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arena

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Q&A

**DEBT PROBLEMS
EXPERT ADVICE**

AUTUMN 2012

**PENSIONS
KNOW YOUR
RIGHTS**

Pay day loans

*Preying on the
vulnerable*

**YOU'LL
LOVE
DIGITAL ARENA**

[www.usdaw.org.uk
/e-arena](http://www.usdaw.org.uk/e-arena)

***Your rights
under threat***

***The Tory-led
Coalition
wants to cut
your rights
at work***

Plus

**PEOPLE
LIKE YOU**

**JON
McEWAN**

SCAN

THE CODE USING
YOUR SMARTPHONE TO
TAKE YOU TO
DIGITAL ARENA

**LEGAL HELP
FOR MEMBERS**

***FirstCall Usdaw
winning for you***



The magazine of the Union of Shop, Distributive and Allied Workers



General secretary John Hannett Activists make Usdaw strong

Usdaw continues to be the fastest growing union in the UK and that's down to the hard work, commitment, and dedication of our activists and officials.

Being a rep is a voluntary unpaid role – tough yet rewarding – but one that remains at the heart of everything this union does. For that reason we've looked closely at how we support and develop our activists and have recently launched a comprehensive new support package, which aims to reduce the number of reps stepping down.

Usdaw is always looking for more reps whether you are young or old, returning to work after a break, or starting a new job in one of the many Usdaw sectors. If you believe in justice, fairness and

“ Usdaw is always looking for more reps and we offer comprehensive support

equality and want to help your workmates let Usdaw know by ringing our direct line **0845 6060640** or visit the website:

www.usdaw.org.uk/bearep

We have around 10,000 reps so you'll never be on your own. **Meanwhile**, the Government continues to try and totally deregulate Sunday trading by having ministers float the idea on the back of the feel-good factor around the Olympics.

This is cynical political manoeuvring of the worst kind and has already been widely condemned by Usdaw, the churches and leading retailers.

We will continue to make the case against deregulation so our members can spend time with their families (more on page 6).

John Hannett
General Secretary

arena

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Udaw
Union of Shop, Distributive and Allied Workers
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Drowning in debt?



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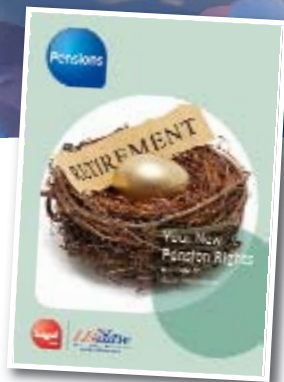
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Voting for police chiefs

Members can play a big part in how their police force is run and ensure local accountability

For the first time voters in England (outside London) and Wales will get the chance to elect a new Police and Crime Commissioner (PCC) who will be accountable for how crime is tackled in their police force area.

The elections will be held on Thursday 15 November, and

Usdaw is urging its members to use their vote and back the Labour candidate. In London the role will continue to be undertaken by the Mayor and the City of London Corporation.

General secretary John Hannett said: "The main role of a PCC is to hold the chief constable to account on delivery of the local police and crime plan. So we want to ensure our members are protected at work and in the community. That's why voting is so important."

Labour

is contesting the election in every constabulary area. To find out who your Labour PCC candidate is visit: www.usdaw.org.uk/candidate

All Labour candidates have pledged to:

- **Stand up** for communities against the Tories' 20 per cent cuts to policing and the loss of over 16,000 police officers.
- **Keep police on the beat with neighbourhood policing**, not hand it over to private companies.
- **Back a strong and swift response** to anti-social behaviour. Victims should get a response within 24 hours.
- **To work in partnership** with police, local people and councils to prevent crime.
- **Protect the police** from political interference.

Did you know?

- Police numbers in England and Wales have **fallen by nearly 10,000 to 134,101** since the general election – a loss of 13 officers every day – and the lowest figure since 2003.
- The number of police community support officers has also **fallen by nine per cent** since 2010 to 14,393.

For more on Usdaw's campaigning visit:

www.usdaw.org.uk



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This policy is designed to more than match your needs with **up to £75,000** to insure your home's contents and **up to £1 million** to cover the cost of rebuilding your home.

Why not contact us today and see just how much you could save?

Visit usdawinsurance.co.uk/offer
or call (quoting ref: Arena 312)

0800 376 0300[†]

(Lines are open 8.30am-8pm Mon-Fri, 9am-1pm Sat)

Usdaw & **uia**
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5% OFF
COMBINED INSURANCE

INTEREST FREE
DIRECT DEBIT

£1,000,000
BUILDINGS COVER

£75,000
CONTENTS COVER

[‡] 30% off Home Insurance is subject to our usual acceptance criteria and is only available when the reference **Arena 312** is quoted. To be eligible for the offer a quote must be requested before 24.09.12. Offer only available to new customers. [†] For quality and protection purposes your call will be recorded. We exchange information with other insurance companies and police to prevent fraud. Usdaw is an Introducing Appointed Representative of UIA (Insurance) Ltd, which is authorised and regulated by the Financial Services Authority. Usdaw Insurance is a trading name of UIA (Insurance) Ltd.



News

Members in Scotland are facing the fight of their lives as they struggle to hold on to their food manufacturing jobs at Halls of Broxburn and Freshlink.

Udswa is working with the Scottish government, local MPs and regional councils to avert the loss of almost 2,000 jobs. Leading the fight is divisional officer Lawrence Wason. "We're

in weekly talks with both companies about how we can avoid these wholesale redundancies and no stone will be left unturned to save our members' jobs," he said.

Government ministers and Scottish Enterprise have also joined hard-working reps and officials as they look for alternatives to closure. "If Vion,

Food jobs at risk

Closure fear unites Scottish workers at food manufacturing plants

owner of Halls, is unable to turn the site around, hopefully a buyer will be found. We are pursuing a number of options with both companies," added Lawrence. "But it would be wrong to offer any false hope, these are tough times and I'd like to pay tribute to the reps on site at Halls – Esther Stewart, Bridget Norwood, Billy Kay and Jimmy Sneddon – and Charles Murray at Freshlink. They are doing a great job under very difficult circumstances.

"Scotland has been hit hard during the recession and further job losses would be disastrous for the national economy."

Coalition threatens 'betrayal'

Udswa is demanding an urgent assurance from the Government that it has no plans to permanently deregulate Sunday trading hours in England and Wales following the temporary suspension forced through Parliament for the Olympic and Paralympic Games.

General Secretary John Hannett said: "Any move to permanently deregulate now would be seen as a betrayal and a gross breach of trust.

"Total deregulation would have a very detrimental impact on the family and caring commitments of our members.

"With margins being squeezed and sales flat lining, the last thing the retail sector needs is the prospect of increased overheads for little or no return. If the Government really wants to boost the economy then it should immediately reduce the rate of VAT."



DID YOU KNOW?

A survey of more than 20,000 Udswa members found that:

- 78 per cent opposed the suspension of Sunday trading laws for the Olympic Games with only 11 per cent in favour.
- 51 per cent said they come under pressure from their employer to work Sundays.
- 73 per cent said they would come under more pressure to work Sundays if shops were allowed to open for longer.

Marching for justice

More than half a million people are expected in London on October 20

Usdaw members are being urged to join the TUC's national demonstration in London on **Saturday October 20** to tell the Government austerity is not working and to demand A Future That Works.

Hundreds of thousands of people are expected in the capital and Usdaw is currently putting its plans in place to get its members there for the march and rally on the big day.

General secretary



John Hannett said: "Our country faces long-term economic problems.

"Rather than deep, rapid spending cuts, we need to reverse our decline and build an economy that delivers for ordinary families."

www.afuturethatworks.org.uk

MARCH FOR A FUTURE THAT WORKS

JOIN US IN LONDON
SATURDAY 20 OCTOBER 2012
Assemble at 11am-1:30pm
for march to Hyde Park rally
(see website for joining instructions)

Send the message that
AUSTERITY ISN'T WORKING

- ✦ spending cuts threaten a lost decade
- ✦ invest for jobs and growth
- ✦ defend quality public services

Contact your local office to register your interest

TUC
Join the campaign at
www.afuturethatworks.org.uk

The **co-operative** funeralcare is pleased to support Usdaw

Usdaw members and their immediate families are entitled to...

- £25 discount on our funeral Pre-Payment Plans
- 10% discount on professional services fees on funeral arrangements

For more information, contact your local The Co-operative Funeralcare
(Quote reference – MKT/12/071)

Or visit our website at

www.co-operativefuneralcare.co.uk

10% discount applies to funeral director professional services fees only (as detailed on price list and estimate form provided at the time of arranging a funeral) and excludes discounts on supplementary services, coffin/casket selection, additional services and payments made on your behalf (e.g. clergy, doctors fees, crematorium/burial charges). The funeral plan offer applies to new cremation and burial plans purchased through a Co-operative Funeralcare home. The offer does not apply to funeral plans paid for by the fixed monthly payment option. Offers cannot be used in conjunction with any other offer and are valid until 31.12.12. All offers are not retrospective. Our business terms and conditions apply. This does not affect your statutory rights.



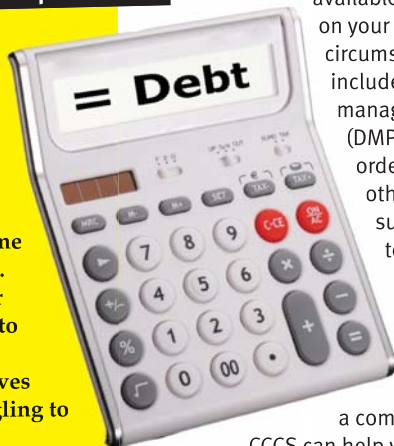
Facing up to your debt

People are struggling to make ends meet,
Arena answers ten common questions

Redundancy, relationship break up, cuts in hours and other changes to your household income can have severe and immediate consequences for members.

Loans or credit cards taken out when your income was guaranteed at a certain level can suddenly weigh heavily on the household income causing you serious financial worries and stress.

Arena has teamed up with its affinity partner Consumer Credit Counselling Services (CCCS) to answer ten of the most common debt-related questions. The CCCS is a debt charity and receives thousands of calls every day from people struggling to cope with credit cards, loans and other kinds of unsecured debt.



3 Q Do I need to go bankrupt?

Many people associate debt problems with bankruptcy – however this is **only a solution for the most severe situations**. There is a whole range of debt solutions

available, depending on your financial circumstances. These include a debt management plan (DMP), debt relief order (DRO), or other options such as making token payments to your creditors. Finding the right solution is

a complex task, CCCS can help you with free, impartial advice.

2 Q Will I lose my home if I don't pay my debts?

If you are a renter and fall behind with your rent payments, then you run the risk of eviction – however falling behind with other kinds of debt will not affect your tenancy agreement as long as you **keep up with priority payments such as rent and council tax bills**.

If you are a homeowner and can't keep up with your mortgage payments then you are at risk of losing your property through repossession, and if your debt problem is serious enough to warrant bankruptcy then your house could be sold to help repay what you owe.

For less serious debt problems, however, it is very rare for your ownership of a property to be affected.



1 Q What can my creditors actually do?

Many callers are extremely anxious about what their creditors will do if they cannot afford to keep up with their repayments.

Your creditors have a legal right to contact you to chase the debt, and if you do not repay they will add details of this to your credit file, which can affect your ability to secure credit in the future.

If you continue to be unable to repay then your creditors can apply to a court to take out a County Court Judgment (CCJ) against you, which means the court lays out a repayment plan that you must stick to.

This can be a very stressful experience. CCCS can negotiate with your creditors on your behalf, and **take much of this stress away**.

CONSUMER CREDIT *Counselling Service*
A Registered Clinic

4 Q What do I do if there is a bailiff at the door?

The first thing to do is to check they are actually a bailiff and not a debt collector, who do not have any legal powers other than to talk to you about how you are going to repay your debt.

If they are a bailiff, **the golden rule is – don't let them in.** In the vast majority of cases a bailiff does not have the right to enter your property, but if you allow them to enter they then have the right to force entry on a future visit.

Instead, tell them you are speaking to the creditor about the debt and then seek free advice from a debt charity as soon as possible.

**[THE GOLDEN RULE IS:
DON'T LET THEM IN]**



7 Q Can I go to prison?

Many people worry about

the thought of going to prison over unpaid debt, but **this is extremely rare** and only happens if you refuse to pay council tax, and licenses of magistrates fines. You are not at risk of a prison sentence if you cannot repay debts such as credit cards, overdrafts, store cards or personal loans, unless you have committed fraud.

5 Q How can I stop a creditor from contacting me?

Many people find they are deluged with phone calls, letters and in some cases visits from their creditors to chase unpaid debts. This can be an extremely distressing experience, and creditors have to abide by strict rules on when and how they can contact you.

You cannot stop them contacting you as they have a legal right to do this as part of the debt collection process. However, if you are receiving an unreasonable amount of phone calls or text messages, or are being contacted at unreasonable times, **you can make a formal complaint.**

6 Q Will my employer find out about my debt problem?

This is a common question that debt counsellors are asked by debtors worried about the impact of their debt problem on their working life. **The short answer, in most cases, is no.**

There are a very small number of situations, however, where if your debt problem is serious enough to lead to a bankruptcy recommendation, your employment may be affected – but this is highly unlikely in the retail and distribution sectors.

8 Q Can I keep my debt problem a secret from my family?

Many people contact CCCS to ask if their partners or other family members need to know about their debt problem. This is a decision for you, and if you contact CCCS your confidentiality will be respected. Where possible, however, CCCS suggests that clients speak to their loved ones about their situation – **as a problem shared can be a problem halved.**

If you have joint accounts, joint debts or a jointly-owned home, your financial difficulties can affect your partner and so this can be another good reason to talk to them about what is going on.



9 **Q Should I consolidate my debts?**

Some companies offer so-called 'debt consolidation' loans, which turn several debts into just one, often secured against an asset such as your home. This might seem tempting, but we **do not recommend** it as it can make the situation even worse. If you are tempted to consolidate your debts, make sure you have sought free advice from a debt charity first, as there is likely to be a much better solution that you may not have considered.



Remember: This is a general guide only and for a personal explanation of your situation contact the CCCS direct. Whatever questions you may have, if you are struggling with debt the best step to take is to seek free advice from a debt charity as early as possible.

CCCS provides free, confidential and independent advice via its freephone helpline on 0800 980 8271 or via its anonymous online debt counselling tool, **CCCS Debt Remedy**, at: www.cccs.co.uk

10

Q Should I worry about my credit rating?

Your credit rating is important, as it is the key factor that affects how you can secure credit in the future. It can also affect your housing status, by making it difficult or impossible to secure a mortgage, or, in some cases, a tenancy agreement.

Many people ask us how they can 'fix' their credit rating – but it is important to focus on the underlying causes of your problem, rather than the end result. If you seek free advice and take positive steps to tackle your debts, then your credit rating will eventually improve.

If you need advice contact the CCCS now by phone or email

0800 980 8271

www.cccs.co.uk/usdaw



For more
information on
Dealing With
Debt visit:

www.usdaw.org.uk/debt



PAY DAY LOANS

- There's no escaping the promise of quick 'easy' money from **pay day loan** companies.
- Their press and TV adverts are **everywhere**.
- But **beware**, they may be quick but it's certainly not 'easy' to pay them back.

Arena talks to four members

CASE STUDY

— Adam McCaul

Retail supervisor **Adam McCaul** had no idea his pay day loan of £100 would leave him around £4,000 in debt within 18 months as he struggled to pay back the initial sum.

The 21 year-old from Brampton, near Carlisle, soon found himself in trouble as the monthly repayments took bigger and bigger bites out of his monthly pay packet as he borrowed more to cover the mounting debt.

"Before I knew it I'd gone

from £100 to £600 to £4,000 and the repayments were taking half of my wages," he said. "I was getting calls everyday hassling me for the money and massive repayments taken from my account by direct debit pushed me overdrawn and I then incurred bank charges. It's a nightmare."

Adam's problems would get worse as an essential operation on his knee would force him off work for at least six weeks and a subsequent massive reduction

in pay. With another operation to follow soon after Adam is dreading the impact on his salary.

Usdaw put Adam in touch with debt charity the CCCS who worked with him to devise a repayment plan. Adam now sends one cheque to the CCCS who then divide it up and distribute it to his creditors.

"This makes it a lot easier and a lot less stressful for me," said Adam. "Would I take out a pay day loan again? Not in a million years!"

Part-time Tesco worker **Jean Weeks** bitterly regrets getting involved with pay day loan companies after an initial £100 loan spiralled out of control after she had to take six months off work after an operation on her neck.

The 43 year-old from Milton Keynes now owes in excess of £1,000 to a number of companies who are still hounding her for the arrears.

"I wish I'd never started down this path," she said. "I've had threatening phone calls, I had to change my number. I've also had numerous letters.

Things got nasty. I just can't seem to get out of it.

"In the end I took advice and started a repayment plan, which helped with one loan company but not the others.

"I got taken in by the ease with which you can get the money. The adverts are everywhere and they make it sound and look so easy. Some of them even have shops in the high street and I'm sure more people will be tempted. The interest rates are extortionate.

"Now I've got County Court Judgements against me. It's been a nightmare."

Things got nasty. It's been a nightmare

CASE STUDY

—Jean Weeks

I just got in deeper and deeper

CASE STUDY

—Annette Parsons

Cashier **Annette Parsons** wants to warn other members about the dangers of pay day loans after her debt spiralled out of control from £200 to almost £8,000 in less than two years.

"I thought I could cope but I couldn't," said the 50 year-old who works full-time for Sainsbury's in Stapleford in Nottingham. "Once you start to repay the first loan it leaves you short for the next month and you just get in deeper and deeper. I was lucky to see £100 of my wages after the repayments were taken by the 13 creditors.

"I had threatening calls from one company accusing me of all sorts including fraud and who said I'd go to jail. He reduced me to tears, it was very scary. The hassle they give you is relentless, calls, texts, messages on my phone. I was a bag of nerves, very depressed too and I had some very dark thoughts."

Annette took advice and is



now on a repayment plan.

"I was too ashamed to tell anyone at first but luckily my partner helped me out and I had to face up to my situation.

"I complained to the financial ombudsman and my local MP about the intimidating calls and pressure, which helped. I also owned up to my friends that I just didn't have any money to buy expensive presents and the like. They told me in no uncertain terms what an 'idiot' I'd been!

"I'm in a better place now but I'm still looking at a five year repayment plan so I'm not out of the woods by a long shot.

"If I can convince one person not to use payday loans my story, and huge embarrassment, will be worth it. I'd urge members not to use them on any account, find another way, do without, and tell friends you just can't afford to overspend."

Anonymous letter

Pay day loans are destroying my life. I was already in a bad money situation, but needed extra cash to help towards my mortgage. Once you have one loan then **you are trapped**. The next month you can't afford to live because of the high interest rate. Before you know it you can have a number of loans to pay the interest on the others.

I'm now paying over £600 a month in interest only, deferring month after month because I cannot afford to pay them off.

I am at risk of losing my house. I cannot afford to feed my children. **I'm living hand to mouth**. It's dreadful.

These companies are loan sharks preying on individuals who cannot turn anywhere else. They need to be stopped.

A distressed member.



An insider's view

I work for a pay day loan company or short-term loan company as they like to be called and to put it bluntly this type of company is simply **living off other people's misery**.

I've had to watch as standards in the sector have dropped. The first company I worked for did have rules in place in effect 'to protect people from themselves'. For example the loan amount was capped and only the customer's wage/salary was taken into account. Benefits, like child benefit or Tax Credits were not considered. Customers were allowed to 'roll over' (ie extend) the loan only twice.

Now it appears **anything goes**. And with the explosion in the number of pay day loan companies, advertising everywhere, and now setting up in the high street, this type of business is **getting way ahead of itself**.

I'm sure the number of horror stories will increase. **Via email**

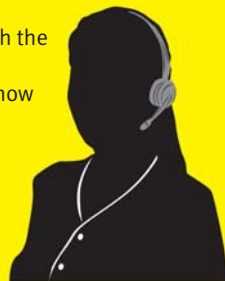
It worked for me

However, for baker **Jason Price** pay day loans helped him out of a tight financial spot when other traditional lenders would not.

"I've used pay day loan companies and they worked for me," said the 31 year-old father-of-one, who works for the Co-op in Bristol. "I'm on a low wage and needed to borrow £50 to see me through and I paid the £66 back on time.

"I have had a bad credit record in the past so **the banks wouldn't help me out**.

"I can understand how easy it is for people to get into trouble but I always make sure I can pay it back on time."



Get ready for pension shift

New legislation will see significant changes in the way staff save for retirement from October

Q When does Auto-enrolment start?



It's well-known that millions of us are saving too little for our retirement and what we have saved is going to have to last longer.

The need to save for our retirement is greater than ever but at the same time we know that over the last few years incomes have been squeezed by low wage growth and high inflation.

If we are going to have to put money aside for retirement then we need assistance to help us build up a decent pension pot and that is where the 2012 workplace pension reforms come in.

These reforms are the most radical change to workplace rights since the introduction of the National Minimum Wage and that is why Usdaw is giving its full backing to the introduction of the reforms and encourages you to support them too.



John Hannett is backing the new scheme

Auto-enrolment

Q What is Auto-enrolment?

Usdaw leaflets will keep you informed

Between 2012 and 2017 all employers must automatically enter qualifying workers into a pension scheme – this is called Auto-enrolment.

Workers will be entitled to compulsory minimum pension contributions from their employer for the first time.

You will have to apply if you want to opt out of Auto-enrolment but Usdaw wants you to think twice before you do.

Qualifying workers are between 22 and state pension age and earn at least **£8,105** a year.

Policy poser

Q Why is Usdaw backing it?

The state pension has become less and less generous over the years and the Government is raising the state pension age higher and higher. To give you more options you're better off saving for a pension in your own right. We know that saving for a pension can be an added financial burden

for Usdaw members but with compulsory employer contributions and Government tax relief Auto-enrolment will help millions more workers to save for a pension.

Employer payment

Q What am I entitled to?

A total minimum pension contribution of **eight per cent of your wages** with at least three per cent coming from your employer.

The new minimum contributions will be phased in over six years between 2012 and 2018, on a biggest employers first, smallest employers last basis. Employee contributions receive tax relief from the Government, which means that **every £1 you pay in only costs you 80 pence.**

Coming soon

Auto-enrolment starts in October 2012 with the UK's biggest employers (ie. those with more than 120,000 employees) starting first – including Sainsbury's, Morrisons, Tesco and the Co-operative Group. All employers must have started auto-enrolment by October 2017.

know your Rights



“ Not enough people are saving

Low earners

Q What happens if you're only on low wages or work part-time?

Low earners must also be given the option to join the pension scheme. If you earn less than the minimum earnings threshold (£8,105 a year) then your employer does not have to auto-enrol you.

If you have earnings between **£5,564 and £8,105** then again your employer does not have to auto-enrol you but you can join the pension scheme and you will be entitled to the minimum employer contribution towards your pension. Similarly if you earn less than £5,564 a year then your employer does not have to auto-enrol you – you can join the pension scheme but your employer does not have to contribute to it.

Employer & employee pay into work pensions

In numbers

Q Why all the fuss about retirement incomes?

86 per cent – the percentage of UK employers who don't offer their workers a pension scheme.

14 million – the number of workers who have no access to a workplace pension scheme. This is more than half of the UK workforce.

3 million – the number of private sector workers contributing to a workplace pension – the lowest figures since the 1950s.

13 per cent – the proportion of UK private sector workers paying into a pension scheme.

28 years – that's how much longer a 65 year old woman in 2050 (now aged 27) will be expected to live. A 65 year old man in 2050 will expect to live for another 26 years.

THREE GOOD REASONS TO WELCOME AUTO-ENROLMENT

- 1 Employer contributions towards your pension.
- 2 Tax free pension savings.
- 3 A pension in your own right.

“ These reforms mean that millions of UK workers will have the opportunity to save for a pension for the very first time. The success of the reforms is crucial if we are to save enough to make the prospect of a comfortable retirement possible at the end of our working life ~ **John Hannett**

A close-up photograph of a woman with brown hair tied back, smiling warmly at the camera. She is holding a baby with light brown hair and bright blue eyes. The woman is wearing a beige, textured turtleneck sweater with a decorative tassel. The baby is wearing a white shirt with a red collar and a dark blue sleeve with a yellow and green striped cuff. The background is a soft, out-of-focus beige.

Legal

Plus

FirstCall *Usdaw*

0800 055 6333

Protect and you

MEMBERS REMEMBER:

- Usdaw's Free Accident Helpline is available 24/7.
- Call FirstCall Usdaw on 0800 055 6333 to start all accident and injury claims, including Criminal Injuries Compensation Authority (CICA) claims – and road traffic accident claims for family members. We'll log your claim immediately and appoint a solicitor to your case straight away.
- If you have an accident, disease or injury just phone FirstCall Usdaw to start your claim.

No Forms, No Fuss, No Delay

DID YOU KNOW

Usdaw recovered more than £21m in compensation for members injured or treated unfairly in 2011.

ing you r family



Usdaw is stepping up its campaign to tell members, and especially non-members, about the Tory-led Coalition's attack on their rights and their access to justice.

Under government proposals workers will have to pay up front for the 'privilege' of taking a case to a tribunal and changes to the legal process to claim for damages will severely restrict non-members' ability to seek compensation after an accident.

"This is a shameful attack on vulnerable workers," said general secretary John Hannett. "It will do nothing to help the economy or the country but will stop hard-working people getting justice not only at work but beyond it as well.

"At least our members have the protection of our legal service to help them claim for accidents – anytime and anywhere – so they can be reassured by that.

"Members who need our help to take a tribunal claim will also be supported by us. However, for the hundreds of thousands of non-members in our sectors the

future looks grim. That's why we have to double our efforts to spread the benefits of union membership to non-members."

What will the changes mean?

If you are not an Usdaw member you will be in real trouble:

- Your compensation may be cut by up to 25 per cent to pay private solicitors.
- You will not be able to recover the No Win No Fee insurance premium.
- You will be responsible for your own solicitors costs if you lose.
- It will be harder to find someone to take your case – solicitors will only take on safe cases with very good prospects.

If you are an Usdaw member It's business as usual:

- Usdaw and our solicitors will continue to fight our members' accident cases.
- Usdaw members will not face cuts to compensation or insurance premiums.
- Usdaw's legal service is completely **FREE**.

TUC general secretary Brendan Barber said:

"It is vital that working people have fair access to justice, but introducing fees for tribunals will deter many – particularly those on low wages – from taking valid claims to court. Many of the UK's most vulnerable workers will simply be priced out of justice.

"The Government's so-called scheme to protect low-paid employees is woefully inadequate, and workers will be more likely to be mistreated at work as rogue bosses will be able to flout the law without fear of sanction."

**Vital information from
Udaw available at:**

www.usdaw.org.uk

Or order copies from your local office (see page 47)





**[ACCIDENT OUTSIDE OF WORK:
COMPENSATION WON]**

First Call *Usdaw*

0800 055 6333

Legal Help

– you can always trust

Tesco worker **Terry Mason** was unaware he was slowly being poisoned by toxic fumes from a damaged pipe at his Middlesbrough home with potentially fatal consequences.

He could not understand why he began to suffer chronic fatigue, headaches, drowsiness and neck pain when he returned home from his shift.

The 65 year-old was fine during the day but the symptoms would return and would leave him feeling unwell the following day at

work. "It started in September 2009 and it was a complete mystery to me," he said.

"It was only when some roofing work had to be done by the local council that a workman noticed previous repairs had damaged one of the pipes leading from a flat directly beneath me. The pipe was leaking carbon monoxide and it had been seeping into my flat since late August!"

The council were informed and immediately fixed the pipe. Initially Terry contacted

a friend of his – a solicitor who agreed to take up his case. However when a costly medical report was needed the solicitor could not fund it and thankfully Usdaw stepped in.

"I couldn't have completed the claim without the union," said Terry. "Usdaw agreed to pay for the medical report which was around £400. My union solicitor was excellent. I was offered £1,700 at first but on advice turned it down and was later offered £2,700, which I was happy to accept."

Shopper Eileen Archer sustained severe bruising when she tripped on an upturned mat in a store and like many Usdaw members did not know the union could help her for an accident unconnected with work.

"I thought I would have to use one of those No Win No Fee companies on the TV," said the 58 year-old, "but thankfully when I phoned FirstCall Usdaw for advice they took up my case and I

received compensation."

"I couldn't believe the whole procedure was as easy as ABC. There were no complicated forms, no delays at all and within five months everything was settled."

Tesco worker Eileen tripped in a local Co-op store hitting her head on a door in October last year. "I thought I'd fainted at first but a witness explained I'd tripped over a mat. I was badly shaken and in shock and just

wanted to get home. I had a long weekend to rest and recuperate.

"Thankfully my manager put me on light duties for three weeks at work so I didn't need any time off.

"I have to say I couldn't fault Usdaw's service. It was professional, caring and, for someone who has never made a claim before, very quick. My colleagues were amazed how smoothly everything went."

“I couldn't believe it was all so easy

**[ACCIDENT OUTSIDE OF WORK:
COMPENSATION WON]**





First Call *Usdaw*

0800 055 6333

“ It was all sorted out very quickly – seven months

[ACCIDENT OUTSIDE OF WORK: COMPENSATION WON]



A night out turned into a painful disaster for DHL worker **Carol Rotherforth** after she sustained severe bruising to her ribs after stepping into a gaping pothole as she was dropped off by a taxi in Castleford town centre.

The 48 year-old was thrown forcefully onto the kerb in April last year and struggled to breathe as her friends rushed to help. “I thought I’d broken my ribs,” said Carol. “I could hardly talk or walk. The night hadn’t begun and I was on my way home.

“I went to bed but I felt

worse and had to call my daughter who took me to hospital. Luckily X rays revealed my ribs weren’t broken but the rib cage wall was badly bruised as was my left breast. The pain was terrible.”

Carol was off work for a week and was on light duties for five more when she returned. “I couldn’t afford to be off any longer, but thankfully DHL helped me out. I looked and felt awful.

“I rang FirstCall. I also complained to the council who measured the pothole, as

I did, at 29 inches wide and three inches deep. The woman from the council admitted it was unacceptable and it was filled in within no time.

“I took pictures of the pothole and of the bruising on my body and sent them to the solicitor – who was fantastic. I was very pleased and grateful with my £1,750 compensation. I was surprised it was all sorted so quickly – just seven months. I didn’t know, nor did my colleagues, that Usdaw looked after its members for non-work related injuries but now I do I tell everyone.”

Driver **Robert Hall** is a typical example of how FirstCall Usdaw can win compensation for members injured in the course of their work.

Robert, who works for Wiseman Dairies in Manchester, sustained head and neck injuries when a safety barrier at a supermarket collapsed.

The accident happened in April last year and by January 2012 – less than nine months later – the 47 year-old had received £2,500 in damages.



“The service I had was very efficient

FirstCall Usdaw won **Matthew Jafar** £3,400 in compensation after he injured his back after an accident at the Tesco Castleford Express store in August last year.

The 28 year-old was sent crashing to the floor after the wheel of a fully loaded roll cage became stuck in a hole in the concrete floor. Matthew was rushed to hospital and although X rays revealed there was nothing broken he sustained severe muscle damage to his lower back.

“I was off work initially for three weeks but had to have time off again after returning because of the constant pain,” he said. “When I rang the FirstCall Usdaw number on my card things moved very quickly from there. I had a meeting with a local solicitor, gave him the details and pictures of the damaged floor I’d taken, which were very useful.

“The service I had was very efficient and I was really pleased with the settlement. The whole process took only eight months to sort out. I tell all of my colleagues about Usdaw’s legal service.”



First Call *Legal Plus*

0800 055 6333



Delivery driver Christopher Miles-Williams had a 'fantastic' legal team behind him when Usdaw won his disability discrimination and unfair dismissal claim against his employer Ocado.

The 56 year-old had been sacked after he was left with a shoulder injury following an accident at work and was deemed unable to carry out his duties.

However the employment tribunal decided in his favour because his employer had not made reasonable adjustments, which would have avoided a dismissal case.

"My case went all the way to tribunal and I had to spend three hours in the stand, which was very harrowing," said Chris.

"Ushaw's legal support from central office and the union's appointed barrister were brilliant. They were well-prepared over the three-day hearing – fantastic."

Senior legal assistant Julie Stockton said: "One of the most significant elements of the Equality Act is 'reasonable adjustments'. An employer has a duty to make these where a disabled worker would be at a substantial

disadvantage compared with an able-bodied worker. These cases aren't easy but we were delighted to win for Christopher."

Christopher had joined Ocado at its Hatfield site in Hertfordshire in June 2009. He was dismissed in February 2011. Under the Government's new two year qualifying rule (introduced in April 2012) he would have been unable to bring his claim for unfair dismissal in the same circumstances.

"I'm still unable to work because of the injury to my shoulder," added Chris.

Take the pain out of personal injury

Legal
Plus

The Union's Free Accident Claim Line for:

- Accidents any time and any place in the UK.
- Road traffic accidents.
- Work related diseases and conditions.
- Injuries caused by violent crime or armed robbery.
- Family members living with you, if they're injured in a road traffic accident.



What Usdaw members have said...



"I was kept informed every step of the way. It was such a comfort to know I didn't have to worry about a thing."

"Usdaw and its solicitors took care of everything and provided real peace of mind for me and my family."



No forms, no fuss, no delay

Fast, expert help is only a free call away

0800 055 6333*

*This is **NOT** a general Usdaw helpline. The call centre will only process applications for assistance in accident, disease and injury claims.

Usdaw LegalPlus – working on your behalf, nationwide

Membership Week

Activists work hard to sign up their colleagues

Usdaw's strategy of investing in its hard-working reps continues to pay dividends as membership passes another milestone

Active reps helped the union's membership break through the 420,000 mark in June during the second national Membership Week – the highest figure since the early 1980s.

Reps and officials combined to take the union's message on to the shop and factory floors of workplaces across the UK.

General secretary John Hannett was keen to praise the efforts of everyone involved.

"Usdaw membership is even more important now that the Tory-led Coalition is cutting workers' rights," he said. "Membership continues to grow despite the very difficult circumstances faced by reps who are clearly doing a great job."

"Workers need the protection and support Usdaw offers. I'd urge all of our reps to ask their colleagues to join because together we are stronger."

Tesco, Aylesford



Morrisons, Melton Mowbray



CRL, Newhouse



CRL, Newhouse



Tesco, Wigan



Tesco, Leeds



Tesco Call centre, Cardiff

[MORE PICTURES AT:
WWW.USDAW.ORG.UK/GALLERY]



Ocado, Hatfield



Tesco Call centre, Cardiff



Tesco, Aylesford

Recruit a friend

Member bonus



Five lucky winners

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

- **Simon Willmott** from Nottingham recruited his colleague at Boots, Graham Gough.
- **Sofia Talwar** signed-up Tesco workmate Jayesh Patel in Middlesex.
- Liverpool's **Joanna Corrigan** recruited her Tesco colleague Sheila Robinson.
- **Jamie Cork** signed-up fellow Sainsbury's worker Samantha Mackay in Penrith.
- **Roger Bliss** from M&S St. Albans recruited his colleague Csherrice Francisco-Charles.

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 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 **win £100** (terms and conditions apply).



Jamie Cork and Samantha

WIN £100!
ENTER
THE DRAW
NOW

The weekly rates are **£2.18 for Scale A** (applicable to full-time and part-time workers) and **£1.36 for Scale C** (applicable to part-time workers only)

Closing date 15 October 2012



Please complete and return to
Arena Prize Draw, Usdaw, FREEPOST NAT19525, Manchester M14 7DJ

FOR OFFICE USE ONLY

Branch No. _____

Memberships No. _____

Please use BLOCK LETTERS and complete this form as fully as possible.

Please tick the appropriate box

Ms ☐ Miss ☐ Mrs ☐ Mr ☐ Female ☐ Male ☐

Surname _____

Forename _____

Member's Signature _____ Date _____

Full Postal Address _____

Tel. No. (Inc. STD) _____ Mobile No. _____ Postcode _____

Email _____

Age _____ Date of Birth _____

Company Name _____

Workplace Address _____

Location Number _____ Employee No. _____

Occupation _____

Recruiter's Name _____

Recruiter's Membership No. _____

Please tick the appropriate box

Have you been a member of Usdaw before? Yes ☐ No ☐

Please tick the appropriate box

Have you been a member of any trade union before? Yes ☐ No ☐

If so please give details _____

Union _____

Date Joined _____ Date Left _____

Contribution rate per week _____

Please tick the appropriate box

If you do not select a scale of contributions you will automatically be entered as Scale A in order to take advantage of the full range of benefits

☐ **Scale A**

☐ **Full or Part-time workers** Amount per week _____

☐ **Scale C**

☐ **Part-time workers only** Amount per week _____

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 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 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 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.

NOTE

Trade Union and Labour Relations (Consolidation) Act 1992

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 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 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 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 from that date it will operate as from the following 1st January.





Respect Week

Safety first

One of the union's biggest and best campaigns is coming

Usdaw's award-winning campaign to make members safer at work will hold its annual Respect Week initiative from **November 5-9**.

Activists will be taking the message to employers, customers and politicians that workers deserve to be free from abuse and threatening behaviour.

General secretary John Hannett said: "Our Freedom From Fear campaign has made great progress over the last few years. We have seen a fall in the level of abuse but there is still a long way to go.

"We want to see improved security measures including quality CCTV, more security guards, decent staffing levels, good safety procedures and expert training to help staff minimise risks and be able to diffuse difficult situations.

"We know shoplifters are one of the main causes of violence against staff, we also know refusing underage sales is a flashpoint and we also know that cuts in police numbers could put our members under even greater risk. So we have to campaign in the workplace and in the

community, there is obviously a political dimension to this.

"There's also the added frustration felt by shoppers when things don't go their way or they are stressed and end up taking it out on the shopworkers. Up to a point understandable, but still totally unacceptable and for this reason we urge customers to 'keep their cool'."

For more information on the Freedom From Fear campaign and how you can get involved visit:

www.usdaw.org.uk/fff





*People
like you*

Learning rep Jon McEwan on how he's moved on since he joined the union's team in 2003

Leader

 www.usdaw.org.uk/bearep

Whoever said men can't multi-task hadn't met **Jon McEwan** from KP Snacks in Ashby-de-la-Zouch who combines his job on the production line with four union roles.

The 32 year-old is an Usdaw rep, a health and safety rep, vice chair of his branch and a union learning rep/co-ordinator at the busy factory which manufactures a range of snacks including Hula Hoops and Skips.

"I started off as a safety rep about nine years ago and things developed from there," said Jon. "I'm heavily involved in the learning agenda now. We have an on-site centre with seven PCs, which opened two years ago. We ran three popular courses in the first year but because I was on the Academy last year the

momentum was lost so I'm busy trying to reinvigorate the centre and the courses we offer. Early indications are promising but because we have different shifts here it can be difficult to reach everyone.

“I'm heavily involved in the learning agenda now

“Since getting involved with Usdaw I've been on all sorts of training courses. I've been to the Annual Delegate Meeting for the last five years and I've participated in divisional conferences and federation schools. I'm really enjoying it.”

Outside of work Jon indulges his passion for motor sports by volunteering to be a track marshall at the nearby Silverstone, Donnington and Goodwood circuits. He is also a budding photographer which he has recently combined with his access to a birds-eye view of the racing.

Jon points a member in the right direction at the learning centre



Transplant week

Sign up now - you could be a life-saver

There is a huge gulf between people who would accept a donated organ and the number of people prepared to be a donor

Members at the Tesco Express store in Bradford played their part to raise awareness of the need for organ donors during National Transplant Week in July.

Rehana Kosar, who is on the waiting list for a kidney transplant, encouraged her colleagues to get involved and, with support from the store management, the team handed out leaflets and donned promotional t-shirts to spread the word.

"The event went really well and we raised £500 for a local renal unit," said Rehana, who pushed herself through the pain barrier following an operation the week before.

"We need to increase understanding of the issue and then get people to sign up to the NHS Organ Donor Register. The theme this year

was 'Pass it On' – focusing not just on signing up to the register but also the importance of passing on your donation wishes to family and friends so they know what you would like to happen after your death. If you join the register without telling the people closest to you, it may come as a surprise to them at a time when they are trying to deal with their loss.

"A big thank you to rep Clare Harmer and everyone who helped out and credit to my store management who supported us too."



0300 123 23 23

Rehana Kosar promotes transplant week in her Tesco store in Bradford



COULD YOU BE A DONOR?

Facts about Organ Donation

- **10,000** currently need a transplant in the UK, and three people die everyday while waiting.
- While **96 per cent** of people would take an organ if they needed one, only **28 per cent** of adults are on the register.
- Simply carrying a donor card does not mean you are on the register, you need to **sign up to join** the database at the website below.
- **Anyone can register** on the NHS Organ Donor Register. Age isn't a barrier to being an organ and/or tissue donor, and nor are most medical conditions.

Transplants save lives

In the UK between 1 April 2010 and 31 March 2011:

- **3,740** organ transplants were carried out, thanks to the generosity of **2,055** donors.
- **1,008** lives were saved in the UK through a heart, lung, liver or combined heart/lungs, liver/kidney, liver/pancreas or heart/kidney transplant.
- **2,732** patients' lives were dramatically improved by a kidney or pancreas transplant, **156** of whom received a combined kidney/pancreas transplant.
- A record number of **567** non-heartbeating donor kidney transplants took place and accounted for one in five of all kidney transplants.
- **1,045** living donor kidney transplants were carried out accounting for more than a third of all kidney transplants. 'Non-directed' living donor transplants (also known as altruistic donor transplants) and paired and pooled donations contributed more than **60** kidney transplants between them.
- Almost **675,000** more people pledged to help others after their death by registering their wishes on the NHS Organ Donor Register, bringing the total to **17,751,795** (March 2011).

Did you know?

In 2010 delegates to the union's Annual Delegate Meeting carried two propositions supporting many of the issues promoted by the NHS donor register.



www.organdonation.nhs.uk
www.kidney.org.uk

arena Health

Send your health questions to the

arena team at: arena@usdaw.org.uk

Hot & cross

Q I work in the bakery department of a large supermarket. Even in cold weather it can be too hot for comfort but in hot summer weather I can't stand the stifling heat in the area I work in. 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 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's 'Keep your cool! - Tackling Heat Stress at Work' leaflet can help. Have a look at the HSE website:

www.hse.gov.uk/temperature/thermal/index.htm

Discuss your concerns with your Usdaw rep and line manager and consider raising the issue as a health and safety grievance if no action is taken.

Ill at work

Q Last week I went to work feeling a bit unwell. At work it got worse and I was feeling really ill. But my manager refused to let me go home early even though I was throwing up. Do I have the right to go home in such circumstances?

The employer has no powers to force people to stay at work. However, if you choose to leave work before your shift finishes you need to be aware of the consequences.

If you go home sick you should make it clear that is why you are leaving early and follow the reporting procedures for telling your employer you are sick. You may lose pay for the hours you miss (depending on your sick pay agreement). You are not entitled to Statutory Sick Pay for the first three days you are off.

If your manager does not believe that you were sick or if there is an attendance management policy, you may have to face an interview or even a disciplinary hearing on your return.

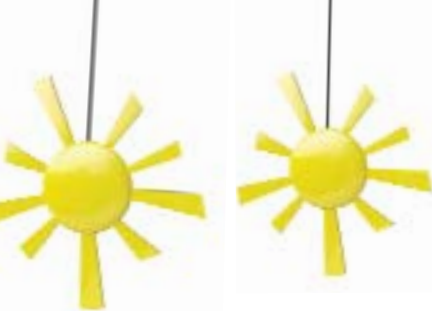
However, if you genuinely feel ill you should not let this stop you from going home. Depending on the nature of your illness there may be certain jobs that you should not be doing. For example, if you are feeling faint, you should not be operating



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

dangerous machinery. Or, if you are vomiting or have diarrhoea, then work with fresh food or serving the public is also out.

Up in smoke

Q As a smoker, I recently bought an electronic cigarette device on the grounds that these are not covered by the smoking ban. However when I tried to use it in my local pub and even in the canteen at work, I was told I could not 'smoke that thing in here'. Is that right?

Electronic cigarettes (e-cigarettes) do not produce the tars and smoke of conventional cigarettes and do not contain tobacco. As a result it is true that their use in indoor public spaces is not covered by the current anti-smoking laws. Despite this, however, the owner or landlord of any premises still has the right to decide whether or not they will permit the use of e-cigarettes on their property. And many have chosen not to allow them. Often this is because their use can cause confusion and potentially be a source of aggression from other people who see someone 'smoking' where they shouldn't. A ban on the use of e-cigarettes also makes control of smoking easier, for example, in a busy pub where it would be difficult to tell whether someone is using an e-cigarette or has lit up a real cigarette from a distance. It



would be good practice for employers to have a clear policy on the use of e-cigarettes in the workplace as part of their overall smoking policy.

Drug testing

Q At the factory where I work, they have just introduced a drug and alcohol policy. It says if I have an accident in the workplace then I will have to take a test for drugs or alcohol. Can I refuse to take a test?

Yes, you can refuse to take a test, but you could face consequences if you do. Your employer cannot force you to take a test. But if your behaviour was thought to be a cause of the accident and gave reasonable grounds for them to think that you may have been acting under the influence of drugs or alcohol, then you could face serious disciplinary action.

Testing is only one part of an overall policy and is not a legal requirement, apart from some specific occupations (such as train-drivers).

Testing for alcohol is usually done by a breath test and is a reasonable indicator of impairment. Testing for drugs usually involves a urine or saliva sample. It does not measure impairment but simply shows that the drug had been used recently. In the case of cannabis, urine samples can detect use many days after the last exposure. So it is vital that the employer consults with staff and the union before any policy is introduced. If testing is to be part of the policy it must be justified by the risk and the consequences of testing must be fully explained to all employees.

Take a look at the TUC's guide: http://www.tuc.org.uk/h_and_s/tuc-18000-fopdf

arena Letters

Members can have their say right

here via email or post – but keep it brief!

FirstCall Usdaw the direct claims helpline - No Forms No Fuss No Delay

arena

www.usdaw.org.uk

£100 UP FOR GRABS SIGN UP A COLLEAGUE!

Supporting Parents & Carers

Spotlight Day on hours and benefits cuts

SUMMER 2012

ADM 2012 Reps make the decisions at conference

MATERNITY KNOW YOUR RIGHTS

YOU'LL LOVE DIGITAL ARENA www.usdaw.org.uk /a-arena

SCAN QR CODE and follow us on Twitter @usdaw

HEALTHY awareness community

Distributive and Allied Workers

HAVE YOUR SAY

You can have your say on the arena letters page, please keep it brief and no longer than 100 words

★ £50 for the best letter



Medical support

I was interested to read the article on Rehana Kosar and kidney donation in the last issue of arena.

Ten weeks ago I was fortunate enough to receive a kidney

from a deceased donor after being informed a year ago that my kidney function was less than 10 per cent and I was in kidney failure. So I am recovering and doing quite well and hope to return to work in a few weeks.

Interestingly this coincided with an episode of the TV programme Undercover Boss where the boss discovered one of his staff was having dialysis and all that entails. The man in question then introduced new policies at work to raise awareness and support staff in similar situations.

Why oh why don't other companies follow his lead. Organ donors and the recipients need all the support and financial protection they can get from their employer. Big companies could learn a lot.

Mandy Smith, Suffolk, via email.

<9%

The turnout at this year's executive council elections

Apathy amazes me

The voting for president and executive council has brought to light an amazing apathy among fellow union members. It is a disgrace that less than nine per cent of us were bothered to make the effort to use this right that has in the past been fought and protested over. All of us need our voices and choices to be heard and to allow this we must all use our vote and not leave it to only those few who can be bothered.

Tim Harland, Milton Keynes via email

Walk this way

Congratulations to two very energetic young Scottish activists

Chris Gilmour and Dex Millar who raised more than £1,000 for charity when they walked the famous West Highland Way in the summer.

The two were ably assisted by area organiser and youth co-ordinator Craig Smith. Owen Speed helped set up the tents along the way and Rona Montgomery also played a part.

The team were given a send off from the Tesco Milngavie store by a Scottish piper and 96 miles and seven days later they reached their destination – Fort William in the Scottish Highlands.

It was a great effort by the lads who proudly waved their Usdaw flag 2,500ft above sea level. Well done.

Lawrence Wason, Scottish divisional officer

2,500ft

Probably the highest altitude the Usdaw flag has been flown

History remembered

Along with many of my fellow Usdaw members, I had the pleasure of being at the Tolpuddle Martyrs Festival over the weekend of 13/14 July 2012. The Southern Federation organised a seminar on the Saturday afternoon and then arranged the coach to the festival and the march. The Southern Division also set up and manned the Usdaw stand.

UK trade unions were there in force, I was very impressed with the size of the Usdaw delegation, made up with members from the Southern Division, South West & Wales Division, and a delegation from

the North West were there too – banners and all.

It's a great combination of music, readings, union stalls and the march and inspirational speakers helped recharge my belief in the trade union movement and celebrate the importance of the Tolpuddle Martyrs.

I urge all dedicated trade unionists to go and enjoy the experience

I aim to be there again next year – fellow Usdaw members come and join us.

Alan Higgins, Southern division via email

Members rewarded

Loyalty was in abundance in Plymouth when seven members were presented with long-service awards. Divisional officer Nick Ireland did the honours for the six who reached 30 years' membership and one member Reginald Hall has clocked up a magnificent 78 years' service!

Well done to everyone.
Linda Riggs, area organiser, Plymouth

You can write or email your thoughts to;
the editor, arena, Usdaw,
188 Wilmslow Road, Manchester M14 6LJ or
arena@usdaw.org.uk
Send all photos to: pictures@usdaw.org.uk



Chris & Alan Higgins



Flying the Highlands flag



Magnificent seven in Plymouth

Member services



www.usdaw.org.uk/offers

Usdaw provides a range of services and benefits for members, from savings and tax refunds to insurance and mortgages. Find out now if your union membership can save you and your family money

HOME, MOTOR & TRAVEL INSURANCE



As an Usdaw member, you are entitled to great value, low cost insurance from UIA.

For a quote call 0800 376 0300
or visit: www.usdawinsurance.co.uk
to receive up to 15% online discount

Usdaw is an Introducer Appointed Representative of UIA Insurance Ltd.
UIA is authorised and regulated by the Financial Services Authority.

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Usdaw members can make great savings on the following UK attractions and theme parks:

Alton Towers Resort, Chessington World of Adventures Resort, LEGOLAND Discovery Centre Manchester, LEGOLAND Windsor Resort, Madame Tussauds London, SEA LIFE centres & Sanctuaries, the Dungeons, THORPE PARK and Warwick Castle.

To find out more or to book call **0871 222 4001** and quote

REWARDS for your special discount or visit

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With Last Second Tickets you can get up to 80% off spectacular events happening right now in your area!



Whether you're into Live Music, Comedy, Theatre, Sports or more, there's an offer for you. There are 1000s of offers every year, including '2 for the price of 1' and discounted tickets for many of the nation's most high profile events, gigs, festivals, clubs, theatre, comedy, cinema, sports, days out and family attractions.

To find out more go to
www.lastsecondtickets.com/usdaw

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Usdaw Health Plan

Low cost alternative to private medical insurance. Get 100% of your money back on optical, dental, therapist and specialist treatments. To apply online visit: www.usdawhealth.co.uk or call 0800 037 2094

Usdaw Dental Plan

Get 100% of your money back on the cost of your dental treatment. NHS and Private plans available. White fillings and crowns covered. To apply online visit: www.usdawdental.co.uk or call 0800 037 2092

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*Money back may differ on NHS dental plans in Scotland and Northern Ireland.

FRANKIE & BENNY'S

Enjoy 20% off your food bill!



Usdaw members are entitled to 20% off their total food bill when 2 main courses are purchased from the main menu on production of your membership card.

www.frankieandbennys.com

Excludes airport locations. Valid every day except for Mondays from 5pm-11pm and cannot be used in conjunction with any other offer including lunch/set menus.

FREE DEBT ADVICE

Usdaw and Consumer Credit Counselling Service (CCCS) are to continue their successful service providing debt advice and solutions for all Usdaw members

CCCS provides free and immediate debt advice and solutions to individuals and families in times of financial distress. In addition to its unique online counselling service, Debt Remedy, CCCS offers a free telephone counselling service available Monday to Friday.

If you are an individual struggling to repay your debts use the CCCS Debt Remedy on-line assessment of your financial circumstances: www.cccs.co.uk/usdaw

Telephone debt counselling
Freephone 0800 980 8271
Monday to Friday 8:00am-8:00pm

THE CO-OPERATIVE FUNERALCARE

Our caring staff are on hand to give you individual support, care and reassurance when it matters most.

Ushaw members and their families are entitled to a **£25 discount** on our funeral plans and **10% discount** on professional services fees on funeral arrangements.

The co-operative funeralcare

Visit www.co-operativefuneralcare.co.uk for your nearest Co-operative Funeralcare or call **0800 083 6301**

Please see website or call for full terms and conditions.

TAX REFUND SERVICE

Over 94,000 members have used this service and so far received tax refunds in excess of **£3.2 million**. Refunds average **£160.51** each!

TAXrefundCo.
...No Refund - No Fee

To find out if you are due a refund, go to www.taxrebates.com/ref/usdaw, call the application information line **0845 058 2288** or send a SAE for an application form to:

The Tax Refund Co. 43-47 Middle Hillgate, Stockport, SK1 3DG.

BRITANNIA

With Britannia, Ushaw members benefit from a great range of mortgage products and an exclusive instant access savings account.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

To find out more call free on **0800 156 2838***, Visit britannia.co.uk/usdaw or visit your local Britannia Branch.

*Our lines are open 8am-8pm weekdays and 9am-12noon Saturdays. Calls may be recorded and/or monitored. Calls from landline phones are free however mobile providers may charge.
Britannia is the trading name of the Co-operative Bank plc.

Britannia
part of The co-operative bank

NEW AND USED CARS

Risk free, hassle free car purchasing for Ushaw members and their families.

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Part exchange welcome
Finance available

Ushawdrive

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Ushaw Energy can help you save on your gas and electricity bills. Try our free and unique **100% impartial energy search engine** which allows you to compare the prices of all gas and electricity suppliers and find the very best deal for your home. You can compare by savings alone, CO₂ savings, customer service standards or a combination of all three.

Simply key in your postcode, your current supplier and charges and the site will do the rest for you. **It couldn't be easier.**

To see how much money you can save
visit: usdaw.uchange4better.co.uk
or call **0845 652 1683**

Ushaw Energy

ALL FOR CHARITIES



Shop at your favourite listed retailers via **All4charities** and earn **100%** of all commissions for your chosen charity. If you are an online shopper, then you could really help to raise much needed funds by registering with and shopping through **All4charities.co.uk**

For more information go to www.all4charities.co.uk



It is free to register and will not cost you a penny more than the advertised price of the item that you are buying. The charity you nominate will earn 100% commission from all the retail sites when you shop through All4charities.co.uk

Unisaver: The union no longer offers the Unisaver savings product as advertised on the member services pages of previous issues of Arena. Any members who have taken out a policy with Unisaver will not be affected by this change and existing policies will carry on as normal. If you have any queries please contact **Coventry Assurance Society** on **024 7622 3683**.

Statement to members issued in connection with the Union's Annual Return for period ended 31 December 2011 as required by section 32A of Trade Union and Labour Relations (Consolidation) Act 1992

In the year ended 31 December 2011, the total income of the Union amounted to £34,819k of this £30,049k related to members' contributions. The expenditure for the same period amounted to £43,135k which included the salary paid to the post of General Secretary of £90,035 and employers' contributions in respect of National Insurance and Superannuation of £11,287 and £18,342 respectively. The value placed by the Inland Revenue on the car supplied to the General Secretary amounts to £10,518.

The President of the Union and other members of the Executive Council are not in receipt of salary or allowances from the Union.

The Union's income into its political fund for 2011 amounted to £2,008k while the expenditure amounted to £1,885k.

AUDITOR'S REPORT

We have audited the financial statements of the Union of Shop, Distributive and Allied Workers for the year ended 31 December 2011 set out on pages 54 to 68 of the Annual Report. 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. 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

As described in the Statement of Responsibilities of the Executive Council as laid out on page 54 of the published Annual Return and Financial Statements, the Union's Executive Council is responsible for the preparation of 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 (APB'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 APB's website at: www.frc.org.uk/apb/scope/private.cfm

OPINION ON FINANCIAL STATEMENTS

In our opinion the financial statements:

- give a true and fair view of the state of the Union's affairs as at 31 December 2011 and of its surplus for the year then ended;
- have been properly prepared in accordance with UK Generally Accepted Accounting Practice; and
- have been prepared in accordance with section 36 of the Trade Union and Labour Relations (Consolidation) Act 1992.

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 report to you if in our opinion:

- the Union has failed to keep proper accounting records; or
- the accounts do not agree with the accounting records.

NICOLA QUAYLE (Senior Statutory Auditor)

For and on behalf of KPMG LLP

Chartered Accountants

St James' Square

Manchester

M2 6DS

19 March 2012

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, they should consider obtaining independent legal advice.

Disability didn't stop
Gwen Jones staying
active in the union

Fighter

When activist **Gwen Jones** was diagnosed with a back injury that confined her to a wheelchair three years ago, she thought it signalled the end of her union role. But it turned out to be the beginning of a new journey for her, fighting for improvements for other disabled workers.

“Every day you read about more injustice from the Coalition

“I might be down but I’m certainly not out. I just approach things from a different perspective now,” said the enthusiastic 53 year-old from Leigh in Lancashire.

Gwen joined the union in 2003 when she was working at the Tesco Extra store in Hindley, Wigan. She went on to hold a

variety of union roles including stints on Academy 1 and 2.

Gwen was diagnosed with a compressed spine in 2009 and had to retire early due to ill-health.

“I thought my world had come to an end, it was a nightmare,” she said. “I loved my job and the people I worked with. At first I thought I wouldn’t be able to carry on with the union and that thought destroyed me.

“But friends and family, especially my partner Paul, who is my rock, rallied round and helped me accept that this was just the beginning.

“Nowadays I spend my time campaigning for improvements in disability rights and supporting other disabled members and I’m also involved with the Labour Party.

“There’s a lot of work to be done. Every day you read about another injustice by the Coalition; from the closure of the Remploy factories to attacks on disability benefits. I could go on and on.

“I’m determined to carry on for as long as I can.”

**Rock steady...Gwen
at home with her
partner Paul**



SPECIAL LIMITED OFFER TO ALL USDAW MEMBERS

NHS Dental Plan – NOTHING to pay for 3 months*

- Do you have a NHS Dentist? ✓
- Have you had a clean bill of health from your dentist? ✓
- Would you like all your dental bills repaid in full up to £500 per year? ✓

The Usdaw Dental plan will give you your money back each time you visit your NHS dentist, so no more costly treatment bills.

JOIN TODAY AND PAY NOTHING FOR 3 MONTHS* - THIS SPECIAL OFFER ENDS 31 DECEMBER 2012

How does it work?

It's very simple; on the day you call we'll set you up as a plan member, start your qualifying period and set up your direct debit. Your qualifying period is 13 weeks, during that time there is nothing to pay. Once your qualifying period has ended and you have paid your first premium, you can claim the following benefits immediately:

| | |
|---|---|
| Examinations, Scale & Polish and X-rays | All NHS charges paid |
| Fillings, Root Canal Treatments, Extractions, Crowns, Bridges, Dentures and Repairs | All NHS charges paid |
| Dental-related prescription items | 6 items per year |
| Oral Cancer Cover | £6,500 |
| Accidental impact injury | £750 |
| In-patient cash per night (dental related) | £25 per night, up to 25 nights per year |
| Maximum annual claim limit | £500 |
| Monthly premium per person | £9.50 |

Claiming is easy too

1. Pay your dental bill and get your claim form completed...
2. Return your claim form with a valid receipt...
3. Receive your money back!

Call 0800 037 2092

Usdaw
Union of Shop, Distributive
and Clerical Workers

**Health and
Dental Plans**

Money back may differ on NHS dental plans in Scotland and Northern Ireland.

*(terms and conditions apply)

New Holiday Offers for Members

Park Resorts

Save up to 10% on UK family holidays. For more information go to www.park-resorts.com/usdaw or call 0843 309 2230 and quote Usdaw.

Interhome

Save 10% when you book a holiday apartment, villa or chalet. For more information go to www.usdaw.org.uk/holidayoffers or call 0208 877 6370 quoting GB1009985.

Hoseasons

Save 7.5% on your next holiday. For more information go to www.usdaw.org.uk/holidayoffers or call 0844 561 8386 and quote ELGRWD.

Airport Parking & Hotels

Save up to 15% on your airport parking plus great savings on airport hotels and lounges. For more information go to www.usdaw.org.uk/holidayoffers or call 0844 871 7521 quoting EA11.

Superbreak

A 10% discount on short breaks such as Eurostar City, Family, Golf, Spa, Theatre, Concert and Event Breaks. For more information go to www.usdaw.org.uk/holidayoffers or call 0871 221 3700 quoting ELG2.

Holiday Autos

Enjoy a 10% discount on all bookings, in all destinations worldwide. For more information go to www.usdaw.org.uk/holidayoffers or call 0871 472 5172 and quote xyourr.

Cottages4you

Save 7.5% on a holiday cottage. For more information go to www.usdaw.org.uk/holidayoffers or call 0845 268 9334 quoting PART75.

Holiday Offers



**People
like you**

Young Cher Williams has become both a confident and competent Co-op rep

Activist

Cluster rep **Cher Williams** is proving to be a woman of many talents in her local area of Prenton on the Wirral in Merseyside.

The 25 year-old is a cluster rep and has responsibility for a number of Co-op stores throughout the region.

"I'm not sure how many members really know my name as I'm known in the area as 'the union rep', something I'm very proud of," said team leader, Cher.

"My role means that I cover all the small stores so when a staff member in a different store needs advice I'm available either by phone or in person.

"In the past members have felt a little isolated because they wouldn't always have a rep in their own store but now with the new system, that

isn't the case anymore."

Cher started working for the Co-op six years ago. She became a union rep in 2008 and is a member of her divisional youth committee and secretary of her branch.

“ I cover all the small stores – so members don't feel isolated

"I wasn't aware of the union when I first started work. But when I found out about Usdaw and how it helps people I joined straight away and couldn't wait to get involved and get more informed.

"I have to say a big thank you to my area organiser Pam Thompson for putting her wing around me and guiding me through. I've been to

divisional and national conferences, as well as a stint as a stand-down rep working full-time for the union for a few weeks.

"As a result of all this experience I'm very confident and self-assured. Liaising with different store managers and with people in the union has

improved my communication skills immensely. I'm also going to the TUC's 'A Future That Works' march and rally in Hyde Park in London in October."

Cher even finds time for hobbies outside of her union work. She enjoys horse riding, ice-skating, climbing, photography and reading.



www.usdaw.org.uk/bearep

In conference

Industrial staff voice their opinions

Udswal has always been more than just 'the shopworkers union' as arena found out from warehouse & distribution reps

Udsaw has to pursue an industrial and political agenda if it is to protect workers' rights from the Tory-led Coalition's onslaught, general secretary John Hannett told delegates at the warehouse and distribution conference.

The qualifying period to claim unfair dismissal has been increased from one year to two, fees to take a claim will be introduced next year and innocent victims of crime will see massive cuts in the level of compensation paid out by the Government's own scheme.

"This Coalition has turned the clocks back to the dark days of the early '80s," said John. "Massive unemployment, especially among our young people, a double-dip recession and cost cutting by employers. The warehouse and distribution sector has been through an enormous upheaval in the last

few years and the workforce is under huge pressure.

"The use of agency workers has been one of the key issues in the sector of late and just as we managed to get the Agency Workers Directive introduced the employers are using the Swedish Derogation, a legal loophole, to avoid their full responsibilities.

"People who sustain injuries, inside or outside of work, could also lose out under Government proposals to the Criminal Injuries Compensation Authority scheme. This could see up to 70 per cent of injured workers getting nothing and others having any compensation paid out halved.

"This is not about reducing the deficit. The expected savings are only £50 million. This is an attack by the Government on the innocent victims of crime."

TALKING POINTS

Delegates identified the crucial issues in the sector which include:

- Use, and abuse, of agency workers.
- Unrealistic picking rates.
- Below inflation pay increases.
- Forthcoming pension changes.





ORGANISED SECTOR

The warehouse and distribution sector is one of the best organised in Usdaw and has thousands of members and a network of reps in all of the big companies including Tesco, Morrisons, Sainsbury's, the Co-op, DHL, NFT, Wincanton and others.

The annual conference unites reps for a weekend of debate, guest speakers and workshops.



www.usdaw.org.uk/network



Standing up for
Usdaw's industrial
membership

Victims under fire

Help stop the Coalition's cruel Cuts

The Government wants to cut payments to innocent victims of crime - Usdaw is out to stop it but it needs your help now

Victims of violent crime, including hundreds of Usdaw members attacked at work each year, can currently claim some compensation if they are seriously injured.

The Government is proposing to abolish or cut the compensation due to over 80 per cent of victims of crime from 16 October so that only a minority of the most seriously

injured victims would receive any help at all.

The Cuts

Victims suffering from the following injuries will no longer be eligible for any compensation:

- Broken hand, fingers or collar bone
- Broken ribs
- Minor scarring
- Needle or bite attacks
- 'Temporary mental anxiety'

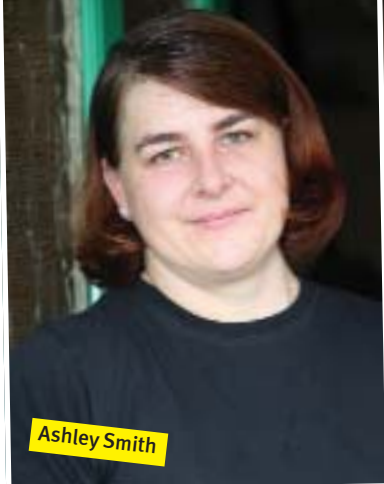


Member Frankie King told his story to BBC Scotland

FRANKIE KING
Attack victim

BBC REPORTING SCOTLAND

You can email or download a standard letter at www.usdaw.org.uk, request the standard letter from the politics office **0161 249 2452** or ring your MP's office at Parliament on **0207 219 3000** to let them know your views



Ashley Smith



Victoria Cupitt

Compensation for the following will be cut by up to 60 per cent:

- Fractured skull, limbs or joints
- Significant facial scarring
- Partial loss of vision
- Partial deafness
- Loss of a finger

Usdaw member **Frankie King** suffered a horrendous attack on his way to work and says the compensation he received helped him cope with the loss of wages he suffered following enforced time off because of his injuries. Frankie appeared on BBC TV to help



Simon Bailey



Christine Hoyne



Gerald Mather



Graham Morris

CLAIM NOW

If you or someone you know has been a victim of violent crime, in the workplace or outside, make sure they submit a claim before 16 October when the cuts come in. Members can contact FirstCall Usdaw on 0800 055 6333 to register a claim.

raise awareness and encourage people to join the campaign against the cuts.

"I'm absolutely horrified that the Government is cutting the scheme," he said. "Although I have been trying to put the incident behind me, I really feel the need to speak out against the changes because they are just so wrong.

"I received £3,300 Criminal Injuries Compensation, which the Government want to cut to just £1,000 in future. That would have left me homeless, as I had to

take nearly a year off work. The Government has no idea how ordinary working people live and struggle to get by and they clearly don't realise how important these relatively small amounts of compensation are for victims of crime."

- These cuts are being rushed through Parliament in September.
- Please help Usdaw campaign against the cuts by contacting your MP.



www.usdaw.org.uk/cicpetition

REAL LIFE STORIES

Members who would have lost out under the new proposals include:

- **Ashley Smith:** Victim of armed robbery. Awarded **£1,000.**
- **Simon Bailey:** Injured disarming an axe-wielding robber. Awarded **£1,250.**
- **Christine Hoyne:** Attacked by a shoplifter. Awarded **£2,000.**
- **Victoria Cupitt:** Victim of armed robbery. Awarded **£1,000.**
- **Gerald Mather:** Mugged outside work. Awarded **£1,650.**
- **Graham Morris:** Assaulted by shoplifter. Awarded **£1,500.**

Udaw helped all of the above members win deserved compensation after very traumatic incidents. The Tory-led Coalition thinks these victims should have received no compensation at all.

VICTIMS PUNISHED

General secretary **John Hannett** said: "Why does the Coalition want to deny innocent hard-working people the chance of being compensated for being attacked either at work or in the community.

"When you've been injured and lost vital cash because of having to take time off work, this money could make a massive difference to help keep an individual and his/her family's heads above water.

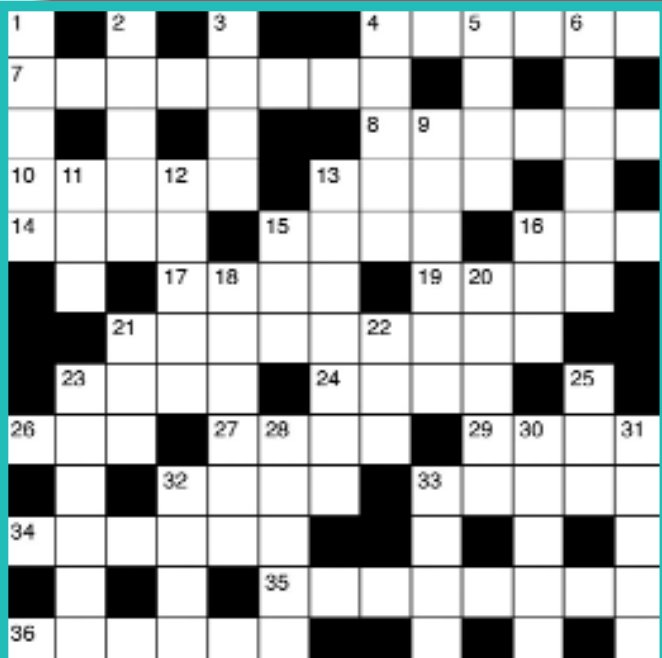
"It's a typically mean-spirited and unnecessary attack on working people."

arena Crossword

**WIN
£50!**

Three lucky members will win £50 each if they answer correctly the crossword clues below. Closing date **15 October 2012**

(Not open to Usdaw staff)



The winners of the Arena Summer crossword were:

Helen Logan, G36 West of Scotland

Diane Baldwin, E129 Leicester Central

Valerie Trapmore, A177 Mid Cornwall

Have fun

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

4. Cause to fall over or collapse (6)
7. Brolly (8)
8. Short expression (6)
10. Composition (5)
13. Couple (4)
14. Fling (4)
15. Abstain from eating (4)
16. Tasselled cap (3)
17. Type of fruit (4)
19. Have in mind (4)
21. Initial advantage (4,5)
23. Stopper (4)
24. Not any (4)
26. Intestine (3)

27. Den (4)

29. Applaud (4)
32. Brown seaweed (4)
33. Phase (5)
34. Cook slowly (6)
35. Rebounding of a bullet (8)
36. Mr Yorke, footballer (6)

DOWN

1. Continental quilt (5)
2. Chasm (5)
3. Disclaim (4)
4. Spanish snacks (5)
5. Cat sound (4)
6. Abate (6)
9. Hired assassin, informally (3,3)

11. Female adult pig (3)
12. Tree (5)
13. Type of vegetable (7)
15. Craze (3)
16. Corpulent or obese (3)
18. Birds of prey (6)
20. Upright in posture or position (5)
21. Cabin (3)
22. Hill (3)
23. Delve deeply (6)
25. Label (3)
28. Vigilantly attentive (5)
30. Turning tool (5)
31. Trivial (5)
32. Picture card (4)
33. Winter weather condition (4)

Communication

From Aberdeen
to Plymouth
Usdaw has
offices across
the UK

Channels

Glasgow
Muirfield,
342 Albert Drive,
G41 5PG
T: 0141 427 6561
E: glasgow@usdaw.org.uk

Aberdeen
1 Queens Lane North,
AB15 4DF
T: 01224 652820
E: aberdeen@usdaw.org.uk

Belfast
First Floor, Unit 2, 41
Stockmans Way, BT9 7ET
T: 028 9066 3773
E: belfast@usdaw.org.uk

Preston
First Floor, Units 6 & 7,
Eastway Business
Village, Olivers Place,
Fulwood, PR2 9WT
T: 01772 704003
E: preston@usdaw.org.uk

Warrington
5 Ibis Court,
Centre Park, WA1 1RL
T: 01925 578050
E: warrington@usdaw.org.uk

Kegworth
3c Market Place,
Derby DE74 2EE
T: 01509 686900
E: kegworth@usdaw.org.uk

Redditch
1 Oak Tree Park, Burnt
Meadow Road, Moons
Moat North,
Worcestershire B98 9NW
T: 01527 406290
E: redditch@usdaw.org.uk

Cardiff
Unit 10, Oak Tree Court,
Mulberry Drive, Cardiff
Gate Business Park,
Pontprennau CF23 8RS
T: 029 2073 1131
E: cardiff@usdaw.org.uk

Plymouth
First Floor, Belgrave House,
73 Mutley Plain, PL4 6JJ
T: 01752 665951
E: plymouth@usdaw.org.uk

Bristol
Unit D Abbey Wood
Business Park,
Emma Chris Way,
Filton BS34 7JU
T: 0117 931 9730
E: bristol@usdaw.org.uk

Morden
Meldrum House, 89-91
Middletown Road,
Surrey SM4 6RF
T: 020 8687 5950
E: morden@usdaw.org.uk

Andover
The Priory, 6a Newbury Street,
Hampshire SP10 1DN T: 01264 321460
E: andover@usdaw.org.uk

Your contacts

Always speak to your rep first if you need advice or support.

If you don't have a rep at your workplace contact your local Usdaw office as shown on the map. Alternatively, you can ring our national helpline **0845 6060640*** to be connected to your local office.

***Calls charged at local rate.**

The union's head office is:

188 Wilmslow Road, Manchester, M14 6LJ

Tel: 0161 224 2804/249 2400

email: enquiries@usdaw.org.uk

www.usdaw.org.uk

Let us know if your details change...



www.usdaw.org.uk/update

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

Crewe
1 Chantry Court, Forge Street CW1 2DL
T: 01270 588721 E: crewe@usdaw.org.uk

Leeds
Unit 2 Temple Point Business Park,
Bullerthorpe Lane LS15 9JL
T: 0113 232 1320
E: leeds@usdaw.org.uk

Bury St Edmunds
The Anderson Centre,
6 Olding Road,
Suffolk IP33 3TA
T: 01284 775700
E: burystedmunds@usdaw.org.uk

Waltham Cross
Unit 12/13 Regent Gate,
83 High Street,
Hertfordshire EN8 7AF
T: 01992 709280
E: walthamx@usdaw.org.uk

Faversham
34 Preston Street,
Kent ME13 8PE
T: 01795 532637
E: faversham@usdaw.org.uk

London
Dilke House,
1 Malet Street
WC1E 7JN
T: 020 7323 5550
E: london@usdaw.org.uk

Respect Week



- Usdaw's Freedom From Fear Campaign aims to prevent violence, threats and abuse against members.
- Help Usdaw to raise awareness by getting involved in Respect Week 2012.
- Campaign days will be held across the country between 5–9 November.
- Contact your local office to find out what's happening in your area.



For more information or to download all the latest campaign resources visit:
www.usdaw.org.uk/freedomfromfear