorter working week, more leave, or set industry standards where workers are able to come together and demand a fairer outcome," said Steve.

While multi-employer bargaining is commonplace in other parts of the world, it was the union movement that campaigned for the industrial reforms that brought multi-employer agreements to Australian shores and paved the way for a larger bargaining table leading to fairer wages and improved conditions across industries.

> Other unions, seeing the success of the AMWU in the HVAC industry, have followed suit. There are now other multi-employer agreements being considered or negotiated in the early childhood sector, rail, mining, and even McDonald's. The work of our members, delegates, and officials have paved the way for workers across all industries to win fairer wages and better conditions.

AMWU members have been calling for controls over the abuse of labour hire in our industries for over two decades.

hen labour hire was initially engaged in our workplaces, it was only used for short term peaks in workload or for specialised skills. We negotiated clauses in our EBAs to say labour hire workers must be paid at least the site rate of pay, and we had time limits on how long the labour hire companies could be engaged.

When the laws changed and unions were no longer able to bargain for limitations on third parties, bosses saw labour hire as a way of exploiting workers, undermining EBA rates of pay and weakening workers bargaining power by employing labour hire when there was a risk of industrial action.

Research from the ABS in August 2022 showed the median hourly rate for tradespeople employed through labour hire was \$36.10 compared to an average rate of \$40.00 per hour for non-labour hire tradespeople. In addition, most labour hire workers are casual, meaning their median hourly rate likely includes a 25% casual loading in that rate.

The Albanese government promised to close this labour hire loophole. They changed the laws to create Regulated Labour Hire Arrangement Orders (RLHA), made by the Fair Work Commission (FWC),

Closing the labour hire loophole

Same Job, Same Pay

which will deliver "Same Job, Same Pav"

Broadly speaking, if there is an application for an RLHA Order, the Fair Work Commission must make an order if:

- · Labour hire workers are performing work for a host employer
- The work would be covered by the host employer's enterprise agreement
- · The host employer is not a small business

The Commission must order that the labour hire workers be paid "the protected rate of pay", which is the full pay (base rate and any allowances, loadings, penalties etc) that would be paid under the host's enterprise agreement.

The first RLHA Orders became effective in November 2024. The union movement worked together to make sure we used these laws to set good legal precedent.

This means the laws are supported by decisions that make the rules for future cases.

There are already a number of labour hire workers in the mining industry who successfully applied for and won those orders and have been paid thousands of dollars more.

What has been happening is that labour hire companies are negotiating with their workers and unions to pay the protected rate of pay voluntarily, rather than facing an order from the Fair Work Commission.

The AMWU, together with the Mining and Energy Union (MEU) have applied for RLHA Orders to cover workers employed by BHP Operating Services (BHP OS) at the Goonyella Riverside, Peak Downs and Saraji mines in Central Queensland.

BHP's claim is that they aren't supplying workers to the mine, they have been contracted to ensure the availability of mining equipment or to provide a service.

Unions say that our members employed by BHP OS are being supplied as labour to perform the same type of maintenance work that BHP coal employees are performing at those mines.

At the time of this journal's publication, the outcome is pending. If we are successful in our case, it will change the way labour hire arrangements are organised and AMWU members (not just those in Queensland) will be able to apply for an RLHA Order to get Same Job, Same Pay. ■

To keep up to date on the @@TheAMWU decision, follow our social media for updates and developments

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'Slow Down, Move Over' for workers' safety

South Australia has introduced a 25km/hr speed limit around roadside assistance workers at Royal Automobile Association of South Australia (RAA) – and it would not have happened without the tireless work of AMWU members like Dean Jennings and Michael Walker.

AA workers attend more than an astounding 950 callouts a day in SA, with many of these on high-speed roads such as expressways. There have been 20 reported safety incidents in the past four years, even after a near-fatal accident that occurred in 2003.

For almost two decades, AMWU members have been campaigning for reform to keep them and the public safe.

Michael became an HSR precisely because of the dangerous conditions he and his workmates have had to work in

"I became the HSR on the patrol group after I got sick of working at sites with cars absolutely flying past. I'd be working in an active lane with zero protection," said Michael.

"It's about us getting home to see our families after the work. It's our workplace. To slow that speed down so we can safely do our job, it makes sense." said Dean.

"Not just us, it's the people that we're trying to protect and work on their cars. It would aid everyone that's in that environment. If you've ever broken down at the side of the road, certainly on a fast road, the freeways or the

southern expressways, and you're doing excessive of 100 or 110km/hr, it rocks your van or car as you go past, as a truck goes past you at that speed, your vehicle physically moves." Dean continued.

The pair pointed out that it takes time to set up a traffic zone which add risks to the job, and certain roads can't be policed where speeds could be brought down. Even putting cones out becomes a very difficult job when trucks and cars are going by that speed.

"Currently all there is, is caution passing yellow flashing lights, that's what we've got, so realistically there's no speed reduction. With this legislation that's passed, it will be mandatory 25km/hr past our work zones. I'm not sure people realise, it's not very nice to be working on the side of the road and less than a metre away you've got a vehicle travelling 60 or 80km/hr. It's all about safety in the end." added Michael.

Dean added safety standards haven't changed over the decades, when it comes to their work, but the pressure by the AMWU and the state Labor government helped secure such long-fought changes.

"We've been fighting for years. It's only because of the AMWU, and us as a collective, that's been pushing for this, that's finally got into legislation," said Michael.

"The AMWU have been an integral part of this from the beginning, and without their support and backing, it would've been difficult to get this over the line. It's been going on since 2000. We've been on the tail end of it. Previous AMWU HSRs and delegates that started this campaign many years ago, fought just as hard as we did. I'd just like to acknowledge those at the AMWU," said Dean.

The new legislation will bring SA into line with a majority of states that already have roadside safety laws for workers. But it remains unfinished business for the AMWU where we seek a national consistency when it comes to safety for our roadside assist members.

So let as many people know that roadside assistance workers all around Australia are AMWU members, and we should all remember to slow down to make sure that they are safe because every worker deserves to come home safely from work.



It's the wins on the job

DELEGATE/HSR PROFILE

Daryle Redding

or years, workers at Daryle's Victorian site at
Mazda had been unloading shipping containers
without realising they'd been fumigated with
methyl bromide, a highly toxic gas that harms the
lungs, eyes, and skin. "We had no idea," said Daryle,
"we just thought the coughing or breathing issues
some of the guys had was asthma or something.
Turns out, it was a lot more serious."

It wasn't until a couple of workers raised health concerns that Daryle started digging deeper. When he asked the company to get a gas detector, the company's health and safety lead refused. "He said he'd already spent \$20,000 of the boss's money and wasn't buying one. I told him, that's not right. You have to."

Daryle didn't set out to become a union rep, but the shocking way management treated workers' safety, motivated him to put his hand up.

The workers organised themselves to get the AMWU on site. Within four hours, the company backed down and bought the detector. "Even if it didn't find any gas, it was about giving people peace of mind," Daryle said. Now, containers are aired for 24 hours and tested multiple times before anyone goes near them, a major health and safety win.

"That was a big win," he said, "it's about keeping people safe and making sure they're heard."

But the journey to develop power on the job started earlier when workers had no union, no voice, and no support. Daryle and a few workmates took a stand, held a few quiet meetings at a local pub, and built support from the ground up.

"We took the company to court just to form a union, and we won," he said, "it's been a fight, but it's been worth it." ■

PAY PARITY WIN AFTER HISTORIC 20-WEEK STRIKE

n one of the most hard-fought industrial victories of late, AMWU members at Saputo's Burnie dairy processing plant in North-West Tasmania secured a 21.7% wage increase after 20 weeks on the grass, achieving long-overdue pay parity with their mainland counterparts.

The dispute stemmed from a persistent wage gap, with Tasmanian maintenance workers earning significantly less than AMWU members performing the same job in Victoria. Saputo failed to address workers' concerns. It took a united stand from members of the AMWU and the Communications, Electrical & Plumbing Union (CEPU), backed by their unions and communities, to bring the issue to a head.

brands like Cheers, Devondale, Cracker Barrel, King Island Dairy, Liddells, Mersey Valley, South Cape and Tasmanian Heritage. It sent a clear message to the company that workers would not back down.

The campaign drew national attention with unionists, community members, and politicians voicing support. It showed that by standing together, our members can take on corporate greed and deliver real change.

The new agreement delivers pay parity, locks in back pay, and sets a powerful precedent for other workers facing similar disparities. It also showed the strength of collective action and the critical role union members play in delivering real outcomes.





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Last year, New South Wales and

pass industrial manslaughter laws.

Tasmania became the last jurisdictions to

to 25 years imprisonment for those

found guilty.

difference. Across the country workers'

lives will be saved.



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COLLIE: A TOWN DECIDING ITS OWN FUTURE

Every two weeks, AMWU Organiser Darcy Gunning begins a familiar 200 kilometre drive from Perth to the South West town of Collie. When he edges close to the West Australian town, he sees the gum trees and saltbush that line the highway to the coalfields begin to disappear.

e's there to organise workers in the traditional coal mining town. He knows acutely how many workers will be without jobs once the coal-fired power stations surrounding the town switches off. He knows there is a deep anxiety in the belly of the community. Collie kind of turning and being excited about Power Station is on track to close by the end of 2027, Muja Power Station will shut by 2029, and the future of Bluewaters Power Station hangs in the balance. Nearby, Griffin Coal mine that supplies Bluewaters has a similarly uncertain future and may close by mid-2026, and the future of Premier Coal mine is tied to the closures of both Muja and Collie power plants.

Darcy knows how critical Collie is to WA's future, not only because it sits at the centre of the state's main electricity grid, but also in the critical juncture it plays in Australia's transition to a renewable future. It's a place where nobody is cheering for the end of coal but working diligently to secure future heavy industry that thousands of workers and their families can rely on.

Every time he goes to town, he is lifted by the opportunities that are within grasp to shift Collie's economy from its dependence on coal to industries where there are good, secure manufacturing jobs for generations to come. There are four projects in the pipeline to replace coal jobs: a green steel plant, a magnesium refinery, a graphite downstream processing plant, and a gridscale battery remanufacturing facility.

"In the last 18 months, there's been a real noticeable shift in how people are feeling about the transition. Some of the new industries we've been fighting so hard for have become a reality or inch closer to becoming a reality. You can feel people what the future is," said Darcy.

"It's AMWU members fighting hard and delivering results for their town. It's been incredible seeing the way that our delegates have become workplace and community leaders through transition."

"I think about some of the responsibilities that somebody like Dan Graham, a key delegate of ours and someone whose family has lived in Collie for generations, has taken on through the transition. He was a scaffolder at Muja Power Station. He's now running the transition programme for contractors for all of Synergy. An amazing story, real testament to the kind of power that he's built for himself but is also then distributing to all of his workmates. It's great," said Darcy.

"Collie is a town that's deciding its own future. The AMWU's been part of creating those structures that have allowed that self-determination for Collie, and people recognise that."

"The next stage for the transition in Collie is getting new jobs landing in the first of the two big projects in green steel and then the green magnesium refinery. Once those two start construction, which is hopefully

this year, everything will move. It unlocks the whole process. The training pathways become a lot clearer for people. The job opportunities become a lot clearer. People can start planning their lives,' Darcy elaborated.

"Transition turns from something that's been a positive process which has created a lot of momentum, to being a real concrete thing that people can touch and feel. The closure of any industry is really challenging, and it brings a lot of anxiety. I think the thing to remember about Just Transition is that this is a process that you build power through, not something that you promise someone. The conditions in some of the workplaces in Collie at the moment that are affected by transition are stronger today than they have been in decades.

"Transition is a real opportunity to fix some of the wrongs in any existing workplace and to make sure that the ones that are coming next are fully unionised strong sites with proper union rates and conditions."

To give workers a fair go

Phil Massara

from Collie - a

tight-knit town

trades and its

coalfields too.

renowned for its

coal mine or power station, or knows somebody that does. In fact, he's been part of the AMWU for so long as he puts it, because he was "born into it." His grandad Sitting next to was a coal miner, and so was his father. Darcy, is Phil "My dad was a mechanical fitter at the Bunbury Power Station and then moved to Massara. He's the Muja Power Station for the second half

deal negotiations.

n his hometown, everyone works at a

years. He's a passionate unionist," said Phil. A special class welder by trade at Muja Power Station. Phil Massara joined the AMWU over 20 years ago and is a member of the AMWU Collie Just Transition delegates committee. He is an active workplace leader who has led protected action campaigns and Just Transition

of his apprenticeship and finished it there,

and then he worked at Griffin Coal for 36

Phil continues to be involved with the work in Just Transition to "give workers a fair go".

"I joined the transition movement for Collie, for getting a better future for the Collie people, and all the workers in the Collie coal basin," Phil explained.

"One of the biggest things we've achieved with the group is the training centre in Collie. So, there's a centre in Collie for all Collie locals. Anyone affected in the coal basin area can go in there and get resumes done. get TAFE courses paid for, so that's a pretty

"It's why the transition is so important, so people can upskill themselves and then the future can see that, and then they get them skills as well "

"The other thing is bringing industry to town. When the coal mines shut, when the power stations shut, is to bring a new industry to town. First cab off the rank looks like it's going to be green steel. Hopefully this year, they've got shovels in the ground, and we have a new industry started," Phil beamed.

"A lot of people still don't think the coal mines are going to shut. They still think we will be running the coal-fired power stations. But it's getting through to everyone that this isn't just a local thing, it's worldwide. Coal mines, coal-fired power stations are shutting down."

"People understand that the work we've been doing to bring new industry to town, there is going to be a future for Collie and it's a lot better now than it was at the start," he said, "they're good agreements, clean steel and the chance of working at a new plant as an operator or a worker," said Phil.

"They've got members on the floor, but the amount of work that the AMWU is doing is unprecedented. There are other unions helping, but the leader of the pack is the AMWU." ■

Jake Betzold

Jake Betzold, a third-year apprentice fitter at Alstom in Brisbane, embodies the spirit of the next generation of skilled tradespeople.

Championing apprentices on the tools

proud member of the AMWU, Jake is passionate about keeping apprentices on the tools. He knows firsthand how important on-the-job training is to his work, as he plies on trains working in corrective and preventative maintenance. Like most tradies, he firmly believes in preserving the integrity of trade qualifications.

Jake participated in a delegation of AMWU apprentices from across the country to down their tools and head to Parliament House in Canberra to lobby the government over policies that allow apprenticeships to be exclusively delivered through classroom-based learning.

"You can't prepare for real-life work in a classroom," he said. Jake argued that on-the-job training with skilled tradespeople is critical for mastering the craft and passing knowledge to future generations. "Without qualified and proper trained people teaching me their stuff, it's just not gonna work," he stressed.

Joining the AMWU a year ago gave Jake a platform to amplify his voice and those of his colleagues. He's found a community that supports his fight for better conditions, including fair pay. Having taken a pay cut to pursue his apprenticeship, Jake knows directly the financial challenges apprentices face. "The pay rate was a little bit of an issue," he said. But since then, he's applauded the AMWU's efforts in securing a new EBA meaning he is now paid a better rate.

For Jake, the camaraderie at work is a cornerstone of his apprenticeship. "The guys I work with are like family," he shares, emphasising the close-knit bonds that keeps him committed to the trade. This sense of unity and pride in his work fuels his dedication despite the challenges.

Jake's story is a call to action. He's paving the way for apprentices to shape their future by engaging in the union's campaigns. We need more voices like his to strengthen our trades and our union. Share your story with the AMWU to inspire and drive change for the next generation of apprentices:

communications@amwu.org.au

The journey began with strong engagement among workers across Wilmar's eight mills in Northern Queensland.

EVERY MILE, EVERY MILL, WE STAND WITH WILMAR MEMBERS

arly mass meetings provided a platform for members to voice their demands and collectively decide on their priorities. Protected action ballots followed, with an overwhelming majority voting in favour of taking industrial action – a clear indication of workers' unity and determination.

Industrial action played a crucial role in pressuring Wilmar management. Workers participated in multiple 24-hour stoppages and strategic one-hour bans, disrupting operations to demand fair treatment. Each action was marked by high turnout and visible displays of unity, from picket lines at mill gates to regional rallies.

These actions not only sent a strong message to management but also fostered mateship among members.

Barbecues at the picket lines and community gatherings reminded everyone of the strength in unity.

The campaign wasn't without its challenges. Wilmar sought to undermine industrial actions by appealing to the Fair Work Commission for intervention. While a six-week suspension of industrial action was imposed, unions acted swiftly by filing appeals and keeping members informed through regular updates.

This period underscored the importance of resilience. Members stayed engaged, attended campaign updates hosted by union leaders, and prepared for the next steps. The commitment of workers to the campaign never wavered, even during the setbacks.

Negotiations were a rollercoaster of progress and challenges. After two no votes with over 80% of workers rejecting Wilmar's proposals, management increased their offer to 16%. However, unions continued to push for a fair deal, rejecting terms that fell short of members' expectations.

In one of the most notable moments, the unions presented economic data highlighting Wilmar's substantial profits, strengthening the case for fair wage increases. Despite the challenges, bargaining representatives remained steadfast, ensuring members' voices were heard at every stage.

The campaign's impact extended beyond the mills. Local communities rallied behind the workers, recognising the broader economic and social importance of fair wages. Politicians from across the region voiced their support, reinforcing the collective call for justice. This solidarity further fuelled members' resolve to stand firm against Wilmar's tactics.

"This campaign wasn't just about wages. It was about respect and recognition for the critical role our members play in the industry. The unity we've shown will inspire future fights for fairness," said AMWU Organiser Nicole Frisken.

To every member who stood at the gates, voted in ballots, or showed up at rallies: this victory is yours. ■



WHY AREN'T YOUR WAGES AS HIGH AS THEY SHOULD BE?

Workers are struggling under the pressures of a cost-of-living crisis. The reason for the crisis has two factors: the rising cost of goods and services, and the capacity of our incomes to pay for the increases in costs.

hile a lot could be said on the profit-fueled increases to the costs side of the equation, in this article we will focus on income.

As workers, the wages we earn from our labour, whether physical or intellectual, are our income. Wages are primarily determined by two factors, that is, the demand for labour and the bargaining power of workers.

To break this down: when unemployment falls, it means more workers are being employed, as the demand for our labour increases; and when unemployment rises, it means there is less demand for our labour.

When there is more demand for a particular skill – workers often move to higher paying jobs; or they join a union, get organised at work, and more effectively bargain collectively for better increases in their wages.

The bargaining power of workers is determined by many factors, including the sufficiency of the existing safety net, the framework of industrial laws, the strength of

unions, and the types of bargaining workers can engage in.

This is why bosses constantly argue for a lower minimum wage, restrictions on union right of entry, and less rights for workers to bargain and to take industrial action.

As business profits have hit record highs and the wealth of our economy continues to grow, the stagnation of workers' wages means that more of the wealth that is created from our labour are going to bosses and less are going to workers.

Put more simply, while the pie is growing, bosses are giving an even smaller slice to their workers.

This shows why unions are still relevant, as the largest and most effective anti-poverty organisation in the world. It shows us that if bosses could pay us less, they would.

After 10 years of wage stagnation under Liberal government policies that resulted in our wages going backwards, unions are now winning better workers' wages through collective bargaining.

This is why we need greater industrial rights for workers, to improve our bargaining power, and to get our wages moving.

The AWMU believes there are three key targets to improve workers' share of the economic pie.

Firstly, is to lift the minimum wage and minimum award rates, as a crucial safety net for workers, to ensure they are not poverty-level

wages. Setting the minimum wage to be a fair and reasonable living wage would provide a true safety net for workers – to

be able to enjoy a decent life and to be able to fully participate in society, no matter what job you are doing.

Secondly, is to deliver the fundamental right for workers to join, organise, and be represented by a union. Being a member of a union and organised at work is our first true experience of workplace democracy. It gives workers a say and the ability to intervene and act to improve our experiences at work, which is what being union is about. We should have a right to a safe workplace, that recognises and respects workers for their contribution, and where workers can have a sense of security about their future. As unions become stronger and more influential, we have the capacity to improve the power of workers.

Thirdly, is the right for workers to be able to bargain. More specifically the right to bargaining collectively. Workers must have the right to bargain within their workplace, or with other workplaces owned by the same employer, or across an industry or sector where workers are performing similar work to them. Workers should also have the right to bargain about any matter they think is relevant and important to them, and we should have the right to take industrial action to pursue our claims without restriction.

If we want better wages for workers, we need to give workers the tools to fix it.

This is why the AMWU, through the Australian Council of Trade Unions (ACTU), is pushing for more changes to industrial relations laws – and we need your support to grow the union so that workers have more power to demand a fairer share of the wealth that our labour creates.



How to grow productivity

The AMWU has been working to build broader support and greater opportunities for our domestic manufacturing industries.

We have achieved public and political support for expanding our local industrial capability as best we can, through advocating for good public policy, collaborative supply chains, and the upskilling of workers.

We can say this has been successful as commitments to support local manufacturing has been a key federal election issue in 2025.

As the world transitions to decarbonise their economies and geopolitical tensions reshape trade and supply chains, simply relying on raw resource exports leaves Australia's economy and future exposed and less competitive.

It is critical we now develop an industry plan to value-add to our natural resources through processing and manufacturing, which includes capturing our rightful place in global supply chains particularly in areas such as green metals (iron, steel, and aluminium), battery manufacturing, solar panels, and wind tower manufacturing.

For Australia to be competitive in these areas, we need to ensure that we can improve the productive performance across our manufacturing industries. Otherwise, other countries will capture both new and existing industries. To succeed in an increasingly uncertain global market, we need employers to engage in an honest discussion about productivity.

So, the questions are: what is productivity, and how can we work together to improve it across manufacturing and the economy?

Productivity is simply the capacity of a worker to produce a certain amount of goods or services within a given time frame. This is largely influenced by "productive forces," which include factors like machines, technology, tools, and the organisation of labour.

...and why it matters

Improving productivity has never been achieved by limiting or reducing wages, removing or restricting workers' rights, or by creating insecure working conditions.

Rather, productivity is improved by management's decision to invest. The greatest impact on productivity in many workplaces is still to improve the ability for workers to develop and expand their skills.

This means that if we have a genuine desire to get productivity moving, we need to ensure that both workers and managers receive the training necessary to understand productivity. From there, working together to identify opportunities to reshape the way we do our work. Importantly, we also need to recognise these additional skills through paying higher wages.

If we acknowledge that Australia cannot compete by having the lowest wages, then the conversation shifts to quality, delivery, management capability, research and development, and brand reputation.

As the global economy faces great changes, the capacity of nations to innovate is going to become a greater determinant of their prosperity. Unions and industry have both an opportunity and a responsibility to engage, participate, and invest our collective ideas into the productivity discussion.

Without it, Australia risks falling behind as other countries secure dominance in the industries that will define the future world economy.

Through a new industrial policy setting, unions and industry can move beyond areas of traditional conflict and start the urgent discussions required to grow workplace productivity and to ensure the benefits are shared fairly.

If anything, recent government policy decisions, such as Future Made in Australia, should provide us all with hope. The existing challenges of industry are no longer falling upon deaf ears, and shaping a more secure future for manufacturing is now within our grasp. ■

42 me annonnamenting

Manufacturing Jobs

For Australia

AMWU members have long campaigned to protect and grow our local manufacturing industries. We know a strong domestic capability is key to a resilient economy, deliver good jobs, and strengthen communities.

fter 30 years of policy neglect, we had to rely heavily on imported manufactured goods through most areas of our economy. The COVID pandemic exposed the fault lines in our international supply chains, and we saw a wave of public support for making more things here.

There has been a lot of work in the background, with AMWU members leading the charge, to convince governments at all levels that not only does it make good economic sense for Labor governments to support local manufacturing, but it is also politically advantageous.

After years of solid campaigning, the Albanese Labor government announced 'A Future Made in Australia'. It stands as the biggest industrial and economic policy shift of our lifetimes; with the potential to change the face of Australia's industrial capability for generations to come. This is an historic win for AMWU members.

We have not finished. We continued to push the Labor government to raise its ambitions and deliver on the good jobs that we were promised. We campaigned to put manufacturing jobs into the national political debate, and secured signed commitments from the Prime Minister to:

- · Increase local content requirements on all energy projects which will increase domestic manufacturing capacity and expand local supply chains
- Deliver an effective response to dumping of imported manufactured goods, meaning Australian companies will compete on a level playing field
- · Implement a secure Australian jobs code on all government projects to ensure that employers comply with industrial and safety laws, pay market rates, and treat their workers ethically

· Support union rates of pay on projects meaning we can deliver union agreements to maintain and lift the industry standards

· Create a 'Future Made in Australia Council', with unions at the table to work with government and project developers to maximise the number of local jobs in the regions that need them

Expand the role of the Net Zero Economy
Authority so that it's charged to deliver investment in
large-scale fabrication workshops that will be filled
with Australian iron, steel, and aluminium going
into projects and infrastructure which we will need
in the future.

The re-election of the Albanese Labor government means that we are one step closer to delivering on a number of big policy ambitions for our industries, and for better outcomes for workers. We must now hold Labor to their commitments.

There is no reason that our future energy needs

cannot be made here. As our energy needs change, we must secure the future of our industries and workforce where they're needed most.

The AMWU is always on the side of workers. That's why we have built broad support for workers to have a voice and for our economy to be reshaped in a way where we all get to share in the wealth that we create.





I'm so proud that we, in Tasmania, are the sole paper mill in Australasia making newsprint.

DELEGATE/HSR PROFILE

Dave Pauly

Powering Australia's last newsprint mill

t's not often you get to see family when you're busy juggling the demands of work. But AMWU delegate and HSR Dave Pauly goes to work at the Boyer Paper Mill every day and sees three generations of his family working beside him.

"I'm so proud of myself and my achievements. [Working at Boyer has] paid my mortgages, it's fed my family, it's sent my kids to school, and now I've got a son, and his son, working at the mill."

Dave has worked in chemical processing and paper production at the Tasmanian mill for 47 years. He's proud of his long union membership, and even more proud to see the advancement of his industry for workers in his community.

Recently, the federal government announced \$24 million to support the mill to electrify, which Dave admitted couldn't have come at a more important time.

"We needed this money to survive," Dave said, "we've been down and out, and we've always kept our head above water, and we'll continue to do that. But we needed help from the federal government, and the Prime Minister delivered."

The funding from the Albanese government will help the mill move away from coal towards electric-fired boilers — part of a transition that Dave said is vital to securing the future of the workforce and the future of the industry.

The mill at Boyer is one of the state's largest carbon emitters, burning 80,000 tonnes of coal per year.

Transitioning away from coal-fired energy generation to renewable energy offers a lifeline to our country's first and only surviving newsprint paper producer.

"We've been surviving for 84 years," he said, "this offers job security and it keeps the mill running."

Dave has seen the impact of overseas ownership and underinvestment, back when Boyer was owned by Norwegian company, Norske Skog. For him, it highlights the value of keeping jobs and manufacturing local.

"I'm so proud that we, in Tasmania, are the sole paper mill in Australasia making newsprint or lightweight-coated [paper]," he said. "I will always read the newspaper until it stops producing."

And when that newspaper rolls off the press, Dave knows where it came from. ■





It's time to support

Manufacturing Jobs

For Australia.

28 / AMWU JOURNAL WINTER 2025

FIGHTING FOR NATIONAL CONSISTENCY & SAFETY IN TRAINING FOR OUR EV WORKERS

There are big conversations across the country around the economic and industrial shift to a less carbon-intensive economy.

There are big across the vehicle industry in various parts of the supply chain. Our members are still designing and manufacturing suspension and driveline components; maintaining and servicing cars, trucks and buses; and come to our aid when our vehicles break down on the side of the road.

Common in the lived experiences of our members is the electrification of passenger and heavy vehicles, where AMWU members have played a significant role in a manufacturing-led response.

Replacing and upgrading our diesel bus fleets with electric has been motoring along for several years across the country.

We also represent workers in every state and territory working in the maintenance and manufacturing of various electric bus fleets.

The AMWU has been pushing for national consistency in skills, training, and safety for workers transitioning from internal combustion engines to high voltage electric vehicles.

In Victoria, the AMWU leads the way in delivering the upskilling and training of our members in the maintenance and safety of electric buses and heavy vehicles.

With the support of the Victorian government, the AMWU has worked with industry and TAFE partners over the past two years to develop and trial a training skill set with courses in depowering, inspection, diagnostics, maintenance, repair, land safety.

We stand with a great opportunity here to deliver a nationally recognised and transportable skill.

Australia has the skills, infrastructure, and natural resources to build and sustain a domestic electric vehicle (EV) manufacturing industry.

But our members report a lack of consistency, with training providers in some states offering a low skill set or unaccredited qualification, meaning the qualification can't be used elsewhere. There's also significant inconsistency in the framework for upskilling.

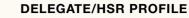
There are some solutions the AMWU is working to secure to bridge these gaps.

We're pushing for a national consistency with either licensing or accreditation that lends itself to the portability of workers' skills. We want to see national standardised training, through TAFE, when it comes to obtaining an EV repairer's licence.

With heavy vehicle and high voltage qualifications, the skill set must be transferrable nationally, to replicate what we already have with existing heavy vehicle licensing and qualifications.

With the development and expansion of the EV market, in the global context of a carbon constrained future, there is also an opportunity to secure Australia's place as a high-quality manufacturer of electric buses and trucks.

Our local manufacturing industry delivers highlyskilled, high wage jobs. The race to secure these jobs into the future is well underway.



Jamie Purves



As an AMWU delegate and HSR at Kinetic – a major Victorian bus operator – Jamie Purves has played a pivotal role in helping his workmates adapt to the biggest shift the vehicle industry has seen in decades: the transition to electric vehicles (EVs).

When the Victorian government began phasing in EVs, Jamie and his fellow delegates pushed hard to make safety a priority. "660 volts isn't like 12 volts. You don't get a second chance," Jamie said. With union backing, he helped develop a safety-first training program now implemented at 85% of the Kinetic maintenance sites.

At first, many workers were hesitant to retrain, but as Jamie explains, "To move forward in our society today, we need to move with the times." Today, workers of all ages, including long-time diesel mechanics and young apprentices, are embracing change through on-the-job training and upskilling at TAFE Centres of Excellence.

Jamie believes in building a future where no worker is left behind by new and emerging technology. "There's always going to be public transport. It's a job for life."

With experienced delegates like Jamie, his workplace is becoming safer, more skilled, and better prepared for the future. ■



He sees his fellow delegates as a team, backing each other.

"We'll contact each other, and the more seasoned delegates try to mentor the new delegates, but unfortunately in this industry there's a high staff turnover rate too. We'll get a good delegate but then they'll move on, which can be frustrating, but it's just part of the challenge as a delegate."

He knows how important collective bargaining is, and how the rights that workers enjoy today have been hard-fought for by unions. You can see with every fibre of his being, he recognises how important it is to carry on the culture.

"I'm lucky, we have a strong EBA. But we've had a lot of legislative changes which have eroded our right to strike. My biggest need and want as a delegate is for IR reform," said Gordon.

"As a union movement, we desperately need to regain our right to strike, and we need to throw out the current lockout laws. We can go out for an hour, and our employer can lock us out indefinitely."

"We're fighting with one hand tied behind our backs," he said, "it's an uneven fight."

"We have to keep campaigning for our right to strike. It's the only tool we have to even out the playing field. We've always been agitators, and we always will be." ■



LIFE-SAVING LEAVE

umble and determined, Chris Mooney's path to becoming an AMWU delegate was driven by a simple yet powerful motivation: standing up for his workmates. When the opportunity arose, he stepped forward, and for the past 15 years he has proudly represented both white- and blue-collar workers in Thales Garden Island's marine division which overlooks beautiful Sydney Harbour.

In that time, there is something that eclipses the incredible views. His proudest contribution to date was in 2019. He played a key role in securing 10 days of paid domestic violence leave in Thales' new enterprise agreement. This achievement was part of the national union-led 'We Won't Wait' campaign, which called for this vital leave to be enshrined in the National Employment Standards.

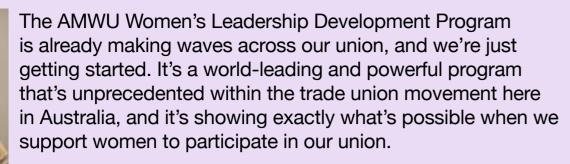
Negotiations with Thales management only moved forward after AMWU members voted for industrial action. As a result, more than 3,600 Thales workers nationwide now have access to this entitlement under the National Thales Framework Agreement – making Thales one of Australia's first major manufacturing workforces to implement the policy.

"It's something that people need in a time of crisis. We recognise that it is important for heavily unionised sites like ours to lead the way on this."

Since then, workers at Thales have also won reproductive leave.

Dedicated union activists like Chris play a crucial role in improving workplace conditions and ensuring worker health and safety. Thanks to their efforts, essential protections such as life-saving domestic violence leave have become a reality for thousands of workers.





Women's Leadership Development Program

n the industries we represent, AMWU women are already leading. Women are playing an active role in our union whether on the job; in delegate roles; or standing up for better pay, safer conditions and respect at work. We want to make sure that leadership is recognised and supported.

Over the course of this year, AMWU women delegates will come together from around the country for face-to-face training. Building practical skills, developing organising know-how, learning the ins and outs of union structures, and gaining the confidence to lead — not just in their own workplaces but across our movement.

What will make this program different is its focus on collective power. This program will help shift the culture of unions, making leadership more inclusive, representative, and robust. When women are given the skills and support, we know their workplaces will change for the better.

The AMWU is proud to be leading the way. The Women's Leadership Development Program is a bold step forward, and we can't wait to see how it strengthens the voices of AMWU women.

BREAKING BARRIERS

An incredible AMWU win was our success in being awarded a \$4.9 million federal grant for 'Building Women's Careers'. This will see the delivery of a national project that aims to tackle systemic barriers that prevent women from entering and thriving in trades and technical careers.

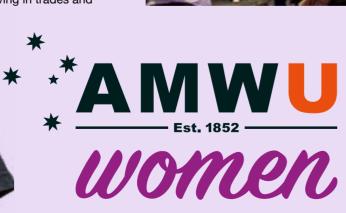
The AMWU's Breaking Barriers: Women in Trades and Tech project has two key initiatives: Breaking Barriers in Industry and Breaking Barriers in Training.

The industry initiative supports more than 30,000 workers by partnering with employers and community organisations to improve flexibility, workplace culture, and gender equity. It delivers tailored workplace training and co-developed action plans to drive change.

The training initiative works with TAFEs and Group Training Organisations to create flexible, accessible pathways into apprenticeships — especially for women pursuing trades later in life. Training is delivered outside traditional hours and focuses on skills like welding, fitting and turning.

Major partners include Tradeswomen Australia; TAFEs nationwide; and employers across manufacturing, construction, and clean energy where the AMWU has an active presence.











AMWU State Conferences

Across May, the AWMU held our State Conferences in Sydney, Melbourne, Launceston, Brisbane, Adelaide and Perth with delegates from across the country uniting to discuss and address key issues in their workplaces.

hese conferences are a crucial part of the AMWU's democratic process, allowing members to discuss and shape the union's future direction and influence key policy decisions.

Sharing the conversation with our elected conference delegates around opportunities that exist right now for our union results in better decisions.

Our delegates bring their lived experiences and dedication to upholding the values of an effective and democratic union to these conferences.

Witnessing rank-and-file delegates come together to discuss and debate how they want to see our union strengthened and united is an enriching experience. Our workplace leaders develop and grow in confidence as they participate in our governing structures.

This year, it was refreshing to see many new delegates elected from our workplaces.

The motions from State Conferences have been referred to our National Conference for consideration.

This demonstrates the AMWU is focused on the interests of our members. Importantly, the AMWU will have a strong working-class agenda to unite around and campaign for.







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How WageGuard helped Jeff after a cancer diagnosis

"Wageguard meant I could take the time I needed to recover. It was a Godsend."

In February 2022, Jeff Lally scratched his face and felt something unusual - a hard lump just beneath his left jaw. After nearly three decades in a physically demanding job, Jeff, then 51, was used to bumps and bruises and didn't think much of it.

In February 2022, Jeff Lally scratched his face and noticed a hard lump beneath his left jaw. After nearly 30 years in a physically demanding job, Jeff, then 51, was used to knocks and bruises and didn't think much of it.

By the next morning, the lump had swollen. His doctor immediately booked an ultrasound, which revealed a tumour. Further testing confirmed it was cancer - caught just in time, before it spread to his lymph nodes.

Surgeons moved quickly to remove the tumour. Although the prognosis was good, Jeff began a gruelling course of treatment. "It was really hard," he recalled, "I wouldn't have wished it on my worst enemy. I wasn't myself, and I knew I'd never be the same again."

His recovery took eight long months and left him physically and emotionally drained. During that time, WageGuard allowed him to step away from work and focus on healing.

"WageGuard meant I could take the time I needed to recover," Jeff said, "it was a



Godsend. The claims process was easy - just a doctor's certificate - and the payments came through without issue." Without it, he believed he would have had no choice but to return to work too soon. "It would've meant either trying to work when I couldn't, or losing my income entirely," he said.

Now cancer-free, Jeff said the experience changed his perspective. "You never know when you're going to wake up and something's wrong. That's why income protection is so important."

For Jeff, WageGuard wasn't just income protection - it was a lifeline.





NEW SOUTH WALES

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QUEENSLAND

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SOUTH AUSTRALIA

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VICTORIA

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WESTERN AUSTRALIA

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