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# arena

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**AUTUMN 2013**

## LAW

**TRIBUNAL FEES  
JUSTICE DENIED**

**TAXING TIMES  
UNDERSTANDING  
YOUR PAYE CODE**

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*Members tell  
their stories*

*Plus*

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it mean to  
working  
people and  
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**USDAW KEEPS  
ON GROWING . . .**

*thanks to busy reps*

**SCAN**

THE CODE USING  
YOUR SMARTPHONE TO  
TAKE YOU TO  
DIGITAL ARENA



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



## General secretary John Hannett Zero respect for zero hours

**Z**ero hours dominated the media in August with Sports Direct, McDonalds, Burger King, Wetherspoons and Domino's all under fire because they employ the vast majority of their staff on these type of contracts.

Usdaw has long campaigned against these exploitative arrangements quite simply because they are the unacceptable face of total flexibility, one-sided and they should have no place in a modern economy.

Employees need to know how much they will earn each week so they can budget to pay the bills and have a reasonable idea of their incoming and outgoings. Zero hours contracts leave staff in the dark and at the whim of the company unsure of their earnings, if any, and are left sat at home waiting for the phone to ring. This is completely unacceptable with young people in particular being hardest hit.

Since the issue blew up, finding out the actual numbers of people on these contracts has fluctuated widely with even government figures unsure of the real total.

We know most of the big supermarkets have moved away from zero hours over the years but Usdaw is keen to know if any of our members, or their workmates or family members, are on these contracts. You can let us know via the website or email [arena@usdaw.org.uk](mailto:arena@usdaw.org.uk)

We are keen to run an evidence-based campaign on this issue but need our members to let us know the real extent and impact these contracts are having in our sectors, so your input is vital.

Finally congratulations to our media and communications department for winning two first prizes at the TUC's communication awards proving once again Usdaw's commitment to a modern, clear and progressive communications strategy.

**John Hannett**  
General Secretary

Usdaw Members'  
Helpline:  
0845 6060640

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Union of Shop, Distributive  
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Marching with Pride

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## Letters

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# Hero to Zero

**Sports Direct, McDonalds and Burger King have been heavily criticised for their large-scale use of zero hours contracts**

Discount retailer Sports Direct has come under fire for its extensive use of zero hours contracts just days after it lauded its internal bonus scheme for which the vast majority of staff were ineligible.

Figures revealed by *The Guardian* showed 90 per cent of the company's 23,000 strong workforce were part-time and on zero hours contracts.

General secretary John Hannett said: "Usdaw has been opposing zero hours contracts since they first appeared many years ago because these types of **exploitative contracts** should have no place in a modern labour market.

"These contracts leave staff vulnerable, insecure and at the mercy of unscrupulous employers. All contracts should guarantee a minimum number of hours.

"The UK labour market is one of the most **deregulated** in the industrial world and the re-emergence of zero hours contracts, many years after reputable employers had done away with them, is a **depressing** sign of the extent of exploitation faced by many employees."



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# Burglars break in during wedding

Models have been used



**“We were so grateful for all the help and advice having found it so traumatic.”**

Earlier this year Michael and Helen Young were at Helen’s sister’s wedding. While they were away at the ceremony, burglars broke in and ransacked their home. They made off with a box of jewellery including some of Helen’s most treasured items.

## UIA Home Insurance offer service that’s all too rare today

When the Youngs contacted UIA they were clearly distressed about the break-in and what they had lost. But the people at UIA immediately helped to put their minds at ease, explaining that they had no need to worry about the insurance. As Michael said “When we first contacted UIA our claim was very sympathetically received and efficiently handled.”

As the claim progressed, the Youngs continued to receive excellent service. “UIA were very communicative and most helpful in the advice and direction they gave us” Michael added “and we were impressed with the decisions they made, where it was necessary for them to do so.”

Within a short time, UIA not only sent them vouchers to cover the cost of replacing all the jewellery but also recommended a local jeweller who was able to make a new ring to Helen’s own specification.

As Michael admitted later “whilst the burglary was very unpleasant, we are both glad to have had UIA as the insurer of our home and contents.”

## A special offer for Usdaw members

UIA has been working closely with Usdaw for years to bring members home insurance that meets their needs. And to help in these difficult times UIA is offering Usdaw members **25% off home insurance** (worth on average £55\*).

And because many members have a problem paying the premium in one lump sum, with UIA you can spread the cost into monthly payments at **no extra charge** (saving on average £22\*).

## What you should do next

If, like the Youngs, you’re looking for home insurance from a company that truly cares for its customers, why not get in touch with UIA today?

Save  
**25%\***  
off  
home  
insurance

Call **0800 376 0300**<sup>†</sup> (quote ref: Arena313)  
or visit **usdawinsurance.co.uk/offer**

**Usdaw** & **uia**  
Insurance insurance with principles

<sup>†</sup> Lines are open 8.30am-8pm Mon-Fri, 9am-1pm Sat

\*25% off home insurance is subject to our usual acceptance criteria and is only available when the reference Arena313 is quoted. To be eligible for the offer a quote must be requested before 26.11.13. Offer only available for new customers. Offer savings based on an average premium £219. †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 Introducer Appointed Representative of UIA (Insurance) Ltd, which is authorised by authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Usdaw Insurance is a trading name of UIA (Insurance) Ltd.



## Milk sector upheaval

Job losses as two dairy companies look to re-organise their distribution networks

Further upheaval in the milk sector was evident in the summer when dairy firms Arla and Muller-Wiseman announced three depot **closures** as part of their reorganisation plans.

More than 520 jobs are at risk at the Arla site in Ashby-de-la-Zouch and the Muller-

Wiseman sites at Keith and Whitburn in Scotland.

Usdaw officials have been busy meeting with members and the company to consider all available options short of **redundancy** with redeployment available for some staff in Scotland.

General secretary John Hannett said: "This was **devastating news** for our members and yet another blow to the local economies. I know our officials will be busy in the next few months to do all they can to support our members during these very difficult times."



## Safety myths busted

The 'compensation culture' is a myth pedalled by those who want to do away with health and safety and make it more difficult for workers to seek justice, says a new report.

Figures released by safety journal **Hazards** showed the number of people receiving compensation for workplace injuries or illness has fallen by 60 per cent in the last ten years. It said more than 4,000 workers die of work-related chronic bronchitis and emphysema every year but **only 59 claimants** have been awarded compensation in the last 12 months.



# Low pay won't go away

Time to rethink the impact and reach of the national minimum wage, says former chairman

One of the architects of the National Minimum Wage (NMW) George Bain fears that it is 'losing its early promise and while it successfully tackled the most acute cases of low pay a broader epidemic of chronic low pay has taken hold'.

Speaking on the 15th anniversary since its introduction and quoted in *The Times*, the former chair of the Low Pay Commission, said: "One in five workers earns less than £7.50 an hour, that's £13,600 a year. The cost of this falls not just on the low paid but on all taxpayers. The bill from low pay

is now more than **£2 billion** a year from in-work benefits and lost tax revenues."

While he does not advocate raising the NMW to the level of

the Living Wage of £7.45 to everyone, he suggests the NMW should be 'amplified in smart new ways' and claims 'there is a case for more ambition'.

Image © Lukiyanova Natalia / iStock

## New jobs mainly in low-paid sectors

Four in five new jobs created in the last three years are in industries where the average wage is less than £8 an hour, the TUC has warned.

Analysis shows that of a 598,000 net rise in employee jobs, 77 per cent are in low-paid industries, such as retail, waitressing and residential care. TUC general secretary Frances O'Grady said: "Many people who are forced into **low-paid work** are not only having to take a massive financial hit, but are also having to put their careers on hold. This trading down of jobs can also push those with lower skills and less experience, particularly young people, out of work altogether. This is tough for workers and **damaging** for the wider economy."

## Court case thrown out

The High Court's decision to reject an attempt to block the introduction of the 'bedroom tax' because of its discriminatory impact on the disabled was described as '**devastating news**' by housing charity Shelter.

The charity claims disabled adults and families with disabled or vulnerable children will be put at **risk of homelessness** for having a bedroom they need but which the Government's new rules for tenants in social housing deem is unwarranted. Tenants will lose **14 per cent** of their housing benefit if they have one 'extra' bedroom and **25 per cent** if they have two and are considered 'under-occupied'.

**REJECTED**  
Bedroom Tax

**People  
like you**

**Multi-skilled Usdaw rep  
and multi-talented Colin  
Jones on his journey in life**

# Tireless

**H**ow many members can list professional toastmaster, chauffeur, salesman, master sign maker, glass blower, factory manager, pharmacy assistant, maintenance man, lifelong scouting enthusiast and Usdaw rep?

Well, branch chairman **Colin Jones** can and the 72 year-old shows no signs of slowing down as he puts his extensive life skills to good use at the Morrisons store in St Albans.

"I thought my life was mapped out for me when I left school and worked as a sign maker for 30 years," said Colin. "But then redundancy knocked me out of my comfort zone and I had to completely rethink my future. I feared I may be left on the shelf at 46. It was a very worrying time.

"So I then decided to spend half of my redundancy money on training as a toastmaster and on reflection it was the best money I've ever spent. It took me to all sorts of big occasions and more importantly worked wonders for my confidence.

"As you can see over the

**“All of my life experiences help me in my rep's role**

last three decades I've done all sorts of work to stay employed. And each one has added to my expertise. I've met some fascinating people too."

Colin has been putting these experiences to excellent effect in his work as a union rep in-store. He

has also made speeches at the Annual Delegate Meeting on a number of issues and sits on the national negotiating committee at Morrisons. "I'm sure having all these different roles helps me in my work advising and supporting the members at work. I'm also keen to motivate others to

take on new skills – I think I'm a frustrated teacher!

"I think attitudes to age

are changing and they're a lot different now to when I was made redundant and you too can take on new skills if you put your mind to it."

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

**[www.usdaw.org.uk/bearep](http://www.usdaw.org.uk/bearep)**





# NHS Rally

The health service isn't safe with the Tory-led Coalition, says the TUC

Members are being urged to get to Manchester in September to support a national rally to save the NHS.

Tens of thousands of trade union members from across the UK are expected to gather in **Manchester**, to coincide with the Conservative Party conference, on **September 29**.

General secretary John Hannett wants to see as many Usdaw members as possible at the march and rally waving their union flags. "Supporters of the NHS and all those who want to defend **jobs, services** and a **decent welfare state** will be

marching in Manchester to deliver a clear message to the Conservative Party conference that we mean to **Save Our NHS** from cuts and privatisation."

Marchers will assemble at Liverpool Road (M3 4FP) from 11am, and walk to a rally in Whitworth Park. The protest will highlight the impact of huge job

## News

You can find out more about the rally at: [www.tuc.org.uk/nhs](http://www.tuc.org.uk/nhs)



losses and spending cuts across the health service, as well as the rapid sell-off of the most lucrative parts of the NHS to private

healthcare companies – many of whom like Circle are also Conservative Party donors.

The event will also raise concerns about the wider effect that government economic policies are having upon communities across the UK.

## Save on our Funeral Plans

Because as an Usdaw member you and your immediate family can benefit from

- **£25 off** our Funeral Plans
- **10% discount on** professional services fees on funeral arrangements

The **co-operative** funeralcare

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 the Simple Funeral, 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 31.12.13. All offers are not retrospective. Our business terms and conditions apply. This does not affect your statutory rights. MKT/13/077

The Co-operative Funeralcare is a trading name of Funeral Services Ltd, part of Co-operative Group Limited.

# Appeal follows compensation win

The Government has said it will appeal the decision to protect employees in small stores

## What next for sacked staff?

**Q** It was great to hear the news that Usdaw won its appeal for ex-Woolies and Ethel Austin staff who were not compensated after the administrators' failed to consult because they worked in stores with fewer than 20 staff. However, I've since heard the Coalition is trying to appeal the decision so where does that leave staff?

This is a complicated case and could be dragged through the courts even further following the Coalition's decision to appeal the case.

As readers of *Arena* will know when Woolworths and Ethel Austin went into administration the official administrators failed to properly consult with Usdaw – something they are legally obliged to do.

Usdaw took the case to a tribunal which decided to issue a **Protective Award** to staff. A Protective Award is an amount of compensation paid to staff who have been made redundant and the company did not consult the recognised union, or other appropriate body. The award amounted to **between 6-8 week's pay** for each redundant employee. However it was only awarded to staff made redundant at stores with 20 or more employees. Those made redundant at stores with fewer than 20 employees missed out. This was because the law stated that consultation was only required where the company proposed to dismiss 20 or more employees **'at one establishment'**. Each store was treated as a separate establishment.

Usdaw appealed this decision and in late May this year the tribunal agreed that the protective award should be open to staff in the smaller stores, as the law should not limit the requirement to consult 'at one establishment'. This has changed the law and now any employer who proposes to dismiss 20 or more people across its workforce must consult with the union (or other appropriate body).



*Usdaw won a crucial tribunal victory for retail staff denied a protective award when their company went bust but now the Coalition want to challenge it*

# know your Rights



Image © Sebastian Duda

## Information for ex-staff

**Usdaw's recent tribunal win means that you should now receive the same compensation that was awarded to your colleagues in larger stores.**

- The award includes 60 days' pay for the administrator's failure to adequately consult with the union over the redundancies.
- As the companies are insolvent there is no money to pay this award to you. The payment will therefore be made from State funds through the **Redundancy Payments Office (RPO)**.
- The payments are **capped at £330 per week** (which was the limit in force at the time of the original claim) and deductions will be made for any previous payments you received in respect of unpaid wages from the RPO. There may also be **deductions** in respect of certain State benefits received within the period of the 60 days following your dismissal by reason of redundancy.
- We cannot say at this stage when the RPO will be in a position to make the payment to you, but they will write to you in due course with further information in this regard.
- For the moment you do not have to take any action, simply wait for the RPO to write to you. We anticipate this may take several weeks.
- If you have **changed your address** since being made redundant you need to inform the union and the RPO. The union can be contacted on 0845 6060640 and the RPO Helpline is **0330 331 0020**.

As **arena** went to press there was still no decision from the court to say whether they will allow the appeal application from the Government, and while **Usdaw** expects the additional claims for the protective award to be processed regardless of the appeal, this cannot be guaranteed.

If you are one of the employees who missed out on the protective award when the two companies went into administration and have not heard from the RPO you should call the RPO Helpline on **0330 331 0020**.

“ The legal fight may not be over



# Access to justice denied

MEMBERS PROTECTED

The Tory-led Coalition has introduced fees for tribunals which will deny many workers justice

## Tribunal fees

**Usdaw has slammed the introduction of tribunal fees as a callous attack on workers' rights after the Coalition set charges of £250 to lodge a claim and £950 for the tribunal hearing.**

The fees came into force on July 29 and mark the Government's latest attack on workers' rights, which saw it extend the qualifying period, from one to two years in April 2013, for employees to be able to take a claim for unfair dismissal to tribunal.

Usdaw has amended its procedures to take account of the new fees system and has updated its advice to reps and members in its publications.

General secretary John Hannett was keen to reassure members that Usdaw would do everything to support them if faced with the prospect of going to tribunal. "We will guide our members through the process. Some workers may be able to claim 'remission' which means they may only have to pay part, or in some cases none, of the fees.

"It's clear the Government want to make it easier for companies to fire people rather than make it easier to hire people, that's why workers now need Usdaw more than ever.

"Workers have always been stronger when they stand together rather than on their own. Individual employees get picked off but when the union is

there to protect workers they are invariably better off.

"The Coalition is playing into the hands of the worst employers and making staff feel even more vulnerable. Why should ordinary working people have to clock up two years' service before they are eligible to make a claim to a tribunal and then, to add insult to injury, why should they face the additional stress of having to find these fees? It's cruel and unnecessary.

"Workers are fed up of being used as scapegoats for the Coalition's failed policies. Wages have been eroded massively in the last three years, we have huge unemployment, the scandal of 'underemployment' where many workers want more hours but can't get them, youth unemployment is a national disgrace, yet despite all this the Coalition are determined to weaken the rights of employees. It's madness but where will it all end?"



“It's clear the Government want to make it easier to fire people rather than to hire people – **John Hannett**”

### MORE AT:

Keep up-to-date with the latest on tribunals and other employment law changes on the union's website and download leaflets and other publications at: [www.usdaw.org.uk](http://www.usdaw.org.uk)



Unscrupulous employers were delighted after the Coalition introduced charges for workers wanting to take their employment case to a tribunal, *arena* takes a closer look . . .

# know your Rights



Image © Andrey Burmakin

## Negotiating skills

**We know members and reps appreciate ‘knowing their rights’, but often improvements in the workplace can be won by reps using their negotiating skills with little or no recourse to the law or to their contractual rights usually outlined in the staff handbook.**

It is here when reps can use their unique position as a staff representative to promote everything from health and safety to staff welfare by using a mixture of common sense and clever communication with management, and when successful, invariably sees an uplift in staff morale and an improved union/management relationship and more respect for the union and its reps.

Examples of how reps have used this negotiating option include:

- Arranging for staff to have free transport home when late night working goes beyond the local public transport facilities.
- Extra breaks and easier access to fluids during prolonged hot weather spells.
- The relaxation of staff dress codes during unseasonably cold/hot weather.
- Additional flexibility when staff are faced with an unexpected domestic crisis, for example when the local school is forced to close unexpectedly for a day or two and parents have to make alternative child-minding arrangements.
- Being allowed to swap shifts with a colleague so the member can meet some personal emergency situation and the company’s staffing levels are not compromised.

These are all scenarios most members will recognise but few are usually covered by the law or contract and often fall outside the scope of the company handbook/additional terms and conditions of employment.

It’s in these situations where reps can come into their own, negotiate for members and make important, sometimes quite often ‘small’, but nonetheless significant progress for their colleagues at work.

# Understanding the tax system

Knowing how your take home pay is calculated is an essential part of everyone's working life

# Tax

## Introduction

**A**rena takes a look at the basic rules around paying taxes - a vital part of most workers' take home pay. It can be a complex issue but it's important all employees understand how it works. **Arena** can only give a **brief introduction** so if these pages don't answer all of your questions refer to one of the many helpful websites listed or call the helpline mentioned **below**.

## The Pay As You Earn (PAYE) system

The Pay As You Earn (PAYE) system is a method of paying income tax and national insurance contributions. Your employer deducts tax and national insurance contributions from your wages.

Wages includes sick pay, maternity or paternity pay and adoption pay. You pay tax over the whole year, each time you are paid, rather than paying tax in one lump sum. Your employer is responsible for sending the tax on to HM Revenue and Customs (HMRC). Each pay day you will get a pay slip setting out your pay, tax and national insurance contributions and any other deductions from your pay. The PAYE system can also be used to collect tax due on other sources of income such as untaxed interest or rent.

HMRC uses a tax code to tell your employer or pension provider how much tax to deduct from your wages.

**Remember your taxable income is not the same as your total income. This is because all taxpayers are allowed a certain amount of tax-free income (called a personal allowance).**

## Tax code breaker

**Most PAYE codes are made up of a number followed by a letter:**

- the letter relates to the type of allowance(s) you are getting
- the number shows the amount of income you have as allowances which may be set against tax

### The letter in the tax code

The letter in the tax code, which shows which tax allowances you are receiving, will be usually one of the following:

**L:** if you were born after 5 April 1948 and eligible for the basic personal allowance. You will also be given this code if you are being taxed on the emergency code.

**P:** if you were born between 6 April 1938 and 5 April 1948 and entitled to a full age-related personal allowance.

There are other letters used for more complex tax arrangements and these can be found at: [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

### The number in the tax code

The number in the tax code represents the total of all available allowances, less any amount to be deducted to cover other income or benefits.

**If you have a PAYE tax code, it will be shown on:**

- a notice of coding sent by your tax office – see under heading Notice of coding
- your pay slip

You will find more information at the HMRC website:

[www.hmrc.gov.uk](http://www.hmrc.gov.uk)





## How much you can earn **before tax**

Personal allowances for the current tax year	
Personal allowance	2013/14 tax year
Basic personal allowance for people born on or after 6 April 1948	£9,440
Personal allowance for people born on or after 6 April 1938 up to and including 5 April 1948	£10,500
Personal allowance for people born before 6 April 1938	£10,660

Taxable bands & rates 2013/14	
0 – £32,010	20 per cent (basic rate)
£32,011 – £150,000	40 per cent (higher rate)

A fairly typical tax code for a worker aged under 65 with only one income source and no taxable ‘benefits in kind’ (eg: company car, health care) would be 944L. Most **Usdaw** members will be taxed at 20 per cent of their taxable income, so for example if you earn £13,000pa and your tax code is 944L, your taxable income is  $(13,000 - 9440) = £3,560$  @ 20 per cent = £712pa (approx. £59 a calendar month).



## Emergency tax codes – don’t panic

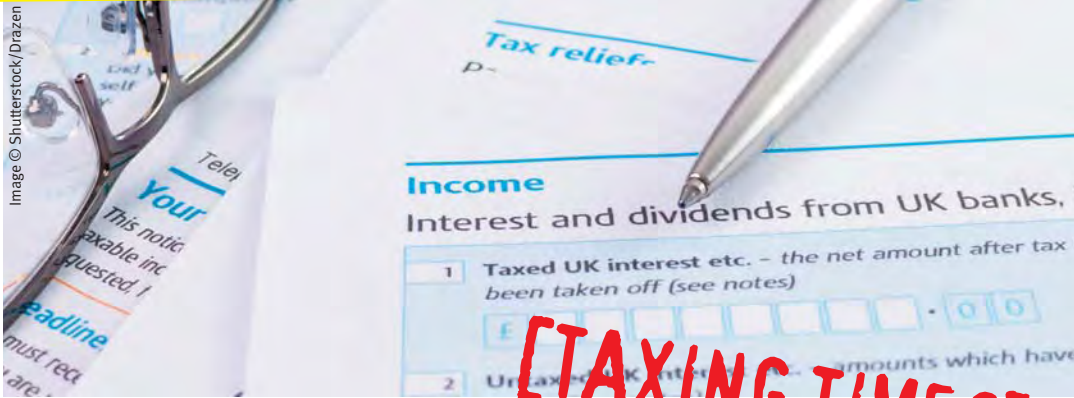
**The tax office may not be able to give your employer a tax code to allow them to deduct the right amount of tax over the whole year.**

In this case, the tax office gives your employer an emergency code with which to tax you. An emergency code assumes that you are only entitled to the basic personal allowance and your PAYE tax code will include the letter L, which shows that you are only receiving this personal allowance. It does not take into account any other allowances and reliefs you may be entitled to.

You will stop being taxed on an emergency code when the tax office sends your employer

or pension payer a correct PAYE tax code, and gives your employer details of previous earnings and tax paid in that tax year. This enables your employer or pension payer to deduct the correct tax in future and refund any overpaid tax caused by the emergency code. Moving to the correct code may mean you owe tax for the earlier part of the year but HMRC will tell your employer to only deduct **reasonable amounts**. You may therefore have to pay back some tax later on. If at the end of the tax year you think you have paid too much tax because you’ve been taxed on an emergency code, you should claim a refund by writing to your tax office.

Image © Shutterstock/Drazen



## ➔➔ Change in circumstances

**If your circumstances change during the tax year, for example, you have a new source of income, you must inform HMRC in writing as soon as possible.**

### More than one job

If you have more than one job, you will need a PAYE code for each job where your earnings are taxed under PAYE. You will usually be sent a separate notice of coding for each job

### Underpayments and overpayments of tax - getting a P800 tax calculation form

At the end of every tax year, your employer or your pension payer must provide HM Revenue and Customs (HMRC) with details of all your income and the tax you have paid during the tax year. If you have underpaid or overpaid, HMRC will send you a **P800 Tax Calculation form** showing how they have calculated the overpayment or underpayment.

- You should check the information on the form carefully. If you don't agree with it, contact HMRC following the instructions provided with the form.
- If you have **overpaid tax**, a refund will be sent to you. You do not have to claim it.
- If you have underpaid and the amount that you owe is less than £3,000, the underpayment will be collected by an adjustment to your PAYE tax code in the next tax year. You do not have to do anything if you agree with the amount.
- If you have **underpaid tax** and owe more than £3,000, interest may be payable. But HMRC will not charge you interest if you contact them to

make an arrangement to pay the debt.

- In some **very limited circumstances**, it may be possible for HMRC to write off the debt, or, if your employer is at fault, to collect the tax from them instead.

### Sick, or on maternity leave, paternity or adoption leave

- If you are sick or on maternity, paternity or adoption leave, you will have the tax on your pay collected under PAYE.
- If you do not receive any pay, you will be entitled to a **refund**. This is because you did not use your tax allowance during the period when you were unpaid.
- The refund can either be paid when you return to work or while you are off work. Generally this is done through the payroll.
- If you are not getting any pay, you might prefer to have the refund as soon as possible rather than wait until you are next paid. You should ask your employer to arrange this or confirm when the refund will be paid.

### Dealing with a tax problem

If you have a problem about your income tax, you may be able to sort it out by talking to your employer. Your employer will have guidance from HMRC on how to operate the PAYE tax system and deal with problems. If the problem cannot be resolved by talking to your employer, you can contact your local tax office.



**0845 3000 627**

or call the HMRC's  
Taxes Helpline on

## Self Assessment

**Under the system of Self Assessment, you have to complete a tax return detailing all your other income in addition to your employment or pension income. This could include:**

- income from renting out a room (or property)
- income from self-employment
- other untaxed income.

You must tell HMRC if you receive taxable income in addition to any income you pay tax on through PAYE. You may have to complete a tax return form.

If you owe £3,000 or less in tax on sources of income which are not taxed through PAYE, and you want to pay the tax through your code number, you must send in your tax return by the 31 October, or if you file online by 30 December following the end of the tax year. If you owe more than this amount, or if you prefer, you can pay the tax due on the other sources of income directly to HMRC.

# £3,000

**The amount you can pay back to HMRC via your tax code, if applicable**

If you want to check that you are paying the right amount of tax, or if you think you may have overpaid or underpaid tax, you should contact your tax office and ask if you can complete a tax return form. If you file online, the tax calculation is done for you automatically. If you send in a paper return, HMRC will calculate the tax for you or you can choose to do the calculation yourself.

*Information on these pages courtesy of Citizens Advice Bureau*

# know your Rights

## Useful websites

**There are a number of websites that can help with tax problems:**

- The Low Incomes Tax Reform Group website has useful information for people on a low income. Go to: [www.litrg.org.uk](http://www.litrg.org.uk)
- HM Revenue and Customs (HMRC) is the Government department responsible for tax. Its website contains a lot of useful information. Go to: [www.hmrc.gov.uk](http://www.hmrc.gov.uk)
- The GOV.UK website also has tax information for individuals. Go to [www.gov.uk](http://www.gov.uk)
- TaxAid can help people with tax problems who are on a low income. Go to: [www.taxaid.org.uk](http://www.taxaid.org.uk)
- Tax Help for Older People (TOP) can help people on a low income who are aged over 60. Go to: [www.taxvol.org.uk](http://www.taxvol.org.uk)





# Shake up in benefit system

Major doubts remain over the Coalition's plans to introduce a catch-all Universal Credit

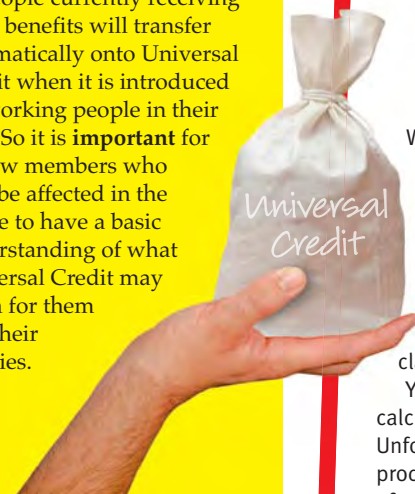
**Q** When will Universal Credit be Introduced?



**U**niversal Credit is a new benefit that will be introduced gradually from October 2013 in designated areas for unemployed people in the first instance, and then for everyone over the coming years. It will begin for working people in some areas from April next year. It will replace the following benefits:

- Child Tax Credit and Working Tax Credit
- Income Support
- Income-based Job Seekers Allowance
- Income-related Employment and Support Allowance
- Housing Benefit

People currently receiving these benefits will transfer automatically onto Universal Credit when it is introduced for working people in their area. So it is **important** for Usdaw members who may be affected in the future to have a basic understanding of what Universal Credit may mean for them and their families.



## One size fits all

**Q** What will change with Universal Credit?

- 1. A single direct payment:** Universal Credit will be paid as a single monthly payment, directly into the nominated bank account of each eligible household. If Housing Benefit used to be paid to your landlord, it will now be paid to you, for you to pay your rent.
- 2. No minimum hours of work:** there will be no minimum hours of work to claim Universal Credit, as there are with Tax Credits.
- 3. Payments based on monthly income:** employers will report all earnings directly to the Inland Revenue, where your Universal Credit will be calculated, based on your **household's wages** in the previous month. If your income varies each month, your Universal Credit payment will increase if your earnings drop, or reduce if your wages increase.

## Money worries

**Q** Will I be better off with Universal Credit?

Whether people will be better or worse off under Universal Credit will depend upon their **income**, housing costs and the **make-up** of their household.

The Government estimate that around half of existing claimants of benefits and tax credits will be **better off** under Universal Credit (however that is after all of the cuts to existing benefits and tax credits have been taken into account), and around half of claimants will be **worse off**.

You will need to check on an online Universal Credit calculator to answer if you would be better off or worse off. Unfortunately, no reliable online calculator has yet been produced, but when one is, Usdaw will send the link to all of our members who have signed up for emails. (You can sign up for emails at: [www.usdaw.org.uk](http://www.usdaw.org.uk))

## Phased introduction

Universal Credit is being introduced gradually across the country between October 2013 and 2017. For working people, it will start in 'pilot areas' from April 2014.

From April 2014 there will be no new claims for Tax Credits for people in pilot areas. These areas will gradually be expanded.

# know your Rights

## Watching brief

### Q What do I need to do now?

Universal Credit pilots for working people will begin in April 2014 and you may be transferred onto Universal Credit at any time after that, so it is important to be prepared.

#### 1. Make sure you are claiming all benefits NOW:

it is important to claim all benefits you are entitled to now, so that your rate of pay will be protected if it would be lower under Universal Credit. Check your entitlement at [www.gov.uk/benefits-adviser](http://www.gov.uk/benefits-adviser)



#### 2. Make sure your current claim is up to date:

ensure the tax credit or benefits office has all your up-to-date details so that you do not have to unnecessarily register a change of circumstances after you are transferred to Universal Credit, as this could reduce your claim to a lower rate.

#### 3. Make sure you can manage an online claim:

the Government say that all claims for Universal Credit from working people will have to be made via the internet. If you don't have internet access, find out if the local library/job centre has it.

#### 4. Sort out your bank account for Universal Credit:

Universal Credit will be paid in a single payment to each household. If you have a partner, you will need to decide which bank account works best for you.

If claimants of existing benefits would be worse off under Universal Credit, the Government has pledged to **protect their rate** of payment at the time they transfer onto Universal Credit, so they will continue to receive the same rate until either:

- The rate of Universal Credit to which you are entitled starts to exceed your current payment OR:
- Your circumstances change – e.g. you move house, change jobs, have a baby, a child leaves school, you split from a partner – in all these circumstances your claim would be **re-assessed** at the rate of Universal Credit.



You can keep up-to-date with changes at Usdaw's website

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

## Any Questions?

The lack of detail about Universal Credit, including the lack of an online calculator to work out how much you would get or a timetable to show when Universal Credit will be introduced around the country, mean that it is not possible to answer many basic questions about Universal Credit. Usdaw expects more details to follow in the coming months and will do everything it can to update members in arena magazine, on the Usdaw website and in our reps' magazine Network.

If you have a question that Usdaw may be able to help with, please email us at [politics@usdaw.org.uk](mailto:politics@usdaw.org.uk) or ring on 0161 249 2452.



**Legal**

**Plus**

First Call *Us & Law*

0800 055 6333

# Legal Help

*– looking after you  
and your family*

When **Bob Tolley** had an accident at work in 2009 a colleague advised him to contact the union, he did and four years later he received £113,500 in compensation.

“It’s probably the best advice I’ve ever been given,” said the 67 year-old from Stourbridge in the West Midlands. “I had a full professional service all the way through. I can’t speak highly enough of my union appointed solicitor John Dunn and his team from Walker Smith Way. I was contacted at regular intervals and updated on all

issues regarding my claim. They were outstanding and showed genuine concern for my welfare.”

The accident happened when Bob, a lorry driver for the Co-operative, was making a front door delivery to a store in Worcester. He was pushing a fully laden cage into the store when the wheels became stuck in a hole in the floor and the cage toppled over. Bob tried to stop it but badly injured his right shoulder and elbow.

“I had two operations to repair a trapped nerve and I still have problems with my elbow and shoulder even now.

“My solicitor organised consultants and specialists and I even had a barrister who advised me about the benefits I was entitled to and some issues about my pension.

“With the union’s backing I had the best of care. I didn’t have to worry about a thing and all it cost me was my regular subscriptions – now that’s value for money.”



Every picture tells a story as **Carolyn Fear** can testify after she tripped and badly injured her ankle at her Morrisons store in 2011.

The quick thinking assistant photographed the scene of the accident and this proved vital in assisting her union solicitor win her case and recover compensation of more than £5,000 two years later.

"The union was brilliant," said 47 year-old Carolyn who works at the Yate store in Bristol. "There is no way I could have afforded to pursue this myself. I had the benefit of

a team of professionals fighting my corner."

The accident happened when Carolyn was moving a pallet from the freezer. She tripped on a piece of bubblewrap and fell tearing ligaments in her ankle. She was off work for four months

"I shouted but nobody came. I managed to shuffle across the warehouse to get help, by then my ankle was black and blue. My doctor told me it could take up to a year for the ligaments to heal.

I am a first aider so I knew to enter the details in the

accident book. I also decided to take pictures of the area just in case I needed proof of the condition of the freezer. In the end the photographs proved to be a crucial piece of evidence.

"I believe strongly in the union. I advised both my son and daughter who both work for Tesco to join Usdaw and they have.

"When people hear about my story they come and ask me for advice. I ask them 'are you in the union?' and if they say 'no' I tell them - I can't help you - join the union."

In the frame . . . Carolyn with (l-r) son Jay, daughter Helen and grandson Taylor

“ I couldn't have afforded to fight the claim myself





A middle-aged man with short, light-colored hair is smiling at the camera. He is wearing a dark blue and white raglan t-shirt with the 'KooGa MADE FOR RUGBY' logo. The background is a blurred green field, likely a rugby pitch.

**Legal**

Plus

FirstCall *Usdaw*

0800 055 6333

**KooGa**<sup>®</sup>  
MADE FOR RUGBY

I couldn't have had a better legal service

Warehouse worker **Keith Pennington** knew exactly what to do when he injured his shoulder in an accident at work in December 2010. He phoned FirstCall, the union's FREE accident claim line and a union solicitor took up his case.

His case was settled two years later and he received a settlement cheque for £4,500.

The accident happened when Keith, who then worked for North West Co-op Distribution in Lea Green, St

Helens, was moving a delivery cage on the loading bay. The cage only had three wheels and as he pulled it towards him it toppled over catching his wrist and jarring his shoulder. He was off work for two weeks.

Keith entered the incident in the accident book and a first aider took him to the local walk in centre for treatment. "Later I phoned the freephone number on my FirstCall card I keep in my

wallet. Thankfully having been a rep previously I knew it was important to have this card handy," said Keith, 46.

"Within no time I had a union solicitor dealing with everything. I was kept up-to-date throughout. I couldn't have had a better service.

"When people ask me about the union I tell them about the fantastic service I've had and about the other benefits they can get, most people have no hesitation signing up."

**A night out ended up in hospital for Boots shop assistant Gloria Newton** when she fell on a badly lit step in 2010 breaking both her ankles.

She spent three days in hospital, six weeks in plaster and she was off work for six months.

"I was so relieved to hear the union's solicitors would support my claim for compensation for an accident outside of the workplace," said the 62 year-old, from Chester-le-Street, Co. Durham. "My case was settled in July this year and I received £22,000 compensation.

"I'd read about other members getting help for non work-related accidents in the

*Arena* magazine, so I thought I'd better ring and see if I had a claim. It was such a relief when a solicitor got back to me saying they would take care of everything for me.

"I was in a terrible way after the accident. I had to sleep downstairs and learn to walk again. I needed a lot of support from my family. It was hard work. But I'm delighted to be back on my feet now.

"I have no hesitation in advising all my friends and colleagues to join the union, it's money well spent. I have nothing but praise for the free legal service, that alone is worth joining Usdaw for."



## LEGAL ROUND-UP

### *Jerzy Nowak*

- Age: 62
- Employer: Tesco
- Injury: Dog bite
- Date of accident: May 2011
- Case settled: June 2013
- Award: £7,500
- Quote: "An excellent service."

### *Jean Toole*

- Age: 70
- Employer: Tesco
- Injury: Left arm
- Date of accident: Feb 2013
- Case settled: June 2013
- Award: £1,250
- Quote: "My case was settled in three months."

### *Caroline Cottle*

- Age: 28
- Employer: Tesco
- Injury: Head
- Date of accident: Feb 2013
- Case settled: July 2013
- Award: £1,000
- Quote: "My case was settled within five months. Fantastic."

### *Daniel Walden*

- Age: 26
- Employer: Tesco
- Injury: Back
- Date of accident: Nov 2011
- Case settled: March 2013
- Award: £3,150
- Quote: "My solicitor looked after everything."



FirstCall *Usdaw*  
0800 055 6333



“ I tell everyone to join Usdaw - an excellent union

**Co-operative Funeralcare’s Phil Marchant** was not interested in his workplace injury he was more worried about getting sick pay after he had an accident at work.

When he rang FirstCall for help not only did he get the information he needed he was also advised to pursue a personal injury claim and 12 months later he was £8,500 better off.

“I wanted to know what my rights were in the first instance. I didn’t know where

to begin,” said 59 year-old Phil from Manchester.

“Within two hours of the call a solicitor rang me back saying they would take up my case and I could also claim back any loss of earnings.

“It was a big relief and from there on the solicitor took care of everything.”

The accident happened in 2012 when faulty equipment caused Phil to fall and badly gash his leg.

“I was in a lot of pain but

we finished what we were doing and then I went straight to A&E. I was examined, and the nurse cleaned and dressed the wound. I was prescribed strong painkillers. However, complications set in and I was off work for three months.

“My case was settled a year after the accident and I was very pleased with the award. I had an excellent service so I tell everyone to join the union.”



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



# Recruit a friend

## Cash bounty

**WIN £100!  
ENTER  
THE DRAW  
NOW**



### Five lucky winners

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

- Alison Clarke from Bristol recruited husband Camardo from Integrated Cleaning Management Ltd.
- Stephen McDonnell signed-up Mark Halloran from Norbert Dentressangle in Broxburn.
- Plymouth's Emma Hodge recruited fellow Specsavers' colleague Ian Munday.
- Mark Smith signed-up fellow Next worker David Carbutt in West Yorkshire.
- Brian Gibbon-Sissons from Booker Belmont in Leeds recruited his colleague Andrew Smith.

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

The weekly rates are **£2.25 for Scale A** (applicable to full-time and part-time workers) and **£1.41 for Scale C** (applicable to part-time workers only)

**Closing date is 7 October 2013**



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

**FOR OFFICE USE ONLY**

Branch No. \_\_\_\_\_

Membership 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 \_\_\_\_\_

Postcode \_\_\_\_\_

Tel. No. (inc. STD) \_\_\_\_\_ Mobile No. \_\_\_\_\_

Email \_\_\_\_\_

Age \_\_\_\_\_ Date of Birth \_\_\_\_\_

Company Name \_\_\_\_\_

Workplace Address \_\_\_\_\_

Location Number \_\_\_\_\_ Employee No. \_\_\_\_\_

Occupation \_\_\_\_\_

**NOTICE**

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.

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 \_\_\_\_\_

Date Left \_\_\_\_\_

rate per week \_\_\_\_\_

appropriate box

Select a scale of contributions you will automatically be entered in order to take advantage of the full range of benefits

Scale A \_\_\_\_\_

Scale B \_\_\_\_\_

Scale C \_\_\_\_\_

Part-time workers only \_\_\_\_\_

Part-time workers only \_\_\_\_\_

Amount per week \_\_\_\_\_

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.**

M&C Received



**Feature**

# Calling members

## Banking on future growth

The UK's biggest retailer has become a major player in the financial sector over the last 16 years, *arena* took a closer look

**N**ot that long ago when call centres first appeared they were described as the modern day equivalent of sweatshops with workers packed into cramped spaces, oppressively monitored and with little or no facilities.

Well, things have definitely moved on and stepping inside the modern, bright, purpose built Tesco Bank 'contact' centres in Glasgow and Newcastle those dark days are unrecognisable.

The banks of monitors and headphones remain but the



**Team Newcastle (l-r)**  
Toni Dack, Garry Evans  
and Tracey Houghton

atmosphere, the facilities and the working conditions have been totally transformed. That's not the only difference. Many of the old-fashioned call centres did not allow trade unions on the premises, not so at Tesco Bank where the reps' teams are working hard to put membership levels on par with their retail counterparts.

Allan Wilson leads a team of seven reps who look after both Glasgow sites and the HQ in Edinburgh. "We have more than 400 members now and we're always looking to add to that," he said. "We have a good set up here, monthly meetings with senior management, good communications between us and information is constantly passed on to members. We've doubled membership in the last year and were nominated for the national Team Recruitment Award and



**Team Glasgow (l-r)**  
Stewart Walker,  
Phill Thomson,  
Rikki Allen,  
Allan Wilson and  
Frank Wilson





More than 40,000 calls a day are taken across the four sites



rep Christine Mitchell was also nominated. In the three years since we opened we've made massive progress and that's a great testimony to the partnership agreement we have with Tesco.

"Of course we have our disagreements but these are dealt with locally through consultations and mutual respect on both sides."

It is a similar story and set up at the Newcastle site where Garry Evans looks after more than 200 members with his team of six reps. "It's a good place to work," said Garry. "We have a good relationship with

management and we're allowed to carry out our duties as and when necessary. We've all worked in places where there wasn't a union and we realise how much better it is here.

"We've all had our Usdaw training and share the workload between us. Issues are dealt with quickly and efficiently, very few drag on, we're all good at solving problems. We use our internal communication systems to inform our members and reach out to non-members about what's going on and what's coming up, so we can always be contacted. It works."

## ON SITE STAFF ENJOY...

- Competitive pay rates
- An occupational pension
- Access to saving/share schemes
- Retail discount card
- Restaurant
- Free tea and coffee
- Rest areas
- Plasma screens show live sporting events (no volume)
- Between them the four sites take more than 40,000 calls a day.
- Around 80 per cent of the staff are full-time and 20 per cent part-time.
- Shifts vary to cover trading hours and call patterns.

## DID YOU KNOW?

Tesco Bank...

- Originally began as a joint venture in 1997 with Royal Bank of Scotland (RBS).
- In 2008 Tesco bought out RBS and Tesco Personal Finance plc was born, changing its name to Tesco Bank in 2009.
- In 2010 Glasgow, Newcastle and Edinburgh opened employing some 4,000 staff across the four sites.
- One in eight UK adults has a Tesco Bank product.
- It offers home, car, pet and travel insurance, credit cards, mortgages and savings accounts.



[www.tescobank.com](http://www.tescobank.com)



**People  
like you**

For more  
information on  
being a rep visit:

[www.usdaw.org.uk/bearep](http://www.usdaw.org.uk/bearep)



**Superfit Anthony Prior is juggling his union role with his fund-raising exploits**

# On track



**M**arathon man **Anthony Prior** is running fast to keep on top of his charity and union work as well as looking after his young family.

The 34 year-old father of three is a rep at the Karro Foods site in Yorkshire where he is also a union learning rep.

Anthony's latest charity event saw him run the Manchester Marathon to raise funds for his favourite charity the Ryedale Special

Families which looks after disabled children or young people with learning difficulties.

"I've always been involved in raising money for charity," said Anthony. "I'm a great believer in giving children the best start in life you can and this will make them better adults."

Anthony has been a rep at the food processing site for three years. "Helping people and solving problems was

the main reason

I became involved in Usdaw.

There's a great deal of satisfaction when you get someone started on a learning course or help them out at a disciplinary.

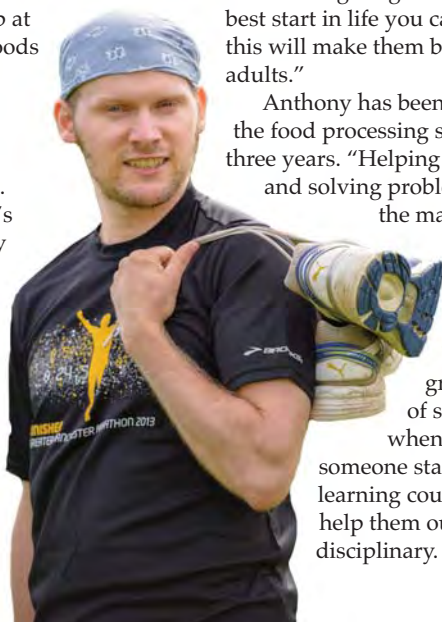
"It's tough in our sector. We've had pay freezes, takeovers and cut backs so it's not been easy these last few years. However we have a good team on site and we've raised membership.

"Being active in the union has been a great learning curve for me. The courses have been great and I've learnt a lot, I'm more confident and I enjoy the work. I'd recommend it.

"Looking ahead, I've the Bridlington half marathon coming up in October, so if any of your readers would like to sponsor me, they can at [aprioruk@yahoo.co.uk](mailto:aprioruk@yahoo.co.uk) or Ryedale Special Families website at: [www.rydalespecialfamilies.org.uk/](http://www.rydalespecialfamilies.org.uk/)

"All donations greatly received.

"My colleagues at Karro have been very generous and I'd like to thank them for all of their support."



**NEW MEMBERSHIP BENEFIT NEGOTIATED**



**Usdaw union members aged 18-64 are eligible for**

**FREE**

**£5,000**

**PERSONAL ACCIDENT  
& ACCIDENTAL DEATH COVER**

**Claim yours online at**

**[www.UsdawProtect.com/5000](http://www.UsdawProtect.com/5000)**

**Who we are...**

UsdawProtect aims to provide working people and their families with access to greater financial security through insurance policies that protect against the financial impact of major life traumas.

Our real understanding of the issues that affect trade union members, and a genuine commitment to enhancing the value of membership, has helped to establish long-term relationships with major UK trade unions.

We are proud to now provide that expertise to Usdaw Members and as a thank you wanted to make you aware of the free insurance offer available to members.



Visit **[www.UsdawProtect.com](http://www.UsdawProtect.com)**

Full details can be found online. To apply for your free £5,000 cover simply go to the website and fill in the form. UsdawProtect is arranging this cover. Following your application an UsdawProtect representative will telephone you to explain the Free offer and other benefits available. UsdawProtect is a trading name of Union Income Benefit Holdings Ltd (UIB)

## Members in action

# Standing up for equality

The sun shone brightly on Usdaw activists and members as they joined Pride events in cities across the UK

Usdaw flags were carried loud and proud in London, Manchester, Belfast, Glasgow, Birmingham and Liverpool to celebrate diversity and promote equality, *arena* caught up with some of the activists.

At Glasgow **Wendy Miller**. "This year's Pride was bigger than ever. My family always comes along, my children and grandchildren, it's a great day."

At Birmingham **Simon Eggleton**. "This was my first Pride, it was a real success and I had a great weekend. A big thank you to everyone on the

equalities forum who welcomed me with open arms."

At Liverpool **Mike Garbett**. "I went along, it was my first time, I really enjoyed it. The guest speakers were fantastic and the whole atmosphere was electric."

At Belfast **Cali Morrow**. "Six of my colleagues joined me, it was their first union event, the craic was brilliant."

At London **Sarah Langton**. "The turnout was superb, it gets bigger each year. We had hundreds of visitors to the Usdaw stall and every single leaflet was picked up."

Liverpool activists hit the streets



Manchester LGBT conference



On the march in Belfast



Out and about in London





## Unity works

Meanwhile Usdaw activists met up at the first national LGBT conference held in Manchester in June with general secretary John Hannett, deputy general secretary Paddy Lillis and president Jeff Broome joining the delegates for a weekend of **discussions** and workshops.

**Graham Newport** from the Scottish division was full of praise for the event. "It was a huge success," he said. "It was so good to see members and activists sharing **experiences** and learning from each other.

"We had an incredible group of people who have overcome and are still fighting **bullying**, harassment and **discrimination**. There might be laws in place to protect them, but until people's attitudes change towards our LGBT brothers and sisters then they are still having to cope and fight on a daily basis.

"Everyone who attended needs to be very proud of what they achieved, not only because it was an **historic** day for the union but also because LGBT issues are now firmly on the union agenda and through

building a network of activists and education we can, as a **community**, only go from strength to strength."



Flying the flag in Birmingham



Enjoying the day in Liverpool





# arena Health

Send your health questions to the

arena team at: [arena@usdaw.org.uk](mailto:arena@usdaw.org.uk)



## Risk aware

**Q** I am disabled and confined to a wheelchair. I can use the lift at work but if there is a fire and I can't use it what would happen to me?

Under the Regulatory Reform (Fire Safety) Order 2005 owners or occupiers of premises have to carry out fire risk assessments.

They must include everyone affected especially disabled people. If you are wheelchair

bound then they should make sure that in the event of a fire you are either taken to a place of safety (a refuge) or evacuated by some other means such as an e-vac chair or designated fire lift.

If you are taken to a refuge you should not be left alone. If an e-vac chair is to be used the persons using it must be trained to do so.

## Poor lighting

**Q** I have quite poor eyesight and the lights have been turned down to save money in our store. I am finding it difficult to see what I am doing in some parts of the building, what can I do?

The Workplace (Health, Safety & Welfare) Regulations 1992, Regulation 8 say that 'Every workplace shall have suitable and sufficient lighting' and 'Lighting should be sufficient to enable people to work, use facilities and move from place to place safely and without experiencing eye-strain'.

The Health and Safety Executive (HSE) guidance recommends minimum levels of light for particular tasks.

Speak with your Usdaw rep in your store and they will discuss the issue with management who can get lighting risk assessment done to see if it is too low.

## Food hygiene

**Q** I work on the deli-counter and recently had a stomach bug (sickness and diarrhoea) I had it for two days only but my manager said that I had to stay off for a couple of extra days even though I felt OK, surely they can't do this?

Working with food when you are unwell as you describe is not allowed under the Food Safety (General Food Hygiene) Regulations 1995.

Guidance from the Food Standards Agency (FSA) state that people who have had a bacterial or viral illness causing food poisoning symptoms should not work with food for at least 48 hours after the last symptom has been displayed.

It is up to your employer whether that means working in another non-food department or staying off work altogether.

Guidance from the FSA can be viewed at:

[www.food.gov.uk/multimedia/pdfs/publication/fitnessto-workguide09v3.pdf](http://www.food.gov.uk/multimedia/pdfs/publication/fitnessto-workguide09v3.pdf)



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

[www.usdaw.org.uk/healthandsafety](http://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](http://www.usdaw.org.uk/forum)  
If you have any questions for arena's health experts, you can email them to [arena@usdaw.org.uk](mailto:arena@usdaw.org.uk) or click on the **envelope** to submit your questions directly

## Checkout pains

**Q** I work on a checkout and suffer from pains in my neck, back and arms. I think it's my checkout that's causing this what can I do?

Working at a busy checkout can be physically demanding. Aches and pains are common and can lead to more serious injury if they are ignored.

Most of the problems arise from either standing or sitting for too long and stretching, pulling, pushing and general manual handling at checkouts.

Where a chair is provided it must be well maintained, adjustable and moveable. You should alternate between sitting and standing.

Make sure your checkout area is clear of things that can reduce space around you. Stand when handling heavy items such as boxes of beer.

Your employer must make sure you have been trained to work on the checkout and any problems you encounter should be reported immediately.

Ask other operators if they are suffering from the same symptoms and if so speak to your rep who may conduct a 'checkout survey' to identify problems and possible solutions to raise with the company. Visit the HSE guide: *Managing Musculoskeletal Disorders in Checkout Work*: [www.hse.gov.uk/pubns/indg269.pdf](http://www.hse.gov.uk/pubns/indg269.pdf)



“Aches and pains are common on the checkouts”

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People  
like you

Katy and Dave  
Barber with son  
Harry... One...

# Team

Family comes first for mum  
Katy Barber but the union  
isn't too far behind...

**T**rade unionism often runs in families and

Katy Barber, whose mother was a rep, is no exception having also met her husband Dave at a union training course.

The husband and wife team have developed their skills over the last few years which have helped them deal with both challenges at work and at home.

"Our son Harry, who's two now, had a difficult start in life because of a rare congenital condition," said Katy, a 26 year-old Morrisons petrol supervisor from Wilmslow in Cheshire. "He was in hospital for three months and had an operation at nine weeks. He was saved by the fantastic medical care he received and as a result we belong to the Newborn Intensive Care Unit (NICU) parents forum at St Mary's hospital in Manchester. I

arrange events and help others organise theirs to raise funds for the unit and also take part in awareness weeks, not too different from my union work and campaigns really.

"I joined the union when I was 16 and became a rep four

**“ Being a rep brings you out of yourself and gives you skills**

years ago. I was studying employment and trading laws at university and thought my experience as a rep would give me some practical experience to use in my exams.

"I've had some excellent training and not only improved my knowledge of

the union but my communication skills and self-confidence too.

"I'd recommend being a rep it's given me so much. You learn a lot about yourself, what you are good at and where you can improve. It brings you out of yourself and you develop skills, which sometimes you didn't even know you had.

"Because of the self-belief and confidence I've gained from being a rep I feel

as though I can take on any challenge. I've set myself a personal goal of 10 years of fund raising events to raise £10,000 for the NICU that cared for and basically saved our baby."



[www.usdaw.org.uk/bearep](http://www.usdaw.org.uk/bearep)



# Membership Week

## Growing the union to put members first

It's not easy recruiting new members in these tough economic times but busy reps are overcoming all the obstacles ...

**E**nergetic activists used the union's award-winning campaigns to raise the profile of the union and sign up new members as part of the second Membership Week of the year in June.

Their efforts certainly paid off as the latest membership figures put Usdaw at the 432,000 mark a figure last reached in 1983. **Here's what some of the reps had to say:**

"We recruited new members after we used the Coalition's cuts to police numbers to highlight our safety concerns. Local Labour MP Frank Dobson also joined us to show his support."

**Vaishali Patel** at the Morrisons store Camden, London.

"We signed up new recruits at Ocado in Warwickshire and generated some really positive vibes about the union at one of the inductions. We're really

making inroads and there was a real buzz about the place." **Lee Challenger** at the Dordon distribution site.

"Highlighting the Supporting Parents and Carers campaign provided us with a great springboard to talk to non-members who were interested to hear about their rights and what the union could offer. It was great to connect with so many young workers who need Usdaw more than most." **Tracey Spain** at the Morrisons store in Scunthorpe.

"We used the Freedom From Fear campaign and all of the promotional merchandise to emphasise the importance of safety at work and staff, and customers, reacted positively. All of the workforce can relate to this issue and we had a very successful day." **Kate Cumming** at the Tesco store in Ellon, Aberdeenshire.





Jane McGaffin (left) and Barney Jeffrey at Sainsbury's



Kate Cumming (left) at Tesco



Rick Wort (right) at Morrisons



(l-r) Amanda Hunt, Vaishali Patel and David Burton at Morrisons

**MORE PICTURES AT:**  
[WWW.USDAW.ORG.UK/MEMBERSHIPWEEKPHOTOS](http://WWW.USDAW.ORG.UK/MEMBERSHIPWEEKPHOTOS)



# arena Letters

Members can have their say right

here via email or post – but keep it brief!



Image © Shutterstock/Lurin

## ★ Unity 1 Bully o

After reading the summer issue's letters about bullying and intimidation by managers I would like to say that something can be done, as staff at my shop proved by

**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**

uniting and going through a grievance procedure helped massively by the union. The manager has now been suspended and a new regime installed. Any form of bullying and intimidation is wrong so please do not suffer in silence.  
**Name & address supplied.**

## Help for singles please

I write in support of the letters in the summer issue of *arena* 'All inclusive plea' and 'Who benefits?'

I am single, work full-time and receive no support or benefits. I am finding it increasingly difficult to make ends meet.

People like me pay our tax and

National Insurance but do not qualify for benefits or tax credits. We will have to work until the increased state pension age, funding ourselves while families get support and benefits. I now feel I am working just to live.

A little help and support and possibly advice would be much appreciated by people in my situation, hopefully Usdaw will provide us with a little information.

**Shop assistant, Winchester.**

## Information helped

Thanks to your summer *arena* edition concerning the bedroom tax 'Families Feel The Pressure'. I knew nothing about the discretionary housing payment (DHP), so on reading this issue I phoned my housing association and – great result – this week I have been awarded this payment dated back until April and up to September if there is enough funds. Thanks again.

**Linda Wilson, Berwickshire.**

## Object to bedroom tax

Your article 'Families feel the pressure' (Summer 2013) was very important.

The policy is grossly unfair and it won't work. In my old town, Hull for example, 4,700 people are going to be hit by the bedroom tax, but there are just 73 council properties for them to move into. And people who are judged to be 'under occupying' their home by one bedroom will have their housing benefit slashed by 14 per cent; under occupying by two or more bedrooms the deduction will be 25 per cent. I've never known a Government be so heartless.

The more people who object will hopefully show the Coalition



that the bedroom tax is wrong and unjust.

**Luke Harden, Denbighshire**

## Great legal win

I just wanted to say a really big thank you to Usdaw for not giving up on the Woolworths staff who worked in small stores and didn't get compensation last year. After four and a half years finally justice has been done. And it's good to know that in future all employees of companies that close whether they work in large or small stores will be treated the same. We weren't discriminated against when 27,000 of us lost our jobs, so compensation should have been given to all of us at the same time. So Usdaw – thank you so much, you are worth every penny.

**Theresa Stockman, Devon.**

## Food for thought

Myself and Tony Budden recently helped out at Tesco Lowestoft (2) with the food bank collection, there are three distribution points in Lowestoft, Suffolk, and their supplies are extremely low, the staff were really pleased to see Usdaw helping out and proud to be part of our union, we gained some new members in the process. On the day we were helping East Suffolk Food Bank which is part of Trussell Trust.

**Maria Barber,  
Fenland Tesco**

## Hard working reps

I would like to take this opportunity to thank the team of Tesco reps within the Kidderminster store. They have done a wonderful job of looking after our members while going

through ideal schedules. The management team also presented the reps with a values award. Well done to you all.

**Sarah Hughes,  
area organiser  
Redditch office**

## Administrators' fees

I read with disgust at compensation for lack of consultation being withheld at stores with less than 20 employees. I remember an accountant working on the administration of Turner and Newhall who was interviewed on Radio 4 was charging his time at £665 an hour. It was very complex work he said. Any of these accountants from KMPG, Deloitte or whoever could afford to pay these people personally. How about suggesting it to them!!!!

**Richard Hayward**

## Thanks to colleagues

I want to thank my colleagues and Tesco for all the support they have given me over the last four years as I have been recovering from meningitis and encephalitis. It was a terrible ordeal. I also contracted TB. I nearly died.

During the last four years the company management have been absolutely marvellous and very supportive. They have helped me get back to work and I want to say a big thank you to everyone concerned.

**Christine Stringer  
Tesco Halifax Road, Bradford**

## Mobile manners!

Just writing to say I am disgusted with the stance taken

You can email your thoughts to [arena@usdaw.org.uk](mailto:arena@usdaw.org.uk) or click on the envelope to submit your letter directly

by Sainsbury's over the use of customers using their mobile phones whilst being served. Having looked at various forums where this is being discussed, I see that about 85 per cent of the public fully support the checkout woman's stance. I hope that Sainsbury's will back down on its position and support this person and offer her a decent compensation for hurt feelings.

**Via email**

## Purchasing power

Many companies seem to be using the current situation to take advantage of the staff. Many times I hear the remark 'If you don't like it – leave'. That's not very nice to hear, but with 2.5 million unemployed, cowards will take advantage.

But one thing that these companies cannot do is make people shop with them. Surely, it's time to organise, not our labour, but our purchasing. No company can take someone to court for shopping elsewhere, and surely it would be in the union's interest to produce recommendations, monthly on which shops, businesses, etc to support. The best place to hit a bad company/employer is in the tills.

I mean how does a company fight a boycott? They can't take legal action.

**Michael Phoenix, Preston**

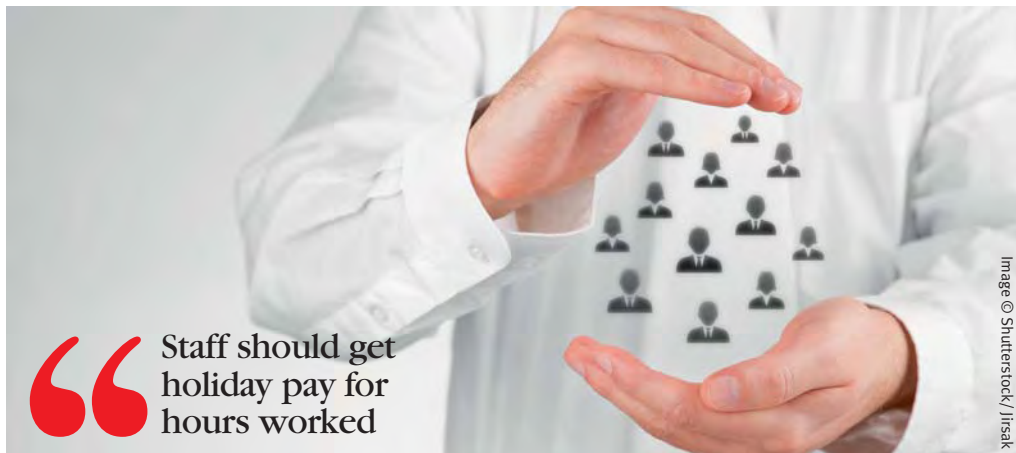


Image © Shutterstock / Jirsak

## “ Staff should get holiday pay for hours worked

### Thanks to the union

I would love to say a big Thank you to Melanie Greenhalgh from Aberdeen and Jack Faulds from Dundee who have supported me so much over months. It was a great experience for me to see that there are people that take your problems at work seriously and take their time to explain things if English is not your first language. I also would like to say Thank you to Gillian Kindness from the Aberdeen office who was always so friendly on the phone and forwarded all questions and information to Jack or Melanie. Thank you all so much!

Dana Hahmann via email

### No more exploitation

One of the main objectives of any trade union is to safeguard employees' interest at work, prevent exploitation and unfair practices by employers. It is high time for Usdaw to take up such issues with the top executives of supermarkets and in Parliament through MPs to prevent such unethical practices that lead to exploitation.

One of the major issues is when employees are offered low hours contracts then asked to do overtime. This is done to save on staff benefits like holiday pay, sick pay or other statutory entitlements, which are paid on contracted hours. This is real exploitation.

The possible solution to this issue is that employers are forced to pay the holiday and other entitlement on the basis of actual hours worked and not on contracted hours.

By adopting this employees will be paying more taxes so Government will increase revenue. Employees' spending will be more as they get more. By employing more people on fewer hours this will be used to show the Government generating more employment, which is not the reality.

### Name & address supplied

### Room for all ages?

When reading the latest digital newsletter, I noted that our general secretary referred to the way that Usdaw is changing the lives of workers. Now, not all members are actually

workers. I for instance, am retired, so does this mean that I have to give up my membership status?

I await your response with some trepidation!

Godfrey Johnson Branch H40

### More power to unions

The need for unions is so important as my wife tragically discovered when she had to retire from her job, in a care home that was privately owned, due to health problems. While off sick her boss refused to pay her a penny as she worked part-time despite being there about five years.

There was no union at any time and the boss could do just about anything he wanted. The turnover of staff was high. She can't claim benefits because I am working full-time despite being on low pay so we are now pestering the HMRC for tax credits. Our annual holiday is on hold due to being skint. Unions have to be everywhere these days to prevent this unnecessary situation happening.

Joe Coleman, Derby

# arena Crossword

WIN  
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Three lucky members will win £50 each if they answer correctly the crossword clues below. Closing date **11 October 2013**  
(Not open to Usdaw staff)



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**Mark Lilwall**, Mid Glamorgan  
**Karen Ranson**, North Hampshire  
**Edward Szeliga**, Fife

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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

1. Calm (5)
6. Perfect (5)
9. Small house in the country (7)
10. Curse (5)
11. Whinny (5)
12. Ponder morbidly or persistently (5)
13. Subtitle (7)
15. Spider's trap (3)
17. Fencing sword (4)
18. Polite word of request (6)
19. Follow, happen after (5)
20. Wild, untamed (6)
22. Narrow wooded valley (4)

24. Before (3)
25. More than a few (7)
26. Number (5)
27. Accumulate for future use (5)
28. Supports (5)
29. Tympanic membrane (7)
30. Destined (5)
31. Extremely small, tiny (5)

### DOWN

2. Remove the covering from (6)
3. Card game (6)
4. Hill (3)
5. Harsh or severe (5)
6. Dishonourable (7)

7. Action (4)
8. Quarrels (6)
12. Irish river (5)
13. Stop (5)
14. Irritate, informally (5)
15. Thin biscuit (5)
16. Cant (5)
18. Pulp of cooked fruit or vegetables (5)
19. Intellectual, informally (7)
21. --- Franklin, singer (6)
22. Slander (6)
23. Serviette (6)
25. Shabby (5)
26. Cedar, for example (4)
28. However (3)



## Statement to members issued in connection with the Union's Annual Return for period ended 31 December 2012 as required by section 32A of Trade Union and Labour Relations (Consolidation) Act 1992

In the year ended 31 December 2012, the total income of the Union amounted to £42,983k of this £35,811k related to members' contributions. The expenditure for the same period amounted to £46,309k which included the salary paid to the post of General Secretary of £93,508 and employers' contributions in respect of National Insurance and Superannuation of £11,885 and £18,984 respectively. The value placed by the Inland Revenue on the car supplied to the General Secretary amounts to £9,511.

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 2012 amounted to £2,086k while the expenditure amounted to £1,949k.

### AUDITOR'S REPORT

We have audited the financial statements of the Union of Shop, Distributive and Allied Workers for the year ended 31 December 2012 set out on pages 54 to 68. 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](http://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 2012 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

18 March 2013

### IRREGULARITY STATEMENT

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

The member may raise any such concern with such one or more of the following as it seems appropriate to raise it with: the Officials of the Union; the Trustees of the property of the Union; the Auditor or Auditors of the Union; the Certification Officer (who is an independent officer appointed by the Secretary of State); and the police.

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

# 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  
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**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  
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Fulwood, PR2 9WT  
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E: preston@usdaw.org.uk

**Warrington**  
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E: bristol@usdaw.org.uk

**Morden**  
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89-91 Middleton 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](mailto:enquiries@usdaw.org.uk)

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

Let us know if your details change...



[www.usdaw.org.uk/update](http://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  
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**Crewe**  
1 Chantry Court, Forge Street CW1 2DL  
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**Leeds**  
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**Bury St Edmunds**  
The Anderson Centre,  
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T: 020 7323 5550  
E: london@usdaw.org.uk



**Did you know that another shopworker is attacked or verbally abused every minute of the working day?**

Source: British Retail Consortium Crime Survey

**Usdaw supports a Protection of Workers Bill that aims to provide stiffer sentences for people found guilty of assaulting shopworkers.**

**Please ask your rep for a postcard to send to politicians, calling on them to 'Stand Up for Shopworkers' and lobby the Government for support.**



Scan here\*\*

to view the latest news and resources from our Freedom From Fear Campaign.



**[www.usdaw.org.uk/fff](http://www.usdaw.org.uk/fff)**

\*\*to scan the code, download a QR reader app from your app store. A charge may be applied by your network provider.



**Usdaw**  
Union of Shop, Distributive and Allied Workers

**[www.usdaw.org.uk](http://www.usdaw.org.uk)**

**Tel: 0845 60 60 640\***

\*calls charged at local rate