



"Yippee! Warm rain ...
Summer at last!"

SEPTEMBER 2011 EDITION

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IMPLICATION OF THE POSTAL SERVICES ACT 2011

You will be aware that The Postal Services Act 2011 received Royal Assent on 13 June 2011. The Act allows for the privatisation of Royal Mail, the separation of Royal Mail from Post Office Ltd and the mutualisation of Post Office Ltd. The Act also allows the government to take on the assets and liabilities in the Royal Mail Pension Plan and makes a number of changes to the regulation of postal services.

Privatisation

The Act allows for the privatisation of Royal Mail (excluding Post Office Ltd) and requires that at least a 10% share of Royal Mail is transferred to employees. The sale could take the form of share issue, where shares would be publicly traded. Alternatively the government could seek one or more strategic investors to buy all or part of the business.

Before any sale goes ahead the government needs to take on the bulk of the deficit in the pension plan, improve the business's balance sheet and ensure a new regulatory framework is in place. Both the pensions' solution and a reduction in Royal Mail's debts are dependent on European state aid clearance. A decision as to whether or not to grant state aid is not expected until March 2012 at the earliest. Royal Mail faces significant problems if a decision is not reached by March 2012, as without a pensions' solution in place the company will become liable for a further pension deficit payment in the region of £300m, which it is likely to argue it cannot afford.

The government claims it will not start thinking about the form of sale it will undertake until after the state aid decision has been received.

Employee shares

The Act requires that a minimum of 10% of shares in Royal Mail are transferred to employees before Royal Mail is fully privatised. Arrangements for the establishment of an employee share scheme need to be made before any shares in Royal Mail are sold; however, shares do not have to go to employees before the sale of the business begins, as long as 10% of shares go to employees before the government has entirely disposed of its shareholding. The government has shared little or no thinking as to the form of an employee share scheme.

The form of an employee share scheme will influence the long-term value of the shares to CWU members. The Act obliges the government to introduce an employee share scheme. While the Union does not endorse an employee share scheme as an appropriate means of remuneration or employee engagement, the Union has the opportunity to maximise the value of such a scheme for members through engagement with the government and Royal Mail.

Regulation

In 2009/10 Royal Mail reported a loss of £157m on downstream access mail. In response to a special application from Royal Mail, Postcomm allowed the company to increase access prices from May 2011. Royal Mail has stated this means downstream access will now be 'roughly revenue neutral'. However, it is still unlikely to make a profit on downstream access items,

which account for over a third of its volumes. Postcomm has also implicitly recognised that the level of headroom it has set between Royal Mail's retail and access prices will still allow rival operators to undercut Royal Mail. It is therefore unlikely to win back the market share it has lost.

Universal service

The minimum requirements for the universal service were set out in the Postal services Act and, following significant lobbying from the CWU, the government gave assurances that this minimum would not be reduced during the course of the current parliament. There are however, a number of mechanisms which would allow the government to reduce the minimum universal service requirements at a later date.

Pensions

The Postal Services Act allows the government to take on the bulk of the deficit in the Royal Mail Pension Plan (RMPP), an objective the CWU has been campaigning over for many years. The transfer of assets and liabilities cannot take place until after the state aid application has been approved. The government has indicated that, assuming the application is successful, the transfer will take place from April 2012. The government has made initial suggestions for the scheme and the CWU has the opportunity to influence these proposals and seek to maximise union representation in governance structures.

Royal Mail Governance

Royal Mail has indicated that it is willing to discuss new governance models for the business. This could include greater union involvement in decision making processes within the business. This is clearly a sensitive area for any union and careful consideration of how to respond and engage with the business is necessary. The union will wish to maximise its influence for the benefit of members.

Post Offices

The Postal Services Act requires that, on the sale of Royal Mail, Post Office Ltd remains in public ownership. However, it also allows for Post Office Ltd to be mutualised. This means establishing Post Office Ltd as an organisation owned by members and operated for the public benefit. Membership could potentially comprise of a combination of employees, sub-postmasters and customers or their representatives.

The CWU opposes the separation of Royal Mail and Post Office Ltd along with mutualisation; neither is a solution to the financial position of the Post Office. Following pressure from the CWU, the government amended the Bill to require Parliament to approve future mutualisation plans through a vote in both Houses of Parliament. This is a significant concession and means mutualisation is not guaranteed.

The structure of mutualisation will affect the influence Post Office Ltd employees will have on the future of the Post Office. The union has the opportunity to engage with government and other stakeholders to ensure that if mutualisation goes ahead its form allows employees a meaningful say in the future of the business.

Moreover, plans for the separation of Post Office Ltd from Royal Mail are well underway. Operational separation is expected to occur by the autumn, following the establishment of a new independent Post Office board and two new inter-business agreements, one dealing with mails and one with internal functions. In the spring Post Office Ltd is expected to move from being a subsidiary of the Royal Mail Group to being a sister company to the Group and a subsidiary of the parent company Royal Mail Holdings.

This structure will remain until the privatisation of Royal Mail. The union needs to gain a thorough understanding of these plans, their impact on members and appropriate areas for negotiation. Statutory TUPE consultation will apply ahead of the transfer.

WORLD CLASS MAIL

The business has told you that the poor performance of the business has meant that the company is currently worthless and could not pay you out on Colleague shares.

Yet after posting disappointing but not unexpected financial results, in part due to new accounting methods, there can be no justification for the new Chief Executive to take a £142,000 bonus for only nine months work. Neither can it be right for local managers to recently receive bonuses of up to £2,000 each.

The business is still continuing to spend millions of pounds rolling out World Class Mail in your Mail Centres, whilst refusing to pay CWU members what is rightfully theirs. They create new World Class managerial positions, while at the same time cut CWU members jobs and create savings, of which you will currently receive no benefit or reward.

The CWU has agreed a comprehensive policy to address major issues such as Colleague Shares and in forthcoming national talks, wants either the full anticipated payments restored or to negotiate other benefits for our members of equal value.

Part of this policy, and in response to managements recent actions and failure to adhere to the agreed approach to World Class Mail. The union has suspended co-operation in any further roll out of WCM until such time that all our concerns are addressed. We will also insist that the company provide the Union with detailed information on all the costs and anticipated savings associated with the World Class Mail project.

The advice of your union is that members should honour their contract of employment but should not become involved in any work outside of their contract or in conflict with existing agreements. WCM will feature in our forthcoming discussions with the employer and it is important that members support their unions stance.

Remember, it was through members support that a comprehensive agreement was reached recently in London, which strengthened job security and included a guarantee of no compulsory redundancies. In our forthcoming negotiations the union intends to build on this settlement in a way that benefits all future mail centre reviews.

There is no doubt that you will be approached to participate in WCM with offers of overtime or time off from your duties to assist in managements agenda. But getting involved could seriously undermine the talks that are taking place to secure the money that you are owed.

The CWU's position on further roll out is clear.

No involvement in World Class Mail

CWU SOUTH WALES/ SOUTH WEST DIVISION

ColleagueShare

Following a number of recent enquiries the purpose of this LTB is to update CWU members and representatives on ColleagueShare.

After the original interim valuation by Royal Mail, which made the shares virtually worthless, the company invited the Union to a series of meetings for them to provide a detailed analysis of how ColleagueShare was valued. At the end of this process the Union told Royal Mail that there was no acceptable explanation which altered the fact that just a few weeks before they were due to pay out, Royal Mail had shifted the goalposts by introducing a new Business Plan that made ColleagueShare virtually worthless. At this point the Union reaffirmed our policy that we either wanted Royal Mail to maintain the value of the payments due, or renegotiate alternative benefits for CWU members.

In a further exchange, the company then indicated that they were again in the process of adjusting their Business Plan. This is part of the process seeking Government support to achieve European State Aid ap-

proval on removing the historic pension deficit. The company explained that some of these latest adjustments to their plan may yet improve the final valuation of ColleagueShare, due to take place around May 2012. However, the company were still of the view that there was little prospect of the shares reaching anything like their previous value.

In response the Union reiterated our previous policy and this was subsequently strengthened by the Emergency Motion at Annual Conference.

The current position is that following the settlement to the London dispute, Royal Mail and CWU have agreed to re-engage in structured national talks to address the legitimate concerns of CWU members - ColleagueShare will feature in these discussions.

In the circumstances, we would ask all CWU Branches to convey to our members that CWU has not accepted Royal Mail's position on ColleagueShare. The matter of ColleagueShare is subject to ongoing discussions during which the Union will be pursuing our policy alongside the other issues contained in the Emergency Motion.

National Executive Council and Postal Executive Council Election 2011—13

With the ever increasing demands on the unions funds, General Conference held in June made some significant decisions in respect of finances and the structure of the Union. Many rule changes were adopted at the conference, one of which saw reduction in the number of National Executive Council and Postal Executive Council Members. Previously there were 17 members of the Postal Executive (including 2 from the technical services grades), this figure has been reduced to 15 members. However, there has been a significant reduction in the number of NEC members, down from 15 to 9. This reduction should see real savings being made at CWUHQ.

The two national committees will comprise of the following members and have been elected for a 2 year period of office.

NEC - Postal Constituency

BROWNE, Phil	6,020	Elected
KAVANAGH, Mick	5,782	Elected
BAULCH, Mark	5,113	Elected
MALONE, Joe	4,804	Elected
MADEN, Carl	4,798	Elected
McCLEAN, Noel	4,651	Elected
QUIRKE, Katrina	4,651	Elected
ROBERTSON, Davie	4,630	Elected
KEENLYSIDE, Pete	4,424	Elected

Postal Executive - Postal Grades Representatives

KAVANAGH, Mick	6,377	Elected
BROWNE, Phil	6,330	Elected
BAULCH, Mark	5,548	Elected
MADEN, Carl	5,487	Elected
MALONE, Joe	5,436	Elected
McCLEAN, Noel	5,415	Elected
ROBERTSON, Davie	5,328	Elected
QUIRKE, Katrina	5,312	Elected
McLEAN, Lesley	5,158	Elected
WARD, Ian	5,070	Elected
KEENLYSIDE, Pete	5,015	Elected
ALI, Mahmood	4,923	Elected
BOUCH, Tony	4,672	Elected

10 Good Reasons for joining the CWU

1. **Your Pay:** The CWU negotiates your pay. The higher our membership the better the prospects of securing a good deal. You will have a direct say, as we wont agree any pay deal unless members vote for it.
2. **Your Terms & Conditions of Employment:** The CWU negotiates your terms and conditions of employment with Royal Mail Group. This includes the length of your working week, your hours of attendance, your holiday entitlement, your Pension and other allowances.
3. **Your Job Security:** The CWU strive to ensure that your employment is secure.
4. **Confidential Advice & Guidance:** We can give you impartial and fair advice on work issues and matters of law.
5. **Personal Representation:** We have trained CWU reps who can assist you with discipline and grievance cases. All cases are treated in the strictest confidence.
6. **Fair Treatment:** we ensure that all members are treated fairly. It is our aim to eradicate bullying and harassment in the workplace.
7. **Legal & Accident Services:** The CWU offers you a free initial advice service from our Solicitors if you have a problem (it doesn't have to be work related). If you or a family member is injured in an accident and there is a valid claim we will take the matter up for you free of charge (and unlike 'no win no fee', we mean free of charge)!
8. **Health & Safety:** The CWU takes great pride in ensuring our members work in a safe environment. We have highly trained CWU Health & Safety Reps who are on hand to deal with any local issue.
9. **Financial Services:** The CWU offers you a full range of discounted financial services. Currently we can provide a CWU Credit Card, preferential loan, mortgage and insurance facilities, as well as motor breakdown and other services.
10. **A Sense of Well-Being and Security:** We will always be there to discuss, help and support you with any work related problem. When you become a CWU member, you join 240,000 others so you should never have cause to feel alone.

Weekly CWU Subscription Rates (from 1st January 2009)

18 Years of age and over—Full Time	£2.92 (with Political Levy) £2.82 (without)
18 Years of age and over—Part Time	£1.69 (with Political Levy) £1.59 (without)
Retired	£1.07 (with Political Levy) £0.97 (without)
Under 18 years of age	£1.54

For further information or to join the CWU call the CWU Room on 01452 333970

or email: Glosamal@aol.com

LEGAL AID

Legal aid was established in 1949 in order to ensure that people on low incomes would be represented in court. In 2011 the Tory Justice Secretary Kenneth Clarke declared that the country can no longer afford the service and so cuts must be made. But if the government do not perform a U-turn then justice itself will be at risk and we will all suffer as a result.

The cuts will leave many vulnerable individuals with no option but to represent themselves in complex and emotionally trying divorce and childcare cases. There is no doubt that the changes to the legal aid system will have a devastating effect on violent domestic disputes, divorce cases and welfare issues. More than half of the proposed cuts are expected to be in the area of family cases like child access.

The Tory Justice Secretary has proposed cutting Legal Aid by £350m a year by 2015 and says he wants to introduce competition with lawyers being able to bid for work. Those seeking justice will be thrown to the wolves. They will be representing themselves in court not knowing what the court wants. It's going to lead to more problems, more delays in court and more appeals.

The number of firms allowed to give Legal Aid will be drastically reduced meaning some who need help will have to travel long distances if they wish to find a lawyer specialising in Legal Aid cases. The Tory Justice Secretary claims that the cuts will provide "a better quality service. But how can dramatically reducing the number of specialist child care solicitors improve the service? Courts will not allow the case to proceed if they are not satisfied that the claimant is able to cover the costs if they lose.

The Legal Aid cuts will make it impossible to challenge pharmaceutical companies in the courts as very few will be able to take on these cases without the help of the State. A recent independent report "Unequal Before the Law" carried out by The Commission of Inquiry into Legal Aid says the proposals to cut the £22bn-a-year Legal Aid budget by £350m will hit the vulnerable and the poor hardest. The expected cost is 500,000 instances of legal assistance and 45,000 representations each year.

In June, the Law Centres Federation said 18 out of 52 centres in England and Wales were likely to close as a result of cuts to legal aid. The Labour Shadow Justice Secretary, Sadiq Khan, claimed the government's pro-

posals to cut Legal Aid would result in "the whole country becoming an advice desert."

In response to the criticism Ken Clarke has found £20m (where do they find the money?) to help Citizen Advice centres with the expected avalanche of inquiries. In referring to the £20m fund, Citizens Advice chief executive, Gillian Guy, said; "We welcome the government's recognition of the vital role advice agencies play in resolving problems that put people's homes, jobs and livelihoods at risk, but Citizens Advice remains very concerned about the Legal Aid Bill. The problem is not just that the cuts are so deep, but what's left of civil Legal Aid will be inaccessible for too many people and unworkable for too many advice providers."

Vulnerable individuals will be unable to enforce their legitimately held rights if whole areas of law are scrapped from the Legal Aid system. Also clients will not be able to afford the expert reports required to make their case which are currently paid for under the legal scheme. Like cuts to other public services the proposed cuts to Legal Aid have been ill thought out and are too harsh and too fast. The Tory government has not assessed the additional costs to the taxpayer and the increase in criminality. How will clients afford the expert reports required to make their case, which are currently paid for under the present legal scheme?

If the cuts go ahead then only the rich will be able to afford justice. As it says in the Magna Carta "To no one will we sell, to no one will we refuse or delay right or justice."

One of the major benefits of belonging to the CWU is the Legal and Accident Services that the Union provides. The CWU offers members a free initial advice service from its Solicitors if they have a problem (it doesn't have to be work related). If you or a family member is injured in an accident and there is a valid claim the CWU will take the matter up for you free of charge (and unlike 'no win no fee' it really is free of charge).

The FREEPHONE number for CWU LEGAL SERVICES-0800 804 6674

Shaun Shute

Health and Safety In the Mail Centre

As the more observant of you will have noticed, all shift safety reps are now taking an active involvement in ensuring that everyone can come into a clean and tidy work environment every day. Working alongside the shift managers we are recording every piece of equipment left by the previous shift, which should have been;

- 1 Correctly stored
2. Not left in an area just because there was a space there.
3. Reported, as it is damaged.

All rubbish on the floor is also being monitored and corrective measures are being enforced. ie; bins are provided for rubbish , and this habit of sweeping up after finishing work in an area , is to be stopped, as slips and trips are always a major factor . The rule is ; if you cut it , you bin it.

No rubbish is to be thrown in ALTS, Bags , or any other storage containers.
Fire Exits are NOT to be wedged open.

Whilst we appreciate that people are getting extremely warm in some areas, we cannot condone fire doors being wedged open. We are working with the shift managers to try to find alternative solutions.

Please get actively involved in this project, if you see any of the above when you arrive at your work area, report it to your line manager or safety rep, whichever you are more comfortable talking to, and help make a difference. We want Gloucester to be a safe place to work.

Margaret Hill
Sub Area Health and Safety Rep

Quick Quiz

1. Who became the Legal Guardian to William and Harry after Diana died?
2. Which football club is named after Edward V11s consort?
3. Frances Sport Minister, Chantal Jouanno, was a national champion 12 times at what sport?
4. After a Referendum in Malta in 2011 the country became the last European country to what?
5. The 1981 Home Internationals could not be finished and were declared void. Why?
6. Who preceded Neil Kinnock as Labour Party leader ?
7. In the USA who wrote the famous "letter from Birmingham City Jail" when he spent 9 days in prison in 1963?
8. When did Labour and Tory leaders last have the same first name?
9. What links Lech Walesa, Billy Connolly and Sir Alex Ferguson?
10. Should Margaret Thatcher be granted a State Funeral?

York Capacity Review

A meeting took place nationally with the business in January 2011 where the Union were advised that an initiative to review the amount of trays contained within a York would be carried out within the Mail Centre Network on Outward and Inward traffic streams.

The objective of the review was to develop a generic standard for the maximum number of trays that could be transported in a York container, taking into account the safe working weight restrictions and associated operational and safety issues.

Subsequently 11 Mail Centre sites were identified to take part in the review and they reflected the different variances of the amount of trays being transported in York containers within the Mail Centre Network.

The results of the initial Study were jointly reviewed and a further Study undertaken to assess the accuracy of the information that had been gathered. Representatives from the trial sites were invited to submit Reports to CWU Headquarters which were included in the subsequent joint evaluation meetings.

A meeting took place in May 2011. At this meeting an in-depth analysis of the sampling activity was carried out to establish the standard number of trays being transported

within a York container. The standard fill was established as 28 trays per York on Outward traffic and 24 on Inward.

In applying/deploying the revised standards across the Mail Centre Network in respect to materials handling and vehicle weight restrictions, a further in-depth Study of the working and safety arrangements were undertaken at both Leicester and Chelmsford Mail Centres under the direction of the Health & Safety Department at CWUHQ.

Following further consultation across the various Operational Departments a Joint Statement has now been agreed with the business which is attached for your information, the main points of which are summarised below:

The deployment of the New Standard will be undertaken with the full involvement of the CWU via the IR Framework.

Additional training on operational/safety elements of the change will be provided should this be required.

A local programme will be agreed to monitor the introduction of the Revised Standard and to provide feedback to the National signatories.

An annual audit/sampling exercise will be undertaken to ensure that operational and safety standards are not compromised.

Confirmation that the driver is at all times responsible for the ensuring that the maximum load weight of their vehicle is not exceeded.

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CWU Gloucestershire Amal Branch

Creative? Artistic? Write poetry or stories?

An amazing opportunity for Union Members to get their work exhibited:

Creative writing, poetry, short stories, paintings, drawings,
photography, sculpture etc

(Anything creative that can be exhibited to show how much talent exists amongst our members in the workplace).

Your work can be about;

Your experiences or recollections of your early years: preparing for work.

Your working life: your relationship with work.

Your retirement: lessons learned, experiences shared.



Contact Katy Hartland at
gatehouse@glosamal.co.uk or 01452
333140 if you would like **your** work
considered for exhibition!

World of Work Exhibition

STEAM MUSEUM SWINDON.

**WITH FREE ENTRY TO THE MUSEUM, EVENT AND EXHIBITION.
SATURDAY 12TH NOVEMBER 2011**

Learning With Your Union

Recently retired member, Paul Turner (65) worked for Royal Mail for 36 years as a professional driver and was an active Union member during this time, including holding the positions of Branch Chair and Area Distribution Rep. He came to work for Royal Mail following 10 years serving in the Royal Artillery.

Paul was having difficulties typing up a document on his computer for the Tredworth Tigers under 10's football club that he runs and thought to himself 'It's time I did something about this!' Paul had also recently attended a reunion of his Royal Artillery mates, and had found out that his friends had been trying to contact him online, but hadn't been able to find him. Paul decided it was time to find out more about using his computer and getting online. Around this time he received a letter from his ULR (Union Learning Rep) inviting all retired members to a "Spring Online" open day during Adult Learners week at the G@tehouse Learning Centre at the Royal Mail sorting Office on Eastern Avenue in Gloucester, so he decided to give it a try and he hasn't looked back since.



Paul Turner with ULR Mike Anderton at the G@tehouse Learning Centre

Paul has now successfully completed the online basics course through 'MyGuide' and is gaining confidence in using a computer. 'I can email my friends and contact them through Facebook and share old photos which I've scanned into the computer and uploaded to the internet'. Paul says learning through his Union has been very enjoyable and he would recommend it to others 'I'm looking forward to doing more courses, especially over the winter when I have more free time - maybe a history or geography course. I'm also thinking of doing an IT qualification with Learndirect through the G@tehouse Learning Centre!'

If you would like help with computers or getting on line, why not contact your ULR Katy Hartland and come along to the G@tehouse Learning Centre and see if we can help you? Ring 01452 333140, or if you're passing - just drop in!

The G@tehouse Learning Centre

Royal Mail, Eastern Avenue

Gloucester, GL4 3AA

tel: 01452 333140

email: gatehouse@glosamal.co.uk

Opening Times*

Mon	02:00pm - 09:30pm
Tues	10:00am - 06:00pm
Wed	10:00am - 06:00pm
Thurs	10:00am - 06:00pm
Fri	10:00am - 05:00pm

*You can drop in, but you may wish to phone and check that we are open and a ULR will be available to see you



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CWU members and their families get the best of both worlds with UIA. Solid principles together with insurance premiums that will really suit your pocket.

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- Travel insurance
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For immediate cover, further information or a quote call FREE now on the number below quoting ref **CBN**

0800 013 2298

or save up to 15%** on-line at
www.cwuinsurance.co.uk

Lines are open Mon-Fri 8.30am - 8.00pm and Sat 9.00am - 1.00pm *

*For quality and protection your call will be recorded. UIA exchange information with other insurance companies and the police to prevent fraud. **Compared to the standard price you would be quoted if you called us. This only applies to home (buildings and contents) and travel insurance. CWU Insurance is a trading name of UIA (Insurance) Ltd and UIA (Insurance Services) Ltd. CWU is an Introducing Appointed Representative of UIA (Insurance Services) Ltd and UIA (Insurance) Ltd, which are authorised and regulated by the Financial Services Authority. Travel & Motor Insurance are provided by selected companies. All these companies are authorised and regulated by the FSA. Please see www.cwuinsurance.co.uk for full details on these companies.



The Lowering Of The White Ensign

On June 30th just before 2.15pm the lowering of the White Ensign on *HMS Gloucester* heralded the death of the ship that Gloucester was always proud to hold to its heart. There has been a HMS Gloucester every 40 years since 1654, but the current government announced that the next warship will not be given the Gloucester name.

The Gloucester served in the Gulf War in 1991 where her most notable action was the firing of a salvo shot of Sea Dart missiles to shoot down two Iraqi silkworm missiles that were threatening The *USS Missouri* and allied mine hunters; the first (and only) successful missile v missile engagement at sea conflict by any navy. During the 2006 Israel-Lebanon conflict *HMS Gloucester* was the first Royal Navy vessel to evacuate British nationals from Beirut, docking on 18th July 2006 she made 3 trips taking evacuees to Cyprus and was the last Royal Navy ship to leave Beirut.

The Mayor of Gloucester Andy Lewis said: "After 340 years of having a ship named after us, to suddenly not have one, is very, very sad." Among the final sailors to serve on board the 10th HMS Gloucester was Engineering Technician Scott Fearn, 21, from Lydney in the Forest of Dean. Scott said: "Its sad Gloucester is not going to have a ship affiliated to it any more. It means a lot to a lot of people in the area." The words of the last captain Commander David George summed up the sad day.

"We assemble here and parade today not to mourn, but to celebrate and say farewell to an old friend.

"In age years she is but a babe, but she carried with her a reputation that stretches back to the first Gloucester of 1655.

"The subsequent nine ships to bear the proud name have reinforced that reputation by deed and action, collecting 14 battle honours along the way. No ship fought harder than the ninth Gloucester, lost in the Mediterranean in 1941 but remembered as the Fighting G."

Shaun Shute

Tenants Charter

For those members wishing to rent property the CWU Legal & Medical Secretary has compiled some interesting points to digest before taking that responsibility.

The key points to look out for when you rent property are;

1. Who manages the property agent or landlord if it is a landlord ask to meet them plus get their phone number and e-mail address.
2. If there is gas ask to see landlords safety certificate it has to be renewed on an annual basis, also make sure you take a reading of the meter the day you move in, don't pay for someone else's usage.
3. Your deposit if required has to be protected in one of three schemes and they i.e. landlord or agent have to give the information to you where it is being held
4. Ask for an inventory of all the furniture etc. if fully furnished if not you make one of your own plus take pictures. Make sure all furniture and bedding have fire labels on, the Fire & Furniture(Fire Safety) Regulations 1988/1989 and 1993 set levels of fire resistance for domestic upholstered furniture, furnishings and other products containing upholstery. This Act of Parliament apply to landlords, estate agents and letting agents who let such accommodation
5. Check you are on main drainage and water if not what's the procedure for the cess pit
6. If not on gas but oil take reading of the oil tank
7. If in doubt on any of the above **do not take the risk**

To give tenants in rented property further protection a Private Members Bill sponsored by Dr Brian Iddon (Bolton South - East) (Lab) and Lord Best was given Royal Assent in April 2010, the Bill is now an Act of Parliament and called Mortgage Repossessions (Protection of Tenants Etc.) 2009/10

The need for this Bill was because of the recent economic downturn, this gave rise in the numbers of homes being repossessed. The main purpose of the Bill is to offer protection to tenants of rental properties whose landlord has both defaulted on his mortgage and not notified his lender that the property was being let (an 'unauthorised tenancy').

Key areas

- gives courts power to postpone the delivery of a possession order, and to stay or suspend the execution of an existing possession order
- ensures the tenant is given notice of a possession order before its execution

This gives the tenant breathing space to find somewhere else to live, this could be up to two months however the Lender would expect some rent although this would not form any tenancy agreement between them.

Some examples in the past have been tenants returning home from their holidays only to find that the locks have been changed and their possessions dumped outside the property by bailiffs acting on behalf of the Lender.

Please find below one of the examples of a deposit agreement.

Tenancy Deposit Scheme Certificate of Registration



This is to certify that the tenancy of the property at:

Tenancy Address:

2 Turr Walk
Plymouth Devon
PL6 8BX

Tenancy UID code

I0nvFUyg

The tenancy unique identification code above, confirms that your tenancy is protected by The Dispute Service Limited. You can check the authenticity of this code by visiting <http://www.thedisputeservice.co.uk> and entering this code into the Check tenancy agreement box. If there is a dispute, details relating to the case can be found here.

between the landlord:

Landlord's name

Fred Bloggs

and the tenant(s):

Please list the tenant's names in full

John Smith
Clive Smith

Beginning on

2007-07-06

Ending After

2007-08-24

has the associated tenancy deposit of

£ 1000.00

protected by The Dispute Service Limited



TDS Limited PO Box 541, Ayrerham HP6 9ZR Telephone: 0845 2267837 Fax: 01494 431 123 email: deposits@tds.gb.com website: www.tds.gb.com

No involvement in World Class Mail

CWU SOUTH WALES/SOUTH WEST DIVISION



**The G@tehouse
Learning Centre**

**COMMUNICATION
WORKERS UNION**

IT NVQ, English & Maths qualifications

Learn with your Union: for FREE!

Starting in September/October;

**Come along to our open day
between 10 am and 6 pm Tuesday
27th September 2011**

Email gatehouse@glosamal.co.uk or phone Katy Hartland on 01452 333140 (you can leave a message) to let us know if you are interested. Course places will be allocated on a first come, first served basis.



The G@tehouse Learning
Centre

We will give you support during the course if you are not used to using computers. However, if you would like to get some basic computing skills before you start then get in touch with us ASAP and we can arrange some coaching for you.

NEW!

Royal Mail Pensions Update from CWUHQ

Following the Postal Service Bill becoming an Act of Parliament, the Government has intensified its pension activities in order to conclude the necessary secondary legislation by the end of this year. The Government has a team of experts that have identified seven work streams as part of the detailed process for taking over the historic pension's deficit and creating a new public sector scheme alongside a separate and smaller Royal Mail Pension Plan going forward. Their work streams cover:

- Benefits of the schemes
- The methodology for dividing the assets
- Governance arrangements for the new public sector scheme
- The way both schemes will be administered
- The statutory instruments that will be drafted into secondary legislation by the end of the year
- The sectionalisation of Post Office Ltd within the remaining RMPP
- The way that the various changes will be communicated to scheme members

In line with their statutory duties the Pension Trustee Board are involved in this process. Whilst the Union has campaigned for the removal of the historic pension's deficit, we have told the Government at a recent meeting that we will need to be convinced that the detailed arrangements for securing this are beneficial to CWU members both now and in the future. This is particularly relevant given the European state aid process, the possibility of a new owner and all the issues associated with the Governments

wider pension policy. For their part the Government has now committed to more regular pension meetings to address the concerns of CWU members and fully involve the Union in the detailed changes taking place.

To deal with these developments the Postal Executive has also put in place the following measures:

1. We have engaged pension industry experts who will advise the Union and be directly involved in our ongoing discussions with Government.
2. In conjunction with our advisors we have developed a comprehensive agenda for discussions with the Government and the company. The CWU's key objective is to secure our members pension entitlements both now and in the future.
3. In due course we will produce a major communication to all CWU members explaining all the issues associated with what is happening on pensions and the position the Union is taking.
4. We have agreed to hold our first policy forum under the new format on the subject of pensions. This is provisionally being planned for the end of October 2011 and will be facilitated by a comprehensive pension's policy document.
5. As set out in the agreed Joint Statement the subject of pensions is a key part of ongoing National talks with the company.

It can be seen from the aforementioned that in the coming weeks and months the issue of pensions is firmly on the agenda and that the Union is focused on securing our members pension entitlements both now and in the future.

The G@tehouse Learning Centre

A beginners guide to researching your family history

Learn with your Union: for FREE!

Starting in September, Thursdays for 6 weeks: midday session 12.00-13.00 or afternoon session 14.00-15.00.

Please email gatehouse@glosamal.co.uk or phone Katy Hartland on 01452 333140 (you can leave a message) to let us know which session (midday or afternoon) you are likely to be able to attend so we can make suitable arrangements to run this course. Course places will be allocated on a first come, first served basis.



The G@tehouse Learning Centre

We will give you support during the course if you are not used to using computers. However, if you would like to get some basic computing skills before you start then get in touch with us ASAP and we can arrange some coaching for you.

ALL Members welcome!



THE CREDIT UNION FOR EMPLOYEES IN THE POSTAL SERVICE INDUSTRY

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1st Class Credit Union is regulated by The Financial Services Authority Reg No. 213700

1st CLASS CREDIT UNION

- 1st Class Credit Union is a savings and loans financial cooperative owned and run by it's members.
- Membership is open to employees of Royal Mail Group, living in England, Scotland and Wales, and to family members, providing they live at the same address.
- Royal Mail Group employees include: Post Office Counters, Romeo, Royal Mail, Cashoo, Parcelforce and Quadrant.
- Payment is deducted straight from Royal Mail employees wages into the credit union.
- For family members we have Direct Debit facilities.
- To join all you have to do is fill in a membership application form and we will do the rest.
- An annual £3.00 membership fee is all we ask.

SAVINGS

- For people who are paid weekly we ask that you save a minimum of £3.00 per week, and for those employees paid monthly, a minimum of £15.00 per month is required.
- Since the year 2000 members have received approximately £2million in dividends, dividends are paid annually at the Credit Union's financial year end.
- We have introduced a Christmas savings account to help you save for Christmas, this is separate from your ordinary share account. This account also receives a dividend (Conditions apply).
- If you have a 'Share Account' only, you can withdraw funds at any time. (Restrictions apply when a member has a loan amount greater than share value).

LOANS

- We have very competitive rates of interest for our loan products.
- We will loan between £50 to £15,000, all at very good interest rates, this is based on the reducing balance, not the original sum borrowed.
- Unlike banks, our loan rates are the same for everyone, no matter what your circumstances. (see loan chart).
- Loans are granted when the Credit Union can determine the member's ability to repay them. All Credit Union loans are based on the ability to repay.
- There are no set-up fees, no early repayment charges and no administration charges should you need to re-finance your loan.

All members share and loan accounts are covered by life insurance at no cost to members. If a member dies their savings are doubled to a maximum of £20,000, and paid to the members nominated next of kin. And any outstanding loan balance will be paid off up to a maximum of £10,000. (conditions apply)

1st Class Credit Union not for profit, not for charity organisation, instead, it is there to provide a quality service to it's members, offering them a 1st Class alternative to High Street banks and building societies.

THE DIFFERENCE BETWEEN A CREDIT UNION AND A BANK - YOU DECIDE!

Here is an example of how competitive we are... £1000 paid back over 12 months

LENDER	APR	TOTAL PAYABLE
HALLIFAX	23.90%	£1,121.00
SAINSBURYS	18.80%	£1,086.00
R.B.O.S.	27.00%	£1,138.00
SANTANDER	18.90%	£1,087.00
CREDIT UNION	12.70%	£1,066.00

Source: online quotation figures from above organisations 21/04/2011.

MONTHLY AND ANNUAL INTEREST RATES AT OCTOBER 2010

Loan from	To	% /Month	APR
£50	> £750	1.50%	19.60%
£751	> £4,999	1.6%	12.70%
£5,000	> £15,000	0.79%	9.90%

SOME LOAN EXAMPLES

Loan Amount	Term of Loan	Repayment Amount £	Total Payable £
£500	26 Weeks	20.15/week	523.69
£500	6 Months	87.71/month	526.57
£1,000	52 Weeks	20.43/week	1,062.35
£2,000	12 Months	177.70/month	2,132.37
£2,500	104 Weeks	27.07/week	2,814.80
£5,000	24 Months	229.58/month	5,509.72
£10,000	208 Weeks	57.94/week	12,028.71

These are some examples of our loan rates, we will calculate any amount up to a maximum of £15,000 and over any period up to 7 years (364 weeks).

APPLICATION

Please send me an Application Form that enables me to join **1st Class Credit Union**.

Name: _____

Address: _____

Postcode: _____

Works Address: _____

Postcode: _____

Please cut this section out and post it to:-

1st Class Credit Union
105 Bell Street
Glasgow G4 0TG

The G@tehouse Learning Centre

Congratulations to Steve Cottle, a postman and Union member for 24 years, who recently gained both his literacy and numeracy qualifications through the G@tehouse Learning Centre.

Steve explained that he initially got involved with Union Learning because a friend at work had just completed a NVQ level 2 in IT and had told Steve about how good he'd found it. Steve was curious to find out more so he came along and signed up for a course and he hasn't looked back since!

Steve said the best bit about Union Learning was the feeling of security it gave him – with the constant threat of redundancy hanging over most workers heads, he felt gaining qualifications would help him in the job market should he find himself being made redundant by Royal Mail. He said, 'once you start, you have to keep going – it's something more you can add to your CV'. Receiving his certificates, said Steve, gave him 'an immense feeling of achievement and something to be proud of'.



Steve receives his certificate in the Learning Centre

Well done Steve!

If you would like to find out more about gaining new skills or qualifications, then give Katy Hartland (Union Learning Rep) a ring on 01452 333140

Quick Quiz Answers

1. Sir John Major, 2. Crewe Alexander, 3. Karate, 4. Allow divorce, 5. Due to civil unrest in Northern Ireland
6. Michael Foot, 7. Martin Luther King, 8. 1994 John Smith/John Major, 9. Worked in shipyards, 10. No



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PLACE FOR
HOMOPHOBIA
IN THE
WORKPLACE**

DO NOT SUFFER IN SILENCE

Homophobia, or any phobia
linked to LGBT will not be tolerated.

Contact your branch if you have any queries
in relation to this poster.

Please contact:

Katy Hartland—Branch Equality Officer

T/E:

01452 333140

Linda Roy, National Equality Officer
E: lroy@cwu.org T: 0208 9717 238

Billy Hayes, General Secretary
www.billyhayes.co.uk

Produced by the Equality department