

General secretary John Hannett Decision day for Scotland

embers in Scotland will make history in September when they vote in the referendum on the 18th. This is a momentous decision and I would urge all members to use their vote.

As you know Usdaw is part of the Better Together campaign and we firmly believe Scotland's, and the rest of the UK's, future will be much stronger and brighter if the union is maintained.

I agree with the leader of the Scottish Labour Party Johann Lamont who rightly asks of the referendum – What is in the best interests of the people of Scotland?

For all the benefits that being part of a bigger nation brings in terms of job security, pensions, education and health, I believe the majority of voters will rightly vote NO on September 18.

Award-winning union

It gives me great pleasure to report that *arena* won first prize in the best trade union magazine category at the TUC Press and PR Awards in the summer. Usdaw also won first prize for its Maternity and Parental Rights guide in the best one-off publication category.

In addition we were highly commended for our e-newsletters and for the *arena* feature on the bedroom tax.

This is further recognition for the investment Usdaw has made over the years in its communications strategy. This is a fast-changing environment and we are determined to keep ahead of the game. We have also put more resources into our social media profile so look out for future developments in this area.

John Munul J

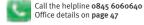
John Hannett, General Secretary



Watch reps, officials and MPs on YouTube.com/usdawunion



Follow us on Twitter @UsdawUnion





arena

PUBLISHED BY

188 Wilmslow Road, Manchester M14 6LJ

T. 0161 224 2804

F. 0161 257 2566

E. arena@usdaw.org.uk

W. www.usdaw.org.uk

HEAD OF MEDIA & COMMUNICATIONS

Mike Glover

EDITOR

Peter Rees-Farrell E. arena@usdaw.org.uk

REPORTER

Mairead Bradley

EDITORIAL ASSISTANT Paula Barke

ADVERTISING & DESIGN

Century One Publishing Alban Row, 27-31 Verulam Road, St. Albans AL3 4DG

T. 01727 893 894

E. enquiries@centuryonepublishing.uk **W.** www.centuryonepublishing.uk

ADVERTISING MANAGER

David Murray

T. 01727 739 182

E. d.murray@centuryonepublishing.uk

DESIGN & PRODUCTION

Heena Gudka

PRINT

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Usdaw has won another major legal victory this time for former Comet workers who were not consulted by the administrators when they faced redundancy in late 2012.

More than 650 staff at 195 stores, offices and a distribution centre will now share compensation by way of a Protective Award of up to 90 days gross pay.

However, it is the taxpayer who will foot the bill as any payment will be made by the Redundancy Payment Service despite administrator Deloitte deliberately flouting the law.

General secretary John Hannett said: "It's absolutely disgraceful that companies can get away with this sort of tactic in the 21st century.

"Having already been through the trauma of losing their job, the former staff at Comet have had to wait more than 12 months for this decision and have been forced to seek justice through a lengthy tribunal hearing.

"The Government needs to end the **perverse financial incentive** for employers and administrators not to comply with legal obligations on collective redundancy consultation."

There are former Comet employees from 16 stores who will have to wait for the European Court to decide on the Woolworths and Ethel Austin case. This is because they worked in workplaces with fewer than 20 employees and, while the Government is fighting to have them exempted from protective awards, Usdaw will be making the case for justice for all staff regardless of the size of the store.



Time to sort out your finances but unsure where to start?





Our advisers can help you achieve your financial goals

You work hard for your money but is your money working hard for you? Maybe you know you should be doing something about your finances but don't know who to turn to for advice you can trust. Yet the sooner you take action, the more likely you are to achieve your financial goals.

Complimentary, no obligation consultation

As a member of Usdaw, you are entitled to a no obligation complimentary consultation with Lighthouse Financial Advice, Usdaw's endorsed provider of financial advice. One of our professional advisers will talk to you to find out whether you could benefit from advice on issues such as:

- ✓ building up a nest-egg tax-efficiently, for yourself or for your children or grandchildren
- ✓ boosting your pension provision, so you will be able to enjoy a comfortable retirement
- ✓ protecting your family's income, so they have enough money if the worst happens
- accessing your pension and getting the best possible income in retirement
- ✓ passing on your wealth to your loved ones in a tax-efficient way
- ✓ other aspects of financial planning.

They have the knowledge and expertise to provide you with practical, affordable advice that is easy to understand and can improve your financial situation. To arrange your complimentary, no obligation consultation contact us on:

> Call 08000 85 85 90 or email appointments@lighthousefa.co.uk







www.lighthousefa.co.uk/usdaw



Usdaw was saddened to hear of the death of one of its longest serving members Bill Nicholas, who died on July 9, aged 100. "Bill was a lifelong trade unionist and Usdaw member for 85 years," said general secretary John Hannett. "A truly remarkable man and respected throughout the South Wales and Western division for his commitment and strongly held beliefs. Our deepest condolences go to his family and friends."

Pay growth falters

Regular pay growth fell to 0.7 percentage points between March and May this year - its lowest level since records began - the Office for National Statistics has reported.

"With pay growth falling to a record low, serious questions must be asked about the quality of jobs being created in Britain today," said TUC General Secretary Frances O'Grady.

"If all the recovery can deliver is low-paid, low-productivity jobs - many of which don't offer enough hours to get by - then it will pass most working people by and Britain's longterm economic prospects will be seriously diminished."

Inequality widens

Executive pay is now 180 times that of the average worker – up from 60 times that of the average worker in the 1990s, according to a new study.

The High Pay Centre think tank also found that the pay of the average FTSE 100 chief executive had increased from £4.1m to £4.7m last year.

It was recently reported that inequality is on the rise once again in Britain after narrowing in the years immediately proceeding the recession. The increase in the gap between the richest and poorest is explained by the Coalition's welfare cuts coupled with a recovery in the rate of pay at the top.

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News

Jobless hit hard

Unemployed targeted by cruel Coalition, says TUC

People who lose their jobs will be forced to wait more than five weeks before they get any help from the welfare state in new plans by the Tory-led Coalition.

The controversial plans are hidden in the small print of the rules for the new Universal Credit system – the Government's flagship benefit reform and will see families already reeling from the austerity cuts forced to rely on foodbanks, claims the TUC

The five-week wait will apply to anyone making a new claim, however long they have held their job or however much National Insurance they have contributed. "Working hard all your life will be no defence against this vicious new plan," says the TUC.

To mark the launch of the



TUC's Saving Our Safety Net campaign it has created a magazine aimed at union members that makes the case for protecting the safety net. The

magazine features compelling personal stories, pictures and graphics, and illustrates how the Government's welfare reforms are hitting working people.



Bedroom tax puts tenants in debt

TUC general secretary Frances O'Grady has slammed a government-

commissioned analysis of the bedroom tax that shows many affected tenants are being pushed into arrears.

"The Government has shamefully sneaked out this report, but it lays bare the damage wreaked by the bedroom tax. It shows how people are simply not able to move and instead are being pushed into rent arrears. As a result, many could end up losing their homes altogether," she said.

"Government claims that the bedroom tax will free up under-occupied housing stock are farcical. The bedroom tax is one of the most pointlessly cruel welfare policies instigated by a government that remains determined to take away the safety net that so many rely upon."

TUC Rally

London and Glasgow to host TUC rallies to push for UK-wide pay rise

Members are being urged to join tens of thousands of trade unionists at the TUC rallies in London and Glasgow on October 18 to demand a pay rise for UK workers.

Marchers will meet at the Victoria Embankment and will begin with a march through central London, culminating in a rally in Hyde Park.

"People are currently facing the biggest squeeze on their incomes since Victorian times, and wages have fallen in real terms every year since 2010. We believe that as growth returns to the UK economy, everyone should get a fairer share in the recovery," said general secretary John Hannett.

Members should contact their divisional office (0845 6060640) to register their interest.

You can also keep up-to-date at: www.usdaw.org.uk or www.britainneedsapayrise.org.uk





Know your rights

Pension quiz

Take the special *arena* pension quiz and put your knowledge to the test - it's only for fun - if you want more, visit the website

WANT MORES

Contact the Pensions Team
at 188 Wilmslow Road,
Manchester, M14 6LJ.
Or email
pensions@usdaw.org.uk
or call
0161 224 2804

- You will automatically be enrolled into a workplace pension scheme if?
 - a. You are aged between 22 and State Pension Age
 - b. You work in the UK
 - You earn above a certain amount (determined by the Government each year)
 - d. All of the above
- What gives company pensions a better advantage over personal pensions?
 - **a.** You can pay into them for longer
 - b. Your employer makes a contribution on your hehalf
 - c. You receive a higher rate of tax relief
- Agency workers can be auto-enrolled if they meet the normal qualifying criteria?
 - a. True
 - b. False

- The Government gives you tax relief on your pension contributions, so for a basic rate tax payer, for every £1 you pay into a pension what will this actually cost you?
 - a. 90p
 - **b.** 70p
 - c. 50p
 - d. 80p
- Within a defined contribution scheme the amount of pension you receive at retirement depends on?
 - a. How successful your investment choices were
 - **b.** The amount of contributions paid in
 - c. How long your pot has been invested for
 - d. All of the above
- Following the budget in March 2014, in some circumstances you will be allowed to cash-in some

- of your individual pension pots, up to the value of?
- **a.** £10,000
- **b.**£5,000
- c. £2,000
- What body was set up by the Labour Government to compensate members of defined benefit schemes where the employer has gone bust and there is a deficit in the pension scheme?
 - **a.** Financial Services
 Compensation scheme
 - **b.** The Pensions Regulator
 - c. Pension Protection Fundd. None of the above-there is no compensation fund
- 8 It is illegal to encourage employees to do what?
 - a. Opt out or give up active membership of the pension scheme
 - b. Offer another benefit/cash alternative to opting in
 - c. Select people who have

- Is your company changing your pension arrangements?
- Have you been auto-enrolled?
- Do you want to run a Pensions Awareness Day at your workplace?
- Do you want to learn more and sign up for the pensions home study course?

 For the answers to all of the these questions please contact the pensions department on o161 224 2804 email: pensions@usdaw.org.uk



opted out for recruitment or promotion above people who do not

d. All of the above

If someone opts out of the pension scheme does the employer still have to pay a contribution on their behalf?

a. Yes

b. No

10 What is the current weekly value of the State

Basic Pension (single person's allowance)?

a. £140.25

b. £113.10

c. £120.50

11 Following the State
Pension reforms in 2016
what will the State
Pension Age increase to
between 2026-2028?

a. 66

b. 67

c. 68

12 In 2016 how many years National Insurance Contributions must you have paid or been credited with to get the full State Pension?

a. 30

b. 35

c. 39

d. 42

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SEMONA

Useful contacts

TRACING A LOST PENSION?

Contact the Pension Tracing Service www.gov.uk or phone 0845 6002 537

STATE PENSIONS?

For the State Pension Age Calculator and Getting a State Pension Forecast (BR19 form) go to: www.gov.uk or phone the Future Pension Centre on 0845 3000 168

Feature Exposing the scams

How to lose your money!

We all love a bargain but beware there are many fraudsters out there waiting to part you from your hard-earned money

K consumers lose millions of pounds in scams and frauds every year, don't be the next victim. arena looks at the most common and most costly...

Premium-rate telephone numbers

You will be told you have won a prize and have to call a number to claim it. However, the number will be a premium rate 090 number. If you call it will cost you and then you will be deliberately kept hanging on to rack up the charges. Don't be tempted, don't ring. An estimated one million people each year, losing an average of £80 each, are taken in by this scam.

The Nigerian letter scam

This scam is a letter or email offering you a huge payment if you can help get money out of a foreign country. The writer will claim to be a government official, a professional or even a clergyman. They will tell you

that they need to transfer millions of dollars to the UK – and you're promised a slice of that money for helping with the transfer. You will be asked for your bank details and guess what – the fraudsters then raid your bank account. Alternatively, you will be told to send an upfront fee. Either way, you never see a penny of the promised payment.

Bogus Holiday Scams

One of the most costly scams, with the average victim losing £3,030. It works as follows: you're handed a scratch card and discover you have won a free holiday. You have to attend a presentation to collect your prize, usually at a swanky hotel, with glossy brochures and posters all adding to the air of authenticity. You'll be pressurised in to signing up there and then only to realise that your 'free' holiday has a lot of extra costs, such as transport and other less





TAKE AVOIDANCE MEASURES!

- Trust your gut instinct and remember if something looks too good to be true it probably is.
- Don't pay for anything upfront.
- Don't be taken in by the apparent authenticity of a document or professional appearance of a company.
- Never pay for a 'free' gift or reveal any personal information; this will be used to bombard you with future scams and possibly take more money off you.
- Read the small print on any documentation you receive and make sure you understand it all before agreeing to anything. Don't rush into decisions.
- Check the company is legitimate by asking for full contact details, including the street address and local telephone numbers.
- Check bills and bank statements regularly for rogue entries – essential if you want to spot fraud early.
- Install the latest antivirus and firewall software on your computer. Make sure the 'automatic updates' setting is on.
- ID fraud is on the rise, so set your privacy settings on social networking sites to maximum.
- Carry out periodic reviews of your 'friends' and 'contacts' on all your electronic address books, and consider deleting those you don't know personally.
- Protect your smartphone and enclosed datacard with a PIN in case your phone falls into the wrong hands.





obvious but nonetheless 'compulsory' extras.

Miracle 'cures' on health, debt or tax rebates

Again unsolicited emails or letters promising you weight loss through 'magic pills', or offers of ridding you of your debt, or promises to win back tax rebates. All can appear very 'professional' with glossy leaflets and even celebrity testimonials but stay well clear. Invitations to send money should be resisted.

Foreign lottery scams

Logically, if you haven't entered a lottery, you

> can't win it, so any letters or emails that tell you otherwise should be treated with a jackpot load of suspicion. The 'winner'

will be told to phone the prize line, which unsurprisingly is a premiumrate number, or asked to send off a cheque for a small amount to cover administration fees. Of course, the promised huge cash prize never materialises and the swindlers make a tidy sum from the thousands of victims' payments.

Money loans

Advertisements in local papers or in leaflets offering fast money loans without

formal credit checks should be avoided. It works like this: You call up a freephone number and are then told that your loan is agreed but you need to pay insurance costs via a money transfer. But once you've paid the fee, you never receive your loan or hear from the company again. Never, ever give your bank details to someone you don't know, and be sure to report the swindlers too. If you have fallen victim to this scam, report it to the police.

Online dating

The online dating scam or 'romance fraud' preys on people's vulnerability and loneliness.

Fraudsters - who may pose as men or women - will often claim they work abroad, in the army or on an oil rig, for example, to explain why they can't meet you in person and why their personal details are sketchy. So beware - your stunning Estonian blonde could actually be a bearded West African fraudster. Once they have won your trust, the requests for money start - usually to pay for a medical emergency or a flight. Once you've fallen for the scam and crossed the trust threshold, more payment demands usually follow.

Report any suspicious activity to:

www.actionfraud.police.uk

Unity in action

Take Pride – film captures true solidarity

Real-life story shows how one active rep's involvement in the eighties Miners' Strike broke down barriers

ow many Usdaw members can say they have had a film made about them? Well, Mike Jackson can as the story of how his gay and lesbian friends in London supported the miners during the 1984-85 strike has just been released as a film – *Pride*.

It stars Bill Nighy and Imelda Staunton with Mike's character played by Joseph Gilgun (star of *Emmerdale, This* is England and Misfits).

"I was working as a volunteer on the London Gay Switchboard in the early '80s," said Mike. "When the strike started in 1984 and the then Thatcher government were trying to starve the miners back to work we started to raise money for the miners in South Wales.

"We held collection buckets outside the gay and lesbian pubs and clubs and we were amazed by how much support and cash was donated. We made contact with miners in Dulais who invited us down to stay and everything progressed from there.

months were probably the most important in the history of the trade union movement since the war. I'm sure many readers won't appreciate just how important and tough they were for the miners.

"We were with the miners when they decided to go back in March '85 – a sad day. I remember one of the miners said: 'We' ve lost this battle, so now it's time for us to turn to support those who have supported us and none more so than the lesbians and gays'.

"And they did. They brought their families up to London and their beautiful silk "For several years lesbians and gays had put propositions to the annual TUC conference trying to get lesbian and gay rights onto the trade union movement's agenda but they were always defeated. That changed in 1985 when the NUM announced that it was going to support us. We won and I think that you can draw a line linking that conference to the Equalities Act and other gains we have made 25 years later."





Humour, history and harmony Pride has it all

With an award winning, all-star ensemble cast, *Pride* is a heartwarming British comedy drama based on a remarkable true story.

Pride is set in the summer of 1984 – Margaret Thatcher is in power and the National Union of Mineworkers NUM is on strike.

At the Gay Pride March in London, a group of gay and lesbian activists decides to

raise money to support the families of the striking miners. But there is a problem. The union seems embarrassed to receive their support.

But the activists are not deterred. They decide to ignore the union and go direct to the miners. They identify a mining village in deepest Wales and set off in a minibus

to make their donation in person. And so begins the extraordinary story of two seemingly alien communities who form a surprising and ultimately triumphant partnership.

For more on Pride, visit:

www.pridemovie.co.uk



orrisons rep
Peter Carroll
clearly enjoys
helping people
as he combines his union
work with volunteering for
the St John Ambulance
charity.

The 30 year-old, who works at the Connah's Quay store in North Wales, has developed a range of skills which he hopes will help him progress both at work and with the charity.

"I really enjoy belonging to such well-known and worthwhile organisations," he said. "In my union role, I've been a rep for two years now, we are here to support our members whenever they need us, and it's the same with the St John's charity.

"For the last eight years I've been a cadet officer teaching 10-18 year-olds first aid and various other subjects like radio communications, casualty simulation and health and safety awareness.

"We also provide first aid cover at both local and national events from the village fair, off-road motorbike meets, to the National Eisteddfod festival in Wales.

Helping people in need of support is what it's all about

"We treat an array of different injuries from minor cuts to more major incidents such as cardiac arrests.

"Our cadets also work towards the Grand Prior Award, which is similar to the Duke of Edinburgh Award. We believe that

every young person should have the opportunity to learn basic life saving skills. They enjoy it too because at cadets it's all about fun, adventure and community."

Peter is hoping his experience as a cadet officer and his skills as a union rep will help him to further his

career.

"I'd like to carry on teaching the cadets for another ten years or so and then

look at moving to the regional staff as an officer. As for my job with Morrisons my ultimate goal is to become a store manager!"

For more information on being a rep visit the union's website:

www.usdaw.org.uk/bearep

Keep up to date by signing up to Twitter and following @UsdawUnion





- Go to http://twitter.com/signup, or scan QR above.
- Enter your full name, email address, password that you will remember and a username (usernames are unique identifiers on Twitter)
- 3 Click Create my account. Twitter will send a confirmation email to the address you entered on sign up.
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art-time Tesco checkout operator **Lebo Phakoe's** skills as 'a good listener' and willingness to stand up for her colleagues has seen her progress to the union's Academy1 training programme.

The 43 year-old mother-offour and grandmother, who originates from Lesotho in Southern Africa, works at the Woodford Green store in Essex. "I want to empower people so they can become more confident and make the most of their lives," she said. "I can do this by informing them of their rights at work and supporting them when they need me.

"I joined the union because I liked the idea of unity. Together we can make a difference.

"My colleagues encouraged me to take on the role of rep

three years ago because they knew I was a good listener and I was always the one they came to for advice and a chat anyway, so I might as well be doing the job.

I'm determined, driven, and always on hand to advise my members

"Getting involved is one of the best decisions I've ever made. I'm more confident and I have more self-belief.

"I've enjoyed everything I've done with the union, summer schools, courses, federation weekends and I've made so many good friends too.

"I've grown as a person and I now have the confidence to go and

recruit in other stores

and companies. It's been a fascinating journey. When I started I didn't have a clue, but over the last three years, the training courses and the support I've had has been

excellent."

"I consider myself to be a very driven, determined and caring person

and my union role allows me to be myself. My mother was my main motivator and I'm sure I've developed her resolve.

"I try to always embrace life whatever it brings. If I can help to change just one person's life then it is worth it."

> For more information on being a rep visit the union's website:

www.usdaw.org.uk/bearep

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Usdaw gives Michael a leg up

after jogging accident

You're part of a winning team with FirstCall so-says Shop Direct's Michael Clee who ran into a metal bar and injured his leg while out jogging on a local railway footpath.

The union's legal team took up and won his case against the local authority and Michael kept every penny of his £2,100 compensation.

"The accident happened in January last year," said the 50 year-old from Bolton.

looking after you and your family

"It was winter and dark and the path was overgrown so I didn't see the piece of metal sticking out until it was too late.

"I've been a union rep for 19 years so I knew to get on to FirstCall. It was all settled in less than a year, I had an excellent service.

"I tell all my members when they join that they are on to a winner, the union is there for you anytime, anyplace, anywhere."

Ankle injury put straight

for Buxton after fall

FirstCall took the pain out of the claim for 51 year-old transport clerk Buxton

Mwandimutsira when he slipped on ice at work in January last year and injured his ankle.

A union panel solicitor took up his case, which was settled in May, and he received a cheque for £5,780 in compensation.

"I'd read about other success cases in the *arena* magazine so I contacted my local office," said Buxton who works for Wincanton distribution in Northamptonshire.

"It was so easy. Everything was dealt with in a very professional manner, my solicitor looked after me all the way.

"I joined the union at my induction four years ago. With hindsight it was a very good decision and worth every penny. I can't speak highly enough about the service and advice I had."





Kathy delighted with legal

help after leg injury

FirstCall is your insurance policy at work, says Kathy Taylor who was injured in an accident last year.

Union solicitors looked after her claim and she received £5,000 when her case was completed earlier this year.

The accident happened in July 2013 when the 48 year-old shop assistant worked for Tesco in Gateshead, Tyne and Wear.

"I was working a late shift in the warehouse sorting the waste when a stack of trays fell on me leaving me with a deep cut to my leg. It became infected and I was given antibiotics. It took three weeks to clear up.

"After the accident I rang the number on my FirstCall card which I keep handy in my purse.

"I tell everyone to join the union because you're covered 24/7."



Occupational asthma case

sorted out for baker Jon

Expert legal advice helped former baker Jon Westwood win a compensation claim against his employer after he developed occupational asthma.

"The service I had was brilliant, I had professional support all the way through," said the 43 year-old, who works for Tesco in Birmingham.

Jon had worked as a baker since he was 16. In 2001 he developed slight breathlessness and was referred to the chest clinic of this local hospital where he was reviewed on a regular basis.

He informed his supervisor about the possible diagnosis but no action was taken.

In 2006 he was advised he might be suffering with occupational asthma but that the diagnosis was 'uncertain.'

In October 2008 his consultant informed him that he had occupational asthma due to exposure to amalyse and flour.

Within 48 hours Jon was moved out of the bakery department to a new role on the shopfloor.

"I wasn't sure about putting a claim in but my union rep advised me to speak to the union. It turned out to be excellent advice.

"My case even went to court and the union's legal team looked after everything for me. Their expertise was invaluable.

"And it didn't cost me a penny – well, only my subs!

"I recommend the union to everyone now."

New member Denise pleased

with FirstCall Usdaw

Co-op baker Denise Ord had only been a member for 18 months when she slipped and injured her back at work.

FirstCall looked after her claim and in May she was awarded £10,000 in compensation.

"I didn't know I was covered for the accident which happened in May 2013," said the 55 year-old from Chester Le Street in County Durham.

"I contacted the union because I was off sick as a result of an accident at work and hadn't been paid my wages. I thought this was unfair.

"It turned out to be an important call. I was advised to make a claim through the union for both personal injury and my loss of wages.

"It was such a relief knowing I had a professional service backing me every step of the way."





Family man Graeme gets financial security

after serious injury

Warehouseman Graeme Lloyd received expert legal advice and a substantial compensation award from FirstCall after his employment was terminated due to a serious accident at work.

"I can't speak highly enough of the union's legal team, their professional help and support has changed our lives," said 42 year-old Graeme from Northwich, Cheshire.

"Because of the injury I couldn't return to work. It was a very difficult and stressful time for me and my wife and two young sons.

"Winning my case means we now have financial security for the future."

The accident happened in December 2010 when Graeme worked for DHL in Preston Brook in Runcorn. He injured his wrist when he slipped and fell on a wet ramp in the warehouse.

"I damaged the ligaments and had to have two operations," he said.

"As a result I couldn't return to my old job and my employment was terminated in March 2013.

"The case went to court and my legal team looked after everything. This gave me real peace of mind. I was delighted with the outcome, I couldn't have won my case without them.

"Because of the accident we've had to make a lot of changes. I've had to change careers and I decided to go down a more vocational route and train as a care support worker .

"It's hard to put into words how grateful we are. Joining the union is one of the most important decisions I've ever made for me and my family."

LEGAL **ROUND-UP**

Mandy Howlett

- **Age:** 52
- Employer: Tesco
- Injury: Foot
- Date of accident: May 2013
- Case settled: Sept 2013
- **Award:** £1,750
- Quote: "Great, settled in iust four months."

Mike McCarthy

- **Age:** 65
- **Employer:** St Merryn Meat
- Injury: Leg
- Date of accident: Nov 2013
- Case settled: March 2014
- Award: £2,500
- Quote: "The help and support I had was amazing."

Iris Evans

- **Age:** 58
- **Employer:** Tesco
- Injury: Knee
- Date of accident: April 2013
- Case settled: June 2014
- Award: £7,000
- Quote: "My solicitors were marvellous."

Paul Smith

- **Age:** 61
- **Employer:** The Co-operative
- Injury: Leg
- Date of accident: Aug 2013
- Case settled: June 2014
- **Award:** £3,000
- Quote: "Don't know what I'd have done without Usdaw."

Good advice for Linda

sees just reward

When Linda Rix had an accident at work she rang FirstCall, the union's FREE accident claims helpline and 18 months later she received £3,000 in compensation.

Linda sustained multiple injuries when she slipped and injured herself on the shopfloor and was off work for a week.

"My union rep Graham Clover advised me to ring the accident claims helpline. It turned out to be great advice.

"A solicitor rang me and everything was done over the phone. I was totally amazed.

"And with FirstCall I got to keep every penny of my payout. I didn't have to pay for anything.

"If I'd have used a high street solicitor they'd have taken 25 per cent from my settlement."





Back injury sees payout for

engineer David Horton

Maintenance engineer David Horton knew exactly what to do when a work-related repetitive back injury left him unable to return to work.

The former shop steward contacted FirstCall and the union's legal team looked after his claim. He was awarded £5,000 earlier this year.

"The problem started in December 2010 when I worked for Walter Hollands and sons, the pie-makers," said the 54 year-old from Rossendale, Lancashire.

"I went to see my GP on a number of occasions and had painkillers and physio, but it didn't improve.

"I eventually underwent a operation to try to repair a disc problem. I couldn't return to my job and was made redundant last year.

"Even though I'm not working I've kept my membership going. It's too valuable to be without."



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Campaign Respect Week

Abuse is not part of the job

Members can play a vital part in the union's campaign to keep workers free from verbal and physical intimidation

rotecting workers from abuse, making sure all incidents are reported and lobbying local politicians are the key aims of this year's awardwinning Freedom From Fear campaign and the annual Respect Week this autumn.

General secretary John Hannett sees the week as a key event in the union's calendar: "Thousands of our members are being verbally and physically abused during the course of their working lives," he said. "Our campaign has brought this unacceptable

situation to the attention of the general public, employers, the police and the Government.

"Yes we have made progress, but there is more to do. Our members are doing an excellent job and do not

part of the job."

Yes, we have made progress but there is still more to do

Members, reps and officials "Yes

Members, reps and officials will be combining to promote the week across the UK during the 10-14 November. Reps will

the 10-14 November. Rephave already received details via a direct mailing that includes, flyers, surveys and order forms, and a wealth of other promotional material.

deserve threats, intimidation or abuse under any circumstances. "I'd urge all of our members to get involved in the campaign and to help make the workplace safer.

Remember: Abuse is not











GV driver Graham Homer's world was turned upside down when he was told he had breast cancer in December last year.

Since then the 63-year-old has had major surgery, scans, chemotherapy and is currently undergoing radiotherapy treatment.

But despite the rollercoaster of a year he is determined to use his experiences to raise awareness among men of the importance of seeking early medical treatment for any suspicions they have.

"I want to reassure people," he said. "Because I know from experience the medical help I have had has been fantastic. The nurses, doctors, and consultants have not just gone the extra mile for me but an extra hundred. They are totally dedicated to what they do and they put me at ease straightaway.

Self-examine

"The care that I've had has been 24/7 and I couldn't fault any of it. One of the consultants told me that he used to see two or three men a year with breast cancer, that's now two or three a month so it's vital men self-examine and if they have any doubts seek medical help asap.

"A friend of mine said to me the other day 'I've found a lump what should I do?'. I said – if you don't go to the doc's I'll drag you there myself. In the end it wasn't cancer."

Graham did go back to work initially but he caught a chest infection. As the treatment took more and more out of him it became impossible to continue working. "Work were very good they said 'come in when you want' but it's unfair on them and me.

"I have good days and bad days. My wife Sandra has been marvellous, she does everything for me.

"My message to all men out there is – if you have any suspicions or any doubts – get to the doctor's straightaway."

Safety protectors

our health and safety is a key concern for Usdaw and with an army of 11.000 reps - 5.000 of these health and safety reps - we are working hard to keep you safe at work. But it is not easy, the Government wants to cut the legislation

Hard-won rights under threat

that keeps you safe and it wants to prevent you from claiming compensation when things go wrong.

The Government and its friends want to perpetuate the myth that 'it's all 'ealth and

safety gone mad' and the 'compensation culture', but nothing could be further from the truth.

Take a look at our brief guide to what's really going on and how you can help...

The **Tory-led Coalition** doesn't like safety...

It argues that the burden of health and safety rules and regulations on business is too great. So it has:

- Cut funding to the HSE.
- Drastically reduced workplace inspections by HSE and Local Authorities.
- Weakened the regulations and removed key Codes of Practice.
- Made it more difficult for workers to claim compensation if they are injured.

'compensation culture' stifling innovation and growth. However, the Government's own reviews have proved that the current legal framework is effective and that there is no 'compensation culture'.



The most common safety risks and injuries

- Slips and trips
- Falls from a height
- Machinery
- Stress-related illness
- Musculoskeletal disorders
- Physical and verbal abuse
- Struck by workplace vehicles
- Traffic incidents
- Violent robberv



Current issues at work:

- Too hot/cold
- Toilet facilities
- Access to drinking water
- Dangerous working practices
- Faulty equipment
- Blocked fire escapes
- Low staffing levels
- Dangerous driving conditions

DID YOU KNOW? It is 40 years since the introduction, by the then Labour Government, of the Health and Safety at Work Act. ■ This groundbreaking law imposed duties for the first time on all employers and workers. It established the Health and Safety Executive (HSE) and led to the creation of trade union safety representatives. ■ It introduced a system of co-operation between employers, unions and the Government. ■ It has resulted in major improvements in health and safety at work and is respected internationally. Usdaw members can ■ The number of workplace rely on FirstCall Usdaw injury claims has fallen by to represent them with 50 per cent in the last any injury claim: 0800 055 6333 decade. ■ More than 85 per cent of workers injured or made ill at work get no compensation. Workers who are not in a union are more likely to miss out on accident claims. Last year Usdaw secured £19,280,849 for 2,761 members in legal compensation claims. DO NOT ■ With FirstCall Usdaw. members keep 100 per cent of their compensation. USE Be warned: Using a high street solicitor or legal company advertised on TV could lose you 25 per cent of any pay out.



Safety reps make

hether you work in manufacturing, transport, retail, distribution or are office-based the one thing which has improved your safety in all those sectors has been the activity of union health and safety reps.

That is because the law gives unions legal powers where Usdaw is recognised to represent members on health and safety.

The Safety Representative and Safety Committee Regulations give key legal functions to union health and safety reps, these include the right to:

- Investigate complaints on behalf of members
- Investigate accidents
- Take up health and safety problems with management
- Carry out health and safety inspections of the workplace at least four times a year
- Demand information if it affects the health and safety of members
- Have paid time to carry out their safety rep functions and to attend trade union training
- Represent the members in discussions with visiting officers from health and safety enforcement authorities.

a big difference

One study in the '90s showed that in workplaces where there was a joint union-management health and safety committee the reported accident rate was half that in workplaces where there was no consultation with workers.





HOW CAN I BE AN USDAW SAFETY REP?

Volunteer: It is a voluntary role and in the first instance you should speak to your local rep if you have one. It will then depend on the circumstances at your workplace, for example, in terms of vacancies.

If you don't have a rep contact your local office and speak to an area organiser. You can also visit the union's website and fill in the online form.

Your area organiser will help you liaise with your company management to agree your position. Once this is done you will be trained by Usdaw at a nearby venue on a health and safety introductory course (three days) and then a follow-on course (two days).

There is also back up and support from your local organiser and from the specialists in the health and safety section at central office.

You will be one of 5,000 Usdaw safety reps and will receive specialist information from the union via the website, Network and arena magazines, and from other more experienced reps who you will meet on courses, meetings and conferences.

FIGURESend your health questions to the

arena team at: arena@usdaw.org.uk

Resting time

I sometimes finish work at 11pm and have to start my next shift at 7am the next day, this makes me tired and I don't think I get enough sleep or rest. I was under the impression that you had to have 11 hours uninterrupted rest between days when working?

It depends what shifts you are working. You are normally allowed 11 hours rest, but under the Working Time Regulations when one shift pattern ends and another begins the next day then it is ok not to have a full 11 hours. The law says you are entitled to the difference back as 'compensatory rest' later on - usually when you have a day or two days off together.

Hot cross **buns**

I work in the bakery at a large supermarket. In the warm weather the heat is stifling and I often feel faint. What can I do?

This is a question we hear a lot at this time of year. Your employer has a duty to maintain a 'reasonable' temperature in the workplace at all times but we know this

can be difficult in circumstances such as yours. Where workers are exposed to cold temperatures we can use the standards in the

regulations to force
employers to take action.
But there are no maximum
reasonable temperatures in UK
law. Guidance says that

temperatures above 25
degrees Celsius are likely to
start causing discomfort.
Above 30 Celsius heat
stress can start to cause
health problems. If you

health problems. If you are doing heavy physical work or if there is high humidity the problems can be worse.

Your employer should do everything possible to maintain reasonable temperatures by using ventilation, fans or air-conditioning where possible. If temperatures are uncomfortably high then job rotation, more frequent rest breaks and access to cold drinks can help. Usdaw has produced a short leaflet with more information - 'Keep your cool! - Tackling Heat Stress at Work'. There is also a section on the HSE website on thermal comfort:

www.hse.gov.uk/temperature Discuss your concerns with your Usdaw rep and raise it as a health and safety grievance if no action is taken.

Summer daze

I suffer from hay fever and sometimes can't work because of it, are there any medical rules to help me?

Hay fever (allergic rhinitis) affects almost one in four people in the UK but is specifically excluded from the disability requirements of the Equalities Act unless it triggers some other condition covered by the act such as severe asthma.

A reasonable employer should still make allowances for your condition when looking at any absences. They should consider alternative duties if



Your health and your safety at work is a vital part of Usdaw's service. For more advice visit:

www.usdaw.org.uk /healthandsafety Usdaw has its own health and safety section full of useful information, advice and a reps' forum at:

www.usdaw.org.uk/forum

If you have any questions for arena's health experts
write to: the editor, arena, Usdaw, 188 Wilmslow Road,
Manchester, M14 6LJ or email: arena@usdaw.org.uk

your condition is made worse by anything you are exposed to at work.

Hav fever cannot be cured completely, but there are a number of treatments available to relieve the symptoms. These include antihistamine tablets, nasal (nose) sprays and eye drops. Some can only be prescribed by a GP. but many are available without prescription in pharmacies. Some hav fever remedies

may cause drowsiness, so watch for warnings on the label and make sure your employer knows if you work with dangerous machinery.

Risky **business**

I work on the nightshift in a superstore. Last week contractors turned up to lift some damaged floor tiles in the produce aisle and lay new ones. There was a lot of noise and dust at first, but things got worse when they mixed the adhesive for the new tiles as it gave off a lot of fumes. My mate and I both suffered headaches and I had an asthma attack the next day. When I



asked if the fumes were harmful, the manager just told us to get on with our work. Is this right?

It is unlikely that you will have suffered any long-term damage to health from one exposure to fumes from the adhesive. However, your employer should have checked with the contractor to make sure a risk assessment was done before the tiles were laid.

Your health and safety rep should be entitled to see a copy of the risk assessment and should be able to confirm that no long-term damage has been done. It is not surprising that you were concerned about the health effects if you were given no warning about the work. And it is certainly possible that the irritation from the fumes contributed to your asthma attack. So it would have been better if management had checked in advance whether there was anyone with breathing problems who might be affected by the fumes and moved you to some safer work while the tiles were being laid.

Often the problem is that your local manager is not informed about the planned work and any possible risk, so they are as much in the dark as you are. If employers did inform the manager and staff before the work was done, there would be fewer problems.

Member services

Usdaw provides a range of services and benefits for members, from savings and tax refunds to insurance.

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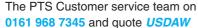




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Membership Week

Making a big difference in UK workplaces

Active reps made the most of June's Membership Week and ensured Usdaw's influence gets stronger and stronger

nion reps worked hard to maintain Usdaw's claim to be the fastest growing union in the TUC when they signed up thousands of new members during Membership Week in June.

Campaigns including pensions, Legal Plus, FirstCall Usdaw, and Freedom From Fear were all used to bring in the new recruits. Deputy general secretary Paddy Lillis was delighted

with the
commitment
shown by
the activists
and officials.
"Many
people don't
realise we
have to

recruit around 60-70,000 new members every year just to stand still in terms of overall membership," he said. "So when you consider we have had 20 years net growth from around 290,000 in 1993 to 430,000 now, you can see what an impressive achievement that is.

"Our Academies have been fantastic, our stand-down reps have done a brilliant job and our small army of 11,000 activists are doing the work day-in-day-out.

"Many thanks to everyone who made this

Membership Week so successful."





Tesco Extra, Redruth













Sign up a friend and £100 cash could be in your pocket



The weekly rates are £2.29 for Scale A (applicable to full-time and part-time workers) and £1.43 for Scale C (applicable to part-time workers only)

Last issue's winners

Five lucky members are celebrating after they each won £100 in the Recruit a Friend competition.

> ■ Tricia Lambert recruited colleague Louis North from Sainsbury's in Chafford Hundred, Essex.

Colin Jackson and daughter Colette

- Co-op worker **Colin lackson** signed up his daughter Colette in Stoke-on-Trent.
- Ioan Morris from Boots in Holywell recruited her co-worker Sue Parry.
- **Carole Gillies** signed-up her Morrisons colleague Barrie Stirk, in Blandford, Dorset.
- Gordon McWilliam recruited his wife Linda from Borehamwood, Hertfordshire.

By doing your bit for the recruitment drive you'll be building the union, helping your workmates get the many benefits of Usdaw membership and potentially putting some much needed cash into your own pocket.

The prize draw is open to all members and reps and all you have to do is recruit a friend, relative or colleague using the form opposite and send it in to: Arena, Prize Draw, Usdaw,

> Freepost NAT19525, Manchester M14 7DJ. The first five out of the hat will each win £100 (terms and conditions apply).

Closing date is Fri 10 Oct 2014

Please complete and return to	to	Recruiter's Name	11
Arena Prize Draw, Usdaw, FREE	Jsdaw, FREEPOST NAT19525, Manchester M14 7DJ		10051
FOR OFFICE USE ONLY			Union of Shop, Distribut
Branch No.	Membership No.	Recruiter's Membership No.	and Allied Workers
Please use BLOCK LETTERS and co	Please use BLOCK LETTERS and complete this form as fully as possible.	Please tick the appropriate box	
Please tick the appropriate box		Have you been a member of Usdaw before?	Yes No

100

	200	Clow		
ame		Male	Please tick the appropriate box Have you been a member of any trade union before?	before? Yes No
Forename			If so please give details	
			Union	
Member's Signature	Date		Date Joined Date Left	Left
Full Postal Address			Contribution rate per week	
	Postcode		Please tick the appropriate box If you do not select a scale of contributions you will automatically be entered	automatically be entered
Tel. No. (Inc. STD)	Mobile No.		as Scale A in order to take advantage of the full range of benefits	ge of benefits
Email			Scale A Full or Part-time workers Amon	Amount per week
Age D	Date of Birth		Scale C Part-time workers only Amo	Amount per week
Company Name			I apply to join Usdaw. As a member of Usdaw I undertake to abide by the rules and regulations of the Union and to pay contributions regularly. I hereby authorise my employers for the time being, or	abide by the rules and regulations of rise my employers for the time being, or
Workplace Address			their representatives, to deduct from my salary or wages the amount of contributions payable by me under the Union's Rules, as amended from time to time. I also authorise the deduction of any arrears which may accrue during my employment and agree where appropriate that my employers, or	 amount of contributions payable by me so authorise the deduction of any arrears e appropriate that my employers, or
Location Number	Employee No.		their representatives, shall notify the Union of any future changes in my home address to enable the Union to maintain a register of the names and proper addresses of its members. I give my explicit	anges in my home address to enable the sses of its members. I give my explicit

M&C Received

Office for Trade Union's and Employer's Associations. Such form, when filled in, should be handed or sent to the secretary of the branch to which the member belongs. An exemption notice Relations (Consolidation) Act 1992, will contribute to that fund. Every member of the Union has the right to be exempt from contributing to it. A form of exemption notice may be obtained by or on behalf of any member either by application at, or by post from, the Central Office or any branch office of the Union. Copies may also be obtained on request from the Certification given within one month after the date on which a new member is admitted to the Union will take effect as from the date on which it is given. Should a notice be given AFTER one month Every member of the Union who does not object to contribute to the separate fund for payments in furtherance of political objects within the meaning of the Trade Union and Labour from that date it will operate as from the following 1st January.

(Consolidation) Act 1992

-abour Relations rade Union and

Occupation

NOTICE

consent to the processing of data under the Data Protection Act 1998 as specified overleaf.

The responsibility for keeping payments up to date rests with the member.

DATA PROTECTION ACT (see overleaf)

Letters

Members can have their say right

here via email or post – but keep it brief!



In the picture

Congratulations to Liz Ramsey from Tesco in Renfrew who has worked for Tesco for 32 years and retired in July. Liz had been a union member for the vast majority of her 32 years.

Chris Gilmour, Scotland

Thanks to rep Darren

I expect, probably not too often, you receive feedback about union representatives, but I would like to express my thanks to Darren Radcliffe. Our rep, from Tesco Worcester, was a fantastic support to me and my husband at my husband's

HAVE YOUR SAY

Send your thoughts to: the editor, arena, 188 Wilmslow Road, Manchester, M14 6LJ. arena@usdaw.org.uk hearing lately. Darren worked in his own time for us and was a rock during a difficult time. He deserves acknowledgement and is a credit to Usdaw! Ruth Smith, via email

Help worth waiting for!

I have been an Usdaw member for 27 years and never had to call on the union for help until December 2012 when I had an accident at work.

Usdaw's legal service and FirstCall ("Usdaw" helped me win compensation. The union's solicitors were very good. I would recommend all workers to join Usdaw as you'll never know when you'll need the union. When I needed it, the union was there for me. Many thanks to Usdaw.

C Rughani, Middlesex

Will writing crucial

I tell all my colleagues, don't put off writing that will. It's a free service with Usdaw, and you'll be relieved when you've done it.

> I signed up for my free will at a Legal Plus Awareness Day

in work in lune.

It couldn't have been easier, the solicitor explained everything, and it was all sorted out in 15 minutes. I wish I'd done it sooner.

I also felt I'd had something back from the union for all the years I've paid in and not used its services.

Janet Appleton, Manchester

First class legal help

I want to say a big thank you to the union's legal department and panel solicitors who won a very difficult case for me. I can't go in to detail because of the confidentiality surrounding the case, but I'm sure if I had gone to a high street solicitor they wouldn't have taken it on.

Usdaw members are very lucky they have the security of the union behind them. Once again many thanks.

Via email, name and address supplied

Value your union It is always sad to hear

young workers pondering on whether to become and stay a proud member of our union. They fail to grasp the value of being empowered with the rights of being a worker and union member.

I always put them right by reminding them of the past when workers doing similar jobs were treated like disposable slaves, on slave wages, with no health insurance or holidays etc.

My own city — Derby — is famous for the Silk Mill Martyrs of many years ago. I don't forget the value of being in a union. Hopefully the youngsters are taking it all in and will join the union and stay in it.

Joseph Coleman, Derby



Activists from the warehouse and distribution sector, the food manufacturing sector and the LGBT community met up over the summer at tailor-made weekend conferences to discuss all of the important issues.







LGBT get-together

DID YOU KNOW?

Usdaw is backing the Keep me Posted campaign to ensure banks, energy companies, mobile phone companies and others agree to provide statements in paper format without charge unless customers have expressly said they want to do their billing online.

- 16 million consumers aged over fifteen don't have basic online skills.
- 5.2million households in the UK do not have internet access.
- 40 per cent UK adults say that the removal of paper statements could seriously affect their finances.
- Without paper statements, customers become more likely to miss payments and less likely to have a handle on their finances.
- 39 per cent of Britons admitted that without paper statements they wouldn't know what their balance was.
- 41 per cent of Britons worry that they might miss a payment if they didn't receive paper statements.

For more information you can write to: Keep Me Posted, PO Box 72064, London, EC4P 4DZ

020 7566 9773

info@keepmeposteduk.com

www.keepmeposteduk.com

Statement to members issued in connection with the Union's Annual Return for period ended 31 December 2013 as required by section 32A of Trade Union and Labour Relations (Consolidation) Act 1992

The total income of the Union for the period was £50,999k. This amount included payments of £36,170k in respect of membership income of the Union. The Union's total expenditure for the period was £40,669k. In respect of the Union's political fund, its total income was £2,139k and total expenditure was £2,014k. The General Secretary of the Union was paid £94,514 in respect of salary and £42,408 in respect of benefits including employer National Insurance contributions, employer pension contributions and the provision of a Union car.

AUDITOR'S REPORT

We have audited the financial statements of the Union of Shop, Distributive and Allied Workers for the year ended 31 December 2013. The financial reporting framework that has been applied in their preparation is applicable law and UK Accounting Standards (UK Generally Accepted Accounting Practice).

This report is made solely to the Union's members, as a body, in accordance with Section 36 of the Trade Union and Labour Relations (Consolidation) Act 1992 (the Act). Our audit work has been undertaken so that we might state to the Union's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Union and the Union's members, as a body, for our audit work, for this report, or for the opinions we have formed.

RESPECTIVE RESPONSIBILITIES OF EXECUTIVE COUNCIL AND AUDITOR

The Executive Council is responsible for the preparation of financial statements which give a true and fair view. We have been appointed as Auditor under Section 35 of the Trade Union and Labour Relations (Consolidation) Act 1992 and report in accordance with the Act. Our responsibility is to audit, and express an opinion on, the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

SCOPE OF THE AUDIT OF THE FINANCIAL STATEMENTS

A description of the scope of an audit of financial statements is provided on the Financial Reporting Council's website at:

www.frc.org.uk/auditscopeukprivate

OPINION ON FINANCIAL STATEMENTS

In our opinion the financial statements give a true and fair view in accordance with UK Generally Accepted Accounting Practice of the state of the Union's affairs as at 31 December 2013 and of its surplus for the year then ended.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters where the Act requires us to form an opinion as to:

- whether the trade union has kept proper accounting records in accordance with the requirements of Section 28;
- whether it has maintained a satisfactory system of control over its transactions in accordance with the requirements of Section 28; and
- whether the accounts to which the report relates agree with accounting records.

NICOLA QUAYLE (Senior Statutory Auditor)
For and on behalf of KPMG LLP,
Statutory Auditor
Chartered Accountants
St James' Square
Manchester
M2 6DS

17 March 2014

IRREGULARITY STATEMENT

A member who is concerned that some irregularity may be occurring, or have occurred, in the conduct of the financial affairs of the Union may take steps with a view to investigating further, obtaining clarification and, if necessary, securing regularisation of that conduct.

The member may raise any such concern with such one or more of the following as it seems appropriate to raise it with: the officials of the Union, the trustees of the property of the Union, the auditor or auditors of the Union, the Certification Officer (who is an independent officer appointed by the Secretary of State) and the police.

Where a member believes that the financial affairs of the Union have been or are being conducted in breach of the law or in breach of the rules of the Union and contemplates bringing civil proceedings against the Union or responsible officials or trustees, he should consider obtaining independent legal advice.



ightshift worker Peter Powell is looking forward to a brighter future once he completes his six-months of training with the union's Organising Academy.

Peter, one of the 62 reps on this year's intake, feels ready to 'take on any new challenge now'.

"I'm enjoying everything the Academy throws at me, it's a fantastic development opportunity and it's bringing out the best in me," said the 34 year-old, who works for Sainsbury's in Basingstoke.

"My Academy patch takes me from Hungerford to Newbury and across into Reading. I'm visiting Tesco, Morrisons and Co-operative stores as well as Bookers, One Stop shops and Poundland stores.

"It was a complete change

for me when I started with the Academy. For one thing I was working during the day instead of sleeping!

"It's been a great experience, I've really surprised myself. I've had a variety of assignments and visits, spoken with management, recruited new members, supported and recruited reps and helped to organise campaigns.

It's been great. I feel as if I can take on any challenge now

"I'm lucky to belong to a great team in Southern division, the training's been second to none.

"I gelled immediately with the other Academy officers during our training sessions, they're a great bunch of people. We all felt as though we were connected on a personal level as well as a professional one.

"My coach Karen Shone couldn't have been more helpful, always there to support and encourage me.

"I've learned so much during my time with the Academy. My communication

skills have improved and my confidence has grown. I feel as though I could take on anything now."

For more information on being a rep visit the union's website:

www.usdaw.org.uk/bearep

Crossvord by Sponsored by Windowskive.co.uk Sponsored by Usdawdrive.co.uk Sponsored by Usdawdriv

Three lucky members will win £50 each if they answer correctly the crossword clues below. Closing date 10 October 2014

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Arena Summer crossword winners: Deborah Kuriger, North Sussex H39. Jane Alvy, Humberside Tesco F19. Janet Murphy, North Yorks Co-op F13.

Word up!

Complete our prize crossword and you could be one of three members to win £50. The first three pulled out of the hat...win!

Send your completed crossword with your details to: the editor, Xword Comp, Arena, Usdaw 188 Wilmslow Road, Manchester, M14 6LJ.

ACROSS

- **3.** Bet (5)
- 9. Subsided (6)
- 10. The drink of the gods (6)
- 11. Soldier's jacket (5)
- 12. Over again, once more (4)
- **15.** Infer (6)
- **17.** Dislikes intensely (7)
- 19. Unit of weight (3)
- **20.** Strainer (5)
- 22. Turn away or aside (5)
- **24.** Correct in every detail (5)
- **25.** The fists, informally (5)
- 27. Unopened flower (3)
- 29. Surgical knife (7)

- **32.** Country (6)
- **34.** Otherwise (4)
- **35.** Anteroom (5)
- **37.** Population count (6)
- **38.** Change in form (6)
- 39. Riverside embankment

DOWN

- Cold dish (5)
- 2. Aspect (5)
- **3.** The opposite of dry (3)
- 4. Grown-ups (6)
- 5. ---- Blyton, writer (4)
- **6.** Accept (7)
- 7. Portly (5)

- **B.** To clean feathers (5)
- **13.** Edgy, jumpy (7)
- 14. Eerie (5)
- **16.** Trainers (7)
- **18.** Fathers (5)
- 21. Banishment (5)
- 23. Melodious (7)
- **26.** Secret plot (6)
- **27.** Female dog (5)
- **28.** Inebriated (5)
- 30. Appeal earnestly (5)
- 31. Prise (5)
- **33.** Fail to win (4)
- **36.** Regret (3)

Communication Your contacts Always speak to your rep first if you need From Aberdeen Channels advice or support. to **Plymouth** If you don't have a rep at your workplace Usdaw has contact your local Usdaw office as shown on Aberdeen offices across the map. Alternatively, you can ring our 1 Queens Lane North, AB15 4DF national helpline **0845 6060640*** to be the UK T: 01224 652820 E: aberdeen@usdaw.org.uk connected to your local office. *Calls charged at local rate. Glasgow Muirfield, 342 Albert Drive, The union's head office is: G41 5PG T: 0141 427 6561 188 Wilmslow Road, Manchester, M14 6LI E: glasgow@usdaw.org.uk Tel: 0161 224 2804/249 2400 email: enquiries@usdaw.org.uk Let us know if your www.usdaw.org.uk details change... Belfast www.usdaw.org.uk/update First Floor, Unit 2, 41 Stockmans Way,BT9 7ET T: 028 9066 3773 E: belfast@usdaw.org.uk Edinburgh 39 York Place, EH1 3HP T: 0131 556 5242/557 9109 E: edinburgh@usdaw.org.uk Newcastle 2 Hedley Court, Tyne & Wear NE29 7ST T: 0191 296 5333 E: newcastle@usdaw.org.uk Unit 2 Temple Point Business Park, Bullerthorpe Lane LS15 9JL T: 0113 232 1320 Preston E: leeds@usdaw.org.uk First Floor, Units 6 & 7, Eastway Business **Bury St Edmunds** Village, Olivers Place Fulwood, PR2 9W7 The Anderson Centre. T: 01772 704003 6 Olding Road, Suffolk IP33 3TA E: preston@usdaw.org.uk **T:** 01284 775700 E: burystedmunds@usdaw.org.uk Warrington 5 Ibis Court. Centre Park, WA1 1RL Waltham Cross T: 01925 578050 Unit 12/13 Regent Gate, E: warrington@usdaw.org.uk 83 High Street Hertfordshire EN8 7AF T: 01992 709280 Kegworth E: walthamx@usdaw.org.uk 3c Market Place Derby DE74 2EE T: 01509 686900 **Faversham** E: kegworth@usdaw.org.uk 11 Jubilee Way Kent ME13 8GD Redditch T: 01795 532637 1 Oak Tree Park, Burnt E: faversham@usdaw.org.uk Meadow Road, Moons Moat North. Worcestershire B98 9NW London T: 01527 406290 Ground Floor, E: redditch@usdaw.org.uk Congress House, Great Russell Street, WC1B 3LS T: 020 7323 5550 E: london@usdaw.org.uk Cardiff Morden Unit 10. Oak Tree Court. Meldrum House Mulberry Drive, Cardiff Gate Business Park. **Bristol** 89-91 Middleton Road, Surrey SM4 6RF T: 020 8687 5950 Unit D Abbey Wood Pontprennau CF23 8RS T: 029 2073 1131 Business Park, Plymouth Emma Chris Way, E: morden@usdaw.org.uk E: cardiff@usdaw.org.uk First Floor, Rhin House, Filton BS34 7JU 24 William Prance Road. T: 0117 931 9730 Andover E: bristol@usdaw.org.uk The Priory, 6a Newbury Street, Hampshire SP10 1DN **T:** 01264 321460 E: plymouth@usdaw.org.uk E: andover@usdaw.org.uk arena 47

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