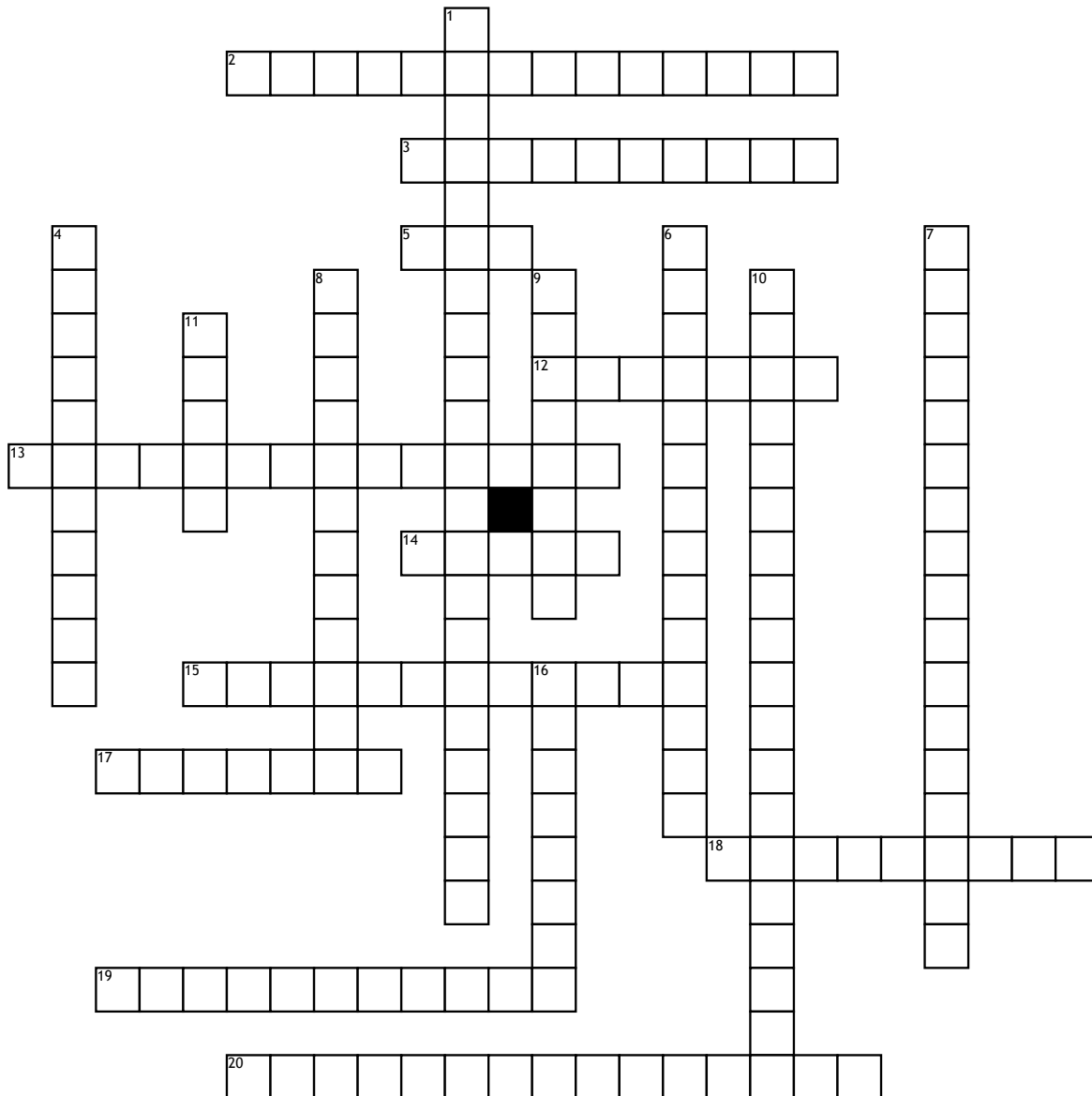


Employment



Across

2. A way of saving to have money in retirement
 3. when a particular job a person is doing is no longer required to be performed, sometimes due to technological changes
 5. a borad-based tax of 10 per cent on the supply of most goods and services consumed in Australia
 12. Proportion of normal full-time benefits related to the hours worked
 13. treating a person less favourably because of factors such as gender, ethnicity, religion or disability
 14. the part of our income taken by the government to pay for collective goods and services.
 15. non-wage benefits such as long service leave

17. extra pay to compensate casual employees for lack of access to entitlements
 18. when a third party helps those involved in a dispute to reach a solution acceptable to both sides.
 19. people aged 15 and over who are either employed or unemployed
 20. industry involved in the growing or extracting of natural resources

Down

1. training in a full-time job with time allocated to attend university or TAFE
 4. a method of resolving disputes where the parties involved discuss the issues to reach a comprimised.
 6. training and education

7. industry involved in turning raw materials into finished or semi-finished products
 8. similar to mediation except the conciliator can suggest possible solutions.
 9. a person who hires employees
 10. agreement about pay and conditions made at workplace/enterprise level
 11. A document that outlines an employee's minimum pay and conditions
 16. a person who works for a wage or salary