



## THE UNION TEAM

Janice Lawrence:	Corporate Rep
Paul Hunt:	Rep in Revs & Bens
Mike Wallace:	Rep in Revs & Bens
Rav Sandhu:	Health & Safety rep
Marian Sadler:	Pensions contact:
Hazel Townsend:	Contact rep in revs
Sarb Bahia	Contact rep in bens
Jacqui Connelly:	Contact rep in bens
Carl Davies:	Contact rep in bens
Jaz Kelsey	Contact rep in bens
Vashanti Lad:	Contact rep in bens
Lyn Salt:	Contact rep in bens
David McAteer:	Contact rep in bens
Anita Naughton:	Contact rep in bens

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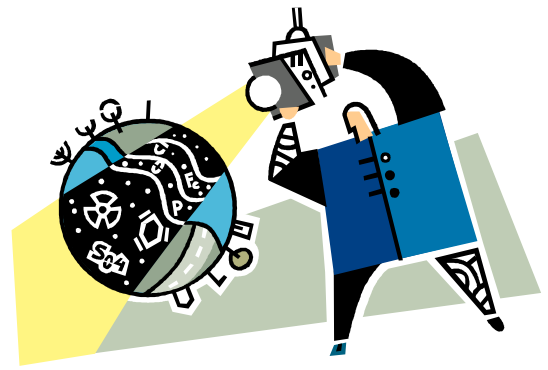
### Election 2010

Election night saw the return of the Labour party to power at Coventry City Council. Councillor John Mutton, the labour leader, has already indicated he will be a more "hands on" head of the Council and we can only hope this will result in listening closely to our concerns over ABC, the implementation of cuts, job losses, reduced pension provision and the resultant effect on the City's economy. Unison has asked to speak to the new leadership on these issues. We will update you as soon as we hear news of these discussions.

### Apologies!

We apologise for the absence of the March edition. However, we have now completed this latest edition of 'Spotlight' with a new section called, 'Exposing the myths'. Here we begin the fight back against the attacks by mainstream politicians and the mass media on our public services. The spurious claims that we are somehow partly to blame for the bankers crisis, excessive pay awards, public sector borrowing excesses etc are ridiculous and need to be challenged. This section will tackle these issues head on.





## SPOTLIGHT COMMENT

### **The 'Con/Dem' coalition is formed – prepare for the ‘fight of our lives’**

So just a few weeks in to the new Government and it is pretty clear what the agenda is. The previous Chancellor had commented that whoever got in would implement cuts on a far bigger scale than that of the Conservative administrations of the 1980s.

Already £6.2 billion worth of cuts have been announced, and this is just the start. We have seen what this means in Coventry already, with around 1,000 job losses announced at the QDCA (at the Butts), BECTA near Warwick University and at the Skills Funding Agency (formerly the Learning and Skills Council). Saturday's Coventry Telegraph reported that Foleshill sports centre could also close due to lack of funding.

The pattern is repeated across Europe. In Greece, public sector workers are being asked to accept pay cuts of up to 25 per cent. The scene is similar in Portugal and Spain. One common theme runs through this whole economic crisis – **Governments are demanding that ordinary people, both public sector and private sector workers, pay for an economic crisis that is not of our making!** As Unison states on its website:

‘Vital public services support the most vulnerable, the poor and the sick through difficult times. The human cost of cuts, following the banker's recession, must not be forgotten.’

Cut backs will have a real effect on both the people that provide them and the most vulnerable in our society. So if we want to put ‘the customer first’ then we have to do our utmost to defend our jobs, our terms and conditions and what rights we have – otherwise the public services that we provide are going to suffer, or possibly be lost forever.

### **ABC programme**

As we have noted on the first page of this newsletter, we will keep people informed of developments with regard to the ABC programme at the Council. What we do know is that £72 million of ‘savings’ has already been agreed over the next few years, we wait to see exactly what form this will take. We also intend to keep members informed about the situation at Whitley depot, where the unions raised an industrial dispute over the implementation of an ABC ‘fundamental service review’.

### **Issues in Revs and Bens**

With the advent of warmer weather, the issue of the lack of air conditioning on the first floor of Spire House once again raises its ugly head. There is no legal maximum where you can refuse to work (there is a minimum, which is 16 degrees). However, if the conditions are causing discomfort let us know asap – Unison will keep demanding that we get the decent working conditions for our members. Many of you will be aware of some of the issues we have been in discussions with Management over, specifically ‘chip and pin’ (staff taking payments) and changes in opening hours for benefits enquiries staff. Again, we will keep people updated with these. We have encouraged Management to ensure that the Unions are properly informed and consulted with when changes are proposed. The Union's Job is to oppose anything that we believe is detrimental to the welfare of our members.

## Exposing the myths

For anyone who takes an interest in politics, or reads the mass media, you could be forgiven for thinking you are being made to feel guilty for being employed in the public sector. According to the right wing press and the mainstream politicians, we are to blame for the current recession. Furthermore, they say we are paid too much and have a 'gold plated' pension scheme which will look after us in our old age – Most of us who work in the public sector must be wondering to whom they are referring! - **'Exposing the myths'** looks at some of these issues and takes a more balanced view of the relationship between the public and private sectors.

### Question:

**In 2009/2010 a gulf opened up between private sector pay rises and public sector pay rises which would indicate the gap is getting wider. Is this true?**

### UNISON response:

This myth is largely based on the assertion that the private sector has had to experience pay freezes during the recession, whilst the public sector has not.

Pay settlement figures at first appear to confirm this, but a closer inspection gives a different story. As Alastair Hatchett of IDS states, "The truth is that all pay was *not* frozen in the private sector in 2009.

IDS research shows that around one-third of companies had pay freezes centred on manufacturing, construction and road and air transport. Elsewhere, in energy, finance, retailing and pharmaceutical there were rises for most people and the most common level of increase was around 2%."

### Question:

**Average earnings in the public sector have recently become higher than in the private sector. Is this really the case?**

### UNISON response:

One reason why the public sector earnings appear to have opened up a gap over the private sector is the inclusion of wages from nationalised banks in the public sector pay statistics. From December 2007 all Northern Rock Employees were officially recorded as being public sector workers. Similarly, Royal Bank of Scotland and Lloyds Banking were classified as being in the public sector from December 2008 onwards.

For example, after the release of the January average weekly earnings figures a number of papers reported that public sector earnings had risen by 3.8%, when, in fact, earnings had grown by 2.8% and only rose to 3.8 if you included the banks. Some newspapers have had the courtesy to mention this anomaly to their readers, but some do not.

Another downward pressure on private sector average earnings with the potential to mislead is outsourcing/privatisation in the public sector. The majority of outsourcing in the public sector has involved transferring the lowest paid jobs (cleaning, refuse collection, catering) to the private sector. Removing these figures from public sector earnings and putting them in the private sector skews the average earnings figures.

This leads on to another important point. Making a comparison between average earnings in the public and the private sector does not tell us if people are being paid more for doing *comparable* jobs. The private sector figures include millions of low paid workers, particularly in the retail sector, for which there is no public sector equivalent. This brings down the median average earnings figure in the private sector, not because people are being paid less for doing the same work, but because different roles are being carried out.

Equally, it is difficult to compare the wages of social workers, teaching support staff and fire-fighters with private sector roles, simply because these jobs only exist in the public sector.

## DID YOU KNOW?

As a UNISON member you receive:

Free legal advice and representation on:

Personal injury at work (including assaults)  
Personal injury away from work  
Road traffic accident injury  
Holiday injury  
Slips and trips  
Industrial disease or illness  
Employment law accessed through your UNISON branch

Free legal advice for:

Any non-work issues such as landlord disputes, neighbourhood disputes, matrimonial and consumer issues, free wills  
Criminal law representation (for work-related matters)

### For UNISON members and their families we offer:

Free legal advice and representation on:

Personal injury away from work  
Road traffic accident injury, holiday injury  
Slips and trips away from work  
Special terms for clinical negligence cases  
Reduced rates for conveyancing, and family member wills  
Thompsons Solicitors is regulated by the Solicitors Regulation Authority  
**Over £100 million in compensation** recovered for UNISON members and their families in the last 3 years



Contact UNISON direct on:

**0845 355 0845**

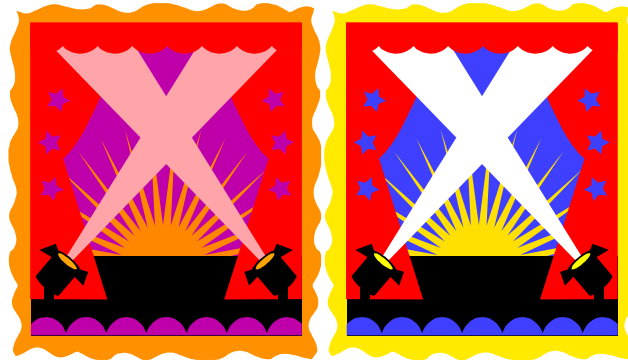
Textphone: **0800 0 967 968** for the hard of hearing  
Mon-Fri 6am-midnight/Sat 9am-4pm

[www.thompsons.law.co.uk](http://www.thompsons.law.co.uk)



**MEMBERS**

**FORUM**



**Coping with life as a disabled person is something we all hope won't happen to us individually or to our families and friends. In this article by DHP Officer, Richard Wise, life as a disabled person is not without its lighter side.**

### **Blind dogs for the guides!!**

Thank you to everyone for letting me contribute to Unisons Spotlight magazine. I seem to have been drafting this article for months now.

I don't feel I need to follow Steph Cutlers stream in talking about Disability and how it affects me in the workplace, most of you probably know of my work in promoting disability within Coventry City Council. (Steph wrote an article on disability in Spotlight 2) I thought it might be better if I talk about some of the day to day experiences I face in and around work.

### **Travel and effective communication**

Life isn't all grey and murky as my condition dictates. I learned quite early on to be quite specific when asking for directions. I was travelling back from my bi-monthly visits to Dudley Road eye hospital on one occasion and asked a fellow bus traveller which stop do I need to get off for the train station. His reply was 'the next stop mate'. So, the next stop came and I got off thinking it would be a short walk up the ramp to New Street station. To my surprise there was none of the usual landmarks or buildings I remembered on previous excursions and I tried to stay calm and not to panic.

I wished I had taken up an offer earlier that day from my daughter to come with me which I'd turned down as I had never had any problems prior to this occasion. I asked someone once again 'where is the station?' 'Just a few yards on the right' came the reply. Still, with no familiarity as to where I was, it wasn't until I actually got into the station that I realised Birmingham has 2 city centre train stations and I had got off the bus stop for Snow Hill Station. Needless to say, I now ask where do I get off for New Street Station!

### **Job access with Speech**

**JAWS.** Most of you may have heard of JAWS. If not, then briefly, it is a program that enables me to work within the benefits department. It reads all documents and programs to me and is a necessary evil that allows me to carry on working. It is not without it's downside as it reads phonetically and as you can imagine the English language is full of contradictions when it comes to pronunciation.

Sometime ago a particular officer sent several emails regarding an 'Advantageous coc'!!! Of course, going through all known swear words is intriguing, so they tell me!

## Braille

It took me over 2 years to learn to read Braille and while this format seems to be being superseded by mediums like talking books it is nevertheless a very useful way of reading. Now I can read Braille I can be more critical of some of the over brailing of signs that sometimes appear. Firstly, brailing signs like 'Queue Here' is a little problematic as you have to find the sign first. A sign was pointed out to me on a staircase in a hotel where the headroom was a little low, I think you had to bump your head first on the sign then you can read it. Pointless really!

Take a look at our vending machine in the staff room, numbers on the front of machine are in Braille but you have to be able to see the item and corresponding number to know which number to select!!

## Guide dogs

'Blind dogs for the guides' I heard a little girl say to her parents one day going through the precinct, I often get the comment 'is he a blind dog?' and it often passes through my mind to say 'well if he is then that makes 2 of us' but I don't usually say anything. Scrumpy's life usually revolves around how much sleep he can get between Hoovering up crumbs from under everyone's desks.

He is a wonderful aid to my independence and has become more than just an aid in keeping me safe; he's also my friend especially in stressful situations (see above). Of course there is always a downside to all things good and he is prone to running away from the neighbourhood cat and most of my clothes now have a honey coloured shimmer to them!!

## Shared surfaces

Although the Guide Dog Association for the Blind's primary function is to train guide dogs and their owners in living independently, they also lead on campaigns for disabled people in general. One of their leading campaigns is concerning shared surfaces. Shared surfaces are created when roads and pavements are built at the same level with little or no demarcation between areas for vehicles and pedestrians. They are becoming increasingly popular as part of the roll-out of a new design concept for streetscapes - shared space.

This campaign would appear to have paid off already in Northern Ireland where design consultants in both Belfast and Londonderry have respectively decided to move away from the shared surface concept by retaining the existing kerb and, significantly, by reinstating a full kerb in an existing shared surface scheme. It may be useful for all of us who live in Coventry to raise this issue whenever possible as Coventry City Centre is to have a major facelift and regeneration.

Finally, it only leaves me to say thank you for all the support I have received over the past few years from our local stewards and branch officials. Without their help and continual support I would not be at work in this current capacity. Keep fighting the good fight!!

Best Wishes,

Richard and Scrumpy.





## 'In the Spotlight...'

Jim Dearlove has been involved in the development and support of Credit Unions for the last 30 years. He is currently working with the Coventry & Warwickshire Co-operative Development Agency (CWEDA) who champion Credit Unions in Coventry & Warwickshire.

### **Be a Credit to the Union**

Credit Unions have been in the news recently because of concern for the number of people who are financially excluded as well as disquiet about the behaviour of traditional financial institutions in the wake of the recession. Despite this publicity Credit Unions appear to be less well known than they deserve. So I hope in the following article to give information about how Credit Unions operate and relate how some people have benefited from becoming members of a Credit Union.

Credit Unions are financial co-operatives owned and controlled by their members. They offer savings products and affordable loans as well as being local and ethical. Credit Unions are regulated by the Financial Services Authority and savings are protected by the Financial Services Compensation Scheme (FSCS). The FSCS provides a final safety net if a bank, building society or Credit Union should collapse. If the worst should happen, the FSCS is able to provide compensation to ensure that savers do not lose any of their money up to a maximum of £50,000 per individual.

Credit Unions offer loans for all types of purposes at an affordable interest rate. The interest rate is fixed at a maximum of 2% per month (25.36% APR) so the repayments always remain the same. Interest is charged only on the reducing balance left to be repaid each month, not on the total amount borrowed. There are no arrangement or set up fees and no charges if you want to pay off the loan early.

Most Credit Unions offer savings accounts for children and young people. This encourages the savings habit at an early age which can be continued into adulthood. Many Credit Unions work with local schools to allow pupils to deposit and withdraw savings as part of school life. Credit Unions offer other services which include:

- ⇒ Insurance products including free savings and loans insurance.
- ⇒ Benefits Direct which enable members to pay benefits directly to their Credit Union account and withdraw funds as they need them.
- ⇒ Bill Paying Accounts which pay utility and other bills directly from their savings accounts.
- ⇒ Child Trust Funds which enable parents or guardians to deposit Child Trust Fund Vouchers issued by the Government in the Credit Union until the child reaches the age of 18.

Some Credit Unions also offer access to Basic Bank Accounts, Individual Savings Accounts (ISAs) and money advice and debt counselling where appropriate.

The ethical nature of Credit Unions means that money deposited with and/or borrowed from them stays within the community which the Credit Union serves. The money does not move to another city or country as it does with many other financial service providers. Any surplus or profit made by the Credit Union may be returned to members in the form of a dividend on their shares (savings) and/or reinvested into the Credit Union. This means that any profits made stay in the community and do not go to investors outside of your community.

It is also instructive to observe how mutual financial institutions like Credit Unions and Building Societies are surviving the so called 'credit crunch'. None of these have any significant exposure to sub-prime mortgage lending (one of the triggers of the present crisis) and most are well capitalised. None will need any public money to bail them out. Their values of not-for-profit quality service to members have stood the test of time and should be regarded as models of good practice for the future of the industry.

Many different sorts of people in different financial circumstances have benefited from membership of a Credit Union. For example, Frank, who is a Public Sector Employee, has been a Credit Union member for 10 years and saves and borrows through payroll deduction which he finds very convenient. Sally is a lone parent of three small children and has found the Credit Union to be a lifeline. She saves small amounts on a regular basis, borrows when she needs to and enjoys the face to face contact when calling into the Credit Union shop. Both Sally and Frank volunteer at their Credit Union for a few hours each month.

There are two Credit Unions in Coventry, Coventry East Credit Union and Coventry West Credit Union. The latter has an agreement with Coventry City Council to deduct payments to the Credit Union from the payroll which many employees see as a real benefit. However other payment methods are available such as cash over the counter and standing orders. Coventry West Credit Union operates from a shop in City Arcade and is open each day.

I hope I have whetted your appetite about Credit Unions and that you might wish to find out more information and consider joining in order to be a credit to the union!

For further information contact Mandy Shine on 07989 982727 or email her at: [m.shine@cwcdca.co.uk](mailto:m.shine@cwcdca.co.uk)

Thanks to Jim for taking the time out to write a piece for our guest slot. If you have any comments on this, or anything else in 'Spotlight' please do get in touch. Without your comments we cannot make the changes you may (or may not!) wish to see. We welcome all feedback, good, bad or indifferent!

Thanks,

Unison 'Spotlight'