

Essential reading for today's transport worker

RMT *news*



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EDITORIAL

VOTE YES TO DEFEND YOUR PENSION



If you are a rail worker you will soon receive a ballot paper for industrial action to defend your pension.

Employers have flatly refused to even discuss a four-point plan to save the Railway Pension Scheme. As a result, the rail unions have united to prevent the ultimate collapse of your final salary pension.

Following privatisation, the scheme was fragmented into over one hundred different sections.

This has resulted in massive inefficiencies and higher administration costs which have contributed to significant deficits in many sections.

The employers' answer is to raise staff contributions, provoking a downward spiral of increasing costs, people dropping out of the scheme and ultimately closure.

At recent packed meetings around the country, members have made it clear that doing nothing is not an option.

We are simply asking for the pension scheme to remain open to all, a cap on employee contributions, a protection of benefits and a streamlining of the scheme to avoid future problems. Ministers claim that the dispute is between employers and unions, but the government holds the key to resolving it.

The biggest employer is Network Rail, owned and financed by the government, while the private-sector operators survive only thanks to hundreds of millions in public subsidy.

Unless agreement is reached, the scheme's default rules will automatically trigger massive hikes in employee contributions from July 1, to more than 20 per cent in some cases.

So remember vote yes to defend your future.

We also have a fight on our hands to defend bus workers' pension at Stagecoach. The union intends to stand firm here too as pensions are just deferred hard-earned wages.

This union has shown recently that victories can be won.

Following the threat of a national strike, we have ensured that the track infrastructure around Merseyside will not now be hived off into the private sector, station grade jobs have been saved at Manchester Piccadilly and jobs

have been secured at South Eastern Trains.

The longest-running dispute in railway history has also been settled to the satisfaction of Tube drivers in Acton Town. After 18 months in dispute, train operators will not now be forced to book on remotely.

Shipping members at Wightlink have also won an increased pay offer for this year.

These victories prove that we can win better pay and improved conditions if we are united and determined.

It is also important to remember that the employers in the fragmented transport sector do not necessarily know best, whether it is over pensions, pay or how to run a service.

Take the recent Tube crawl fiasco caused by Metronet failing to carry out annual procedures to prevent rails buckling in high temperatures.

Hundreds of thousands of passengers faced disruption after emergency speed restrictions had to be imposed on the Hammersmith & City, Metropolitan and Piccadilly lines.

Yet, before the lines were handed over to Metronet on £1 million-a-week contracts, stressing of the tracks was carried out in winter in preparation of the summer.

Similarly, the GNER train operator is having trouble paying £1.3 billion to the government for running the service due to a misunderstanding over how the rail network operates.

It is clear that those who work in the industry should have a voice in running the industry rather than simply taking orders from companies whose main interest is making a quick profit.

RMT will be unveiling new residential units near Maritime House in south London this month and the union has decided to name them after Jim Slater, former general secretary of one of our forerunners, the NUS.

Maritime House will also be the venue for RMT's annual Cuba night, hope to see you there, so don't forget to grab a ticket.

Best wishes

Bob Crow

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WIGHTLINK MEMBERS WIN PAY INCREASE

Industrial action by more than 1350 RMT members working for ferry companies Wightlink Guernsey and Wightlink Limited has been called off after staff overwhelmingly backed an improved pay offer.

A ban on overtime, rest day working and late sailings and two 24-hour stoppages were suspended.

Members massively voted to take action over the company's initial refusal to offer any pay offer this year.

However, the company has now been forced to offer a £500 flat-rate consolidated increase

for the current year and a three per cent rise in 2007.

"Our members made it quite clear that they were not prepared to accept what amounted to a pay cut, and the company responded by tabling a new offer," RMT general secretary Bob Crow said.

He said that due to an overwhelming strike vote the company had shifted from its "disgraceful" initial position.

"This magnificent stand by our members at Wightlink has shown what can be achieved if workers stick together," said shipping secretary Steve Todd. ■

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MARCHING FOR TRADE UNION FREEDOM



Thousands flocked to this year's May Day rally in London to march for trade union freedom

Activists carried RMT banners from across the country on May Day as part of the union's lively contingent on the march from Clerkenwell Green to Trafalgar Square.

RMT general secretary Bob Crow told the crowds that the tide of opinion had turned against those who wanted to stop working people winning justice at work.

"Nine lots of vicious Tory anti-union laws were designed to disarm the unions and stop workers winning a fair deal at work.

"As a result, two-thirds of British workers now have no collective protection against bosses who squeeze as much as they can get out of staff for as little as possible in return," he said.

He pointed out that today's

law was even more oppressive than 100 years ago, when the Trades Disputes Act once gave workers protection against imprisonment or having their unions' funds seized for taking strike action.

"In opposition, Labour MPs voted against every single one of those Tory anti-union laws, yet nine years into a Labour government they are still in place – and the prime minister has boasted that Britain's union laws are the most restrictive in Europe.

"We have to jump through legal hoops to take any strike action at all, solidarity action is simply illegal, and judges declare ballots invalid at the drop of a legal hat.

"Yet employers are free to do what they want, bringing scab managers in from other

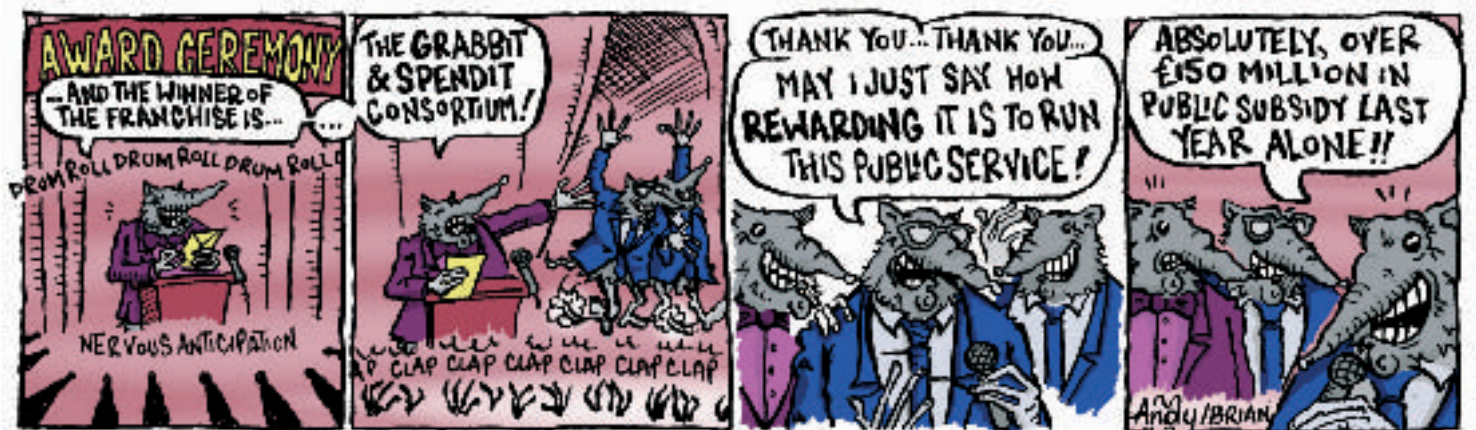
companies to break strikes and even angling for handouts of taxpayers' money to compensate them for lost revenue.

"If we called on our members in other companies to take action to support their colleagues we would be marched off to jail and our assets confiscated," he said.

Around 150 MPs have now signed Early Day Motion 1170

supporting the Trade Union Freedom Bill which would establish basic trade-union rights.

This includes the right to strike and take solidarity action, the right to be accompanied by a trade union rep and the removal of restrictive balloting and industrial-action notice procedures. ■



VIRGIN WEST COAST VICTORY

Strike action by more than 50 station staff employed by Virgin West Coast has been suspended after the company drew back from imposing reductions in staff cover and agreed to re-start consultations.

The problem began when management proposed a new roster which did away with four train dispatch positions, a move which local reps said would compromise safety.

After voting more than ten to one for industrial action, members took 24 hour strike action with a 100 per cent turnout of RMT members in the booking office and platform grades.

A further three days of strike action was planned over the Easter weekend before management agreed to withdraw

the proposed roster and enter into proper discussions within the recognised machinery.

"Virgin West Coast has shown good sense in coming back to the talks table after our

members made it crystal clear that these new rosters were unacceptable," RMT general secretary Bob Crow said.

"We now hope there can be a constructive dialogue and that

the company takes note not just of our members' very clear view but also that of the travelling public, who want more, not fewer, staff on stations," he said. (see letters, page 28) ■



MERSEYRAIL TRACK TO STAY IN-HOUSE

RMT has welcomed Network Rail's decision not to privatise infrastructure operations, such as signalling and maintenance, on Merseyside.

When the plans were first announced to hand control of the 66-miles of track to Merseytravel last year, RMT threatened to ballot its entire Network Rail membership for strike action.

However, Network Rail recently announced that retaining the track would avoid a long, risky and expensive transfer of assets.

The move would have meant the compulsory transfer of staff back into the private sector after having only recently having been transferred back in-house.

This would have had serious implications not only for those transferred, but for all 14,000 Network Rail members, their safety, job security, pay,

conditions, pensions and their promotion and transfer arrangements.

The proposed transfer was the thin end of a very large wedge that threatened to hand responsibility for all signalling operations and maintenance back to the private sector.

The flawed concept of "local vertical integration" of infrastructure and train operations, would have led to further fragmentation of the rail network.

The union strongly argued that the way to achieve vertical integration was to allow Network Rail to take control of rail operations.

"We should remember that the private sector was kicked off rail maintenance for safety and efficiency reasons.

"This decision is a good move for the industry, our members and the travelling public," RMT general secretary Bob Crow said.

SOUTH EASTERN STAFF CUTS REVERSED

Planned strike action by more than 750 RMT platform station staff and guards at newly re-privatised South Eastern Trains has forced the company to withdraw staff cuts and honour a pledge to staff 'high-risk' stations.

Platform station staff had voted by more than six to one for action against the imposition of new working arrangements that would have reduced station-staff numbers.

Some 350 guards had also voted for action after the company refused to fulfill a commitment to gate and staff a number of stations.

However, the company has now agreed to revert to previous platform station-staff rosters and staffing levels.

The company has also agreed to place two security staff at Hastings, Folkestone,

Dover, Ramsgate and Margate stations from 15:00 through to last train, to base an additional team of Rail Enforcement Officers in the coastal region and ensure a greater presence of revenue-protection officers in east Kent.

RMT members made it clear that imposing station-staff cuts and renegeing on promises was simply not acceptable.

Bob Crow welcomed the company's commitment to establish crime and security committees and to monitor and work actively to reduce assaults.

"Rail workers and passengers alike have the right to go about their business in safety, and we hope the company will now accept that cutting front-line safety-critical staff is counter-productive," he said. ■

ACTON TOWN WIN...AT LAST

The longest running rail dispute in British history, regarding remote booking on and off facilities at Acton Town for District line London Underground drivers, has finally been settled.

The dispute began over a year ago over the lack of facilities at Earls Court for Acton Town train operators. According to agreements with management, before a location can be used for remote booking on or off there must be certain facilities in place.

Such facilities were not in place despite the fact that LUL had agreed either to provide them or make a travelling-time payment for operators who book on at remote locations.

The company stopped these payments in 2002 without providing the promised booking-on facilities.

As a result, following an overwhelming vote for industrial action, train operators only booked on from their home depot from January 4 2005.

At the time London regional organiser Bobby Law said: "Here we are in the 21st century and we are still waiting for basic facilities – our members feel they have waited long enough".

After over a year in dispute, LUL finally agreed that remote booking on and off from June 11 2006 following consultation with RMT train operators over the terms of the settlement.

Under the deal, 20 volunteers will be sought to transfer from Acton Town to Earls Court, provided that they are currently on a roster and will be guaranteed a similar link at Earls Court.

Piccadilly & District West branch secretary Kevin Strain said that, as part of the settlement, the company had attempted to introduce cross-line working, forcing drivers to operate all over the network.

This dangerous precedent was blocked by the union.

"The steadfast approach of our members has meant we have won what we set out to achieve," he said.

RMT general secretary Bob Crow congratulated all the members concerned on behalf of the union.

"This positive outcome is yet another demonstration of what can be achieved when members are united and display the kind of solidarity of which they can be justly proud," he said. ■



EAST LONDON LINE SELL-OFF SLAMMED

RMT has slammed the decision to privatise the East London Line when it re-opens after extension work in 2010, and pledged to campaign to keep it in the public sector.

RMT said that it would do everything it could to prevent the line being offered as a 'concession' by Transport for London, to a private-sector operator and would take steps to safeguard its members' jobs and conditions.

"The extension of the East London Line is a welcome boost for London, but there is no earthly reason why its operations should not remain within London Underground," London regional organiser Bobby Law said.

"The private sector has already wreaked havoc on the Tube since its infrastructure was privatised, and they have been leeching £2 million a week out of the system in exchange for next to no improvements," he said.

The union pointed out that neither staff nor the vast majority of passengers who have experienced the disaster of rail privatisation would want to impose it anywhere else.

General secretary Bob Crow warned that farming the East London Line out to the privateers could only mean further damaging fragmentation and the diversion of even more cash out of the system and into the pockets of privateers.

"We will do everything we can to keep the operation public.

"RMT will also take the necessary steps to safeguard the jobs, conditions and pensions of our members," he said.

FIGHTING FOR PENSION RIGHTS!

Tens of thousands of rail workers are being balloted for strike action after employers refused to avert a pensions crisis

Notice for a strike ballot was given as rail workers lobbied MPs at Westminster for government action to facilitate industry-wide talks.

Balloting will commence from May 17, with results expected early June.

Rail unions RMT, TSSA, ASLEF and CSEU are seeking assurances that the Railway Pensions Scheme remains open to all employees, capping employee contributions to a reasonable level, maintaining benefits and streamlining the over 100 sections created by the fragmentation of privatisation.

Agreement must be reached before unacceptably high employee-contribution

increases are triggered by default on July 1.

The industry now faces the prospect of the most comprehensive stoppage since the general strike 80 years ago.

"The employers have failed to give us the assurances we have been seeking to avert the pensions crisis, so we will be balloting our members for strike action," RMT general secretary Bob Crow told the packed rally in the House of Commons.

He warned that young people entering the industry faced handing over 20 per cent of their wages in pension contributions at a time of soaring housing and other costs.

"They will have virtually no disposable income and more and more people will drop



out just to survive," he said.

TSSA general secretary Gerry Doherty said that sitting back and watching the collapse of the scheme was not an option, and his members had made it clear that they are prepared to strike to ensure they don't face poverty in retirement.

"We're lobbying parliament because the government bears ultimate responsibility for the current mess in the railways pension scheme and it is they who hold the key to sorting it out," said ASLEF general secretary Keith Norman.

"We asked Alistair Darling months ago to help get the employers around the table but got no response – maybe his successor, Douglas Alexander, will act more urgently to head off the crisis," said CSEU railways officer Bob Rixham.

Labour MPs attended the rally to offer their support and RMT parliamentary group chair John McDonnell MP spoke of a





strength of feeling among rail workers not seen for years.

Labour MP Katy Clark said that she was delighted to back the campaign to defend pensions and would do what she could in Parliament to win other MPs over to the cause.

She said that there is a great deal of talk of the need for 'renewal' in the Labour Party and pledged to fight to ensure that securing decent pensions formed part of that process.

MPs also in attendance included Jeremy Corbyn, Tony Lloyd, secretary to the Trade Union Group of MPs and former Work and Pensions Minister Frank Field.

TUC deputy general secretary Francis O'Grady told the lobby that the pension crisis was the result of privatisation and she outlined the attacks on other workers' pensions.

Ask your MP to sign Early Day Motion 1681

That this House is deeply alarmed at the attempts by railways employers substantially to increase employee pension contributions; notes this will not only be detrimental to rail workers' earnings but will threaten the future viability of the Railways Pension Scheme by forcing existing members to opt out, and deterring new members from joining; is concerned that rail employers are considering closing scheme sections, raising retirement ages and reducing benefits; believes the threat to rail workers' pensions is a direct result of the fragmentation of the Railways Pension Scheme and of employers taking pension holidays; strongly supports the rail unions' campaign to cap employees' contributions, maintain existing benefit rates, simplify the Railways Pension Scheme's structure and open the Scheme to all staff; and therefore urges the government to do all within its power to protect the pensions of rail workers.

John McDonnell MP

Parliamentary column

REPRESENTING RMT IN PARLIAMENT



RMT's parliamentary group of MPs is rapidly getting a reputation as one of the best and most professional lobby groups in the House of Commons.

It has grown to over 20 MPs who regularly champion RMT causes by securing parliamentary debates, putting down motions and asking questions of ministers over the issues that affect you the members.

Take the campaign to defend the Railway Pension Scheme. Aside from the highly successful lobby earlier this month, the group supported Early Day motion (EDM) 1681 in support of rail workers' pensions.

The group is ready to assist the union to win this current battle and to continue to fight for the interests of transport workers in the future.

On that basis, they are urging RMT members to write to the new Secretary of State for Transport, Douglas Alexander MP, to demand that he facilitates industry-wide negotiations to solve the dispute or face a national rail stoppage.

On top of that, our MPs have put down or supported EDMs for a Trade Union Freedom Bill, in defence of Northern Rail rail services, to demand employers negotiate rather than provoke strike action in a number of disputes, for the renationalisation of rail and in defence of fire-safety regulations, to name but a few.

Hard-working group member, Katy Clark, Labour MP for North Ayrshire and Arran, recently secured a parliamentary debate on shipping matters.

She used her opening speech to set out union demands on the tonnage tax and the industry's failure to deliver on training and employment, section nine exemptions of the 1976 Race relations Act and the non-application of minimum wage legislation in British waters.

Group chair John McDonnell MP joined the debate to point out that the same debates had been raised three years ago by the RMT group and it would continue to do so until there were satisfactory changes in the law.

Group member David Drew, Labour MP for Stroud, also intervened on behalf of the union in parliamentary debate on the new First Greater Western rail franchise.

He asked MPs to consider what rail privateer First got out of the deal, in which the company gets the profits while the government may have to pick up the bill.

"If the predictions of increased passengers and rail fares are not right, there will be a disproportionate burden on the government to pick up the impact of the potential losses," he warned.

He referred to RMT research which revealed that First Greater Western would do well only on the basis of a substantial reduction in labour costs.

"Anyone who travels on its trains will know that after 6 o'clock they are denuded of staff. As a group of MPs, should we not take that issue up, to ensure that those staff costs are not cut?" he asked.

This is just a slice of what RMT's parliamentary group does for the union, so don't forget to ask your MP to join in and assist by signing the next early day motion you see in this journal.

Obituary

FRANK COCHRANE

The union was shocked by the sudden and untimely death of Frank Cochrane last month at the age of 51 due to a Coronary Thrombosis.

Frank had just been elected to serve as General Grades Committee Representative, Scotland.

Frank was born on 12 October 1954, into large family of five girls and five boys and was brought up in Govan, Glasgow.

In 1977 Frank married his wife Rachel, and in the same year he joined British Rail after serving an apprenticeship as a glazier. Frank immediately joined the National Union of Railwaymen and started to attend his branch, the former Glasgow No 14 branch.

Frank became branch secretary until it merged with Glasgow No 13 and Glasgow No 21 branches to form the current Glasgow and District Engineering branch, of which he was the chairperson.

After Frank was transferred to First Engineering after privatisation, Frank became RMT company council secretary and always accompanied the regional organiser in negotiations and always sought to improve members' pay and conditions.

Frank always had a dry sense of humour and on one occasion, when the union was in dispute with the company, Frank decided to be a one-man roving picket, principally on a Saturday night. He visited one particular depot in his "unmarked" van and blocked the depot entrance, persuading managers and supervisors not to cross his one-man picket.

Senior management were furious and threatened Frank



with causing an obstruction he would not budge.

Out of desperation, management contacted the BT Police who informed Frank that the vehicle was causing an obstruction and if it was not moved they would prosecute the owner.

Frank's immediate response was: "Go ahead, in fact, I'm off – incidentally the owner of this vehicle is First Engineering".

That vehicle stayed there all night until a senior manager was able to locate a spare set of keys.

Frank's interests included supporting his beloved football team Glasgow Celtic and cooking, his famous recipes include, Lamb Bhuna, Lasagne and Onion and Chicken Pakora.

Frank was well respected in the union and employers acknowledged that he was a man of immense honesty and integrity. He was a slick negotiator and a formidable advocate at disciplinary hearings.

Over 600 mourners attended Frank's funeral and Bob Crow gave the eulogy before the "Internationale" was sung. The union has lost another giant of the movement.

Phil McGarry
Scottish Regional Organiser

Boardroom coup at TfL pension fund?

Transport for London seem determined to force through a dramatic alteration to the balance of power on the ruling Trustee Board of the TfL Pension Fund, writes Pat Sikorski.

In what can only be called an attempt at a boardroom coup, employer representatives have been trying to persuade the Directors to appoint a so-called "independent" chair of the Trustee Board.

This would upset a balance of power established in 1989, at the time of the merger of the old Wages and Staff pension schemes.

A Trustee Board for the new fund numbering eighteen members was created.

This comprised of nine representatives of the pension fund members, one each from the four transport unions and the Joint Trades Committee plus four from the Pensions Consultative Council and nine employer representatives.

The Chair, who also held a casting vote, was appointed by the principal employer, at that time LRT, and came from among the nine management nominees.

This balance of power raised no objections from Judge J Knox in his judgement in the court case of LRT Pension Fund Trustee Company Limited -v- Hatt.

Now Transport for London wants to appoint an additional nineteenth director who would be the "independent" chair and who would also have their own vote.

In 1992, the fundamental issue that led to the court case was the result of that year's three yearly actuarial valuation of the pension fund.

The real cause of this

proposed boardroom coup, is the upcoming three yearly actuarial valuation of the fund – the draft results of which are due at the end of August.

But what is potentially much worse for pension fund members this time around, is that while in 1992 there was a massive fund surplus, now the results of the valuation are almost certain to produce a record deficit.

In the past under the fund rules this deficit would have been paid off by the individual member paying a maximum of five per cent of their pensionable pay and the government coughing up the rest.

But now there is a massive attack on all occupational pension funds whether in the public or private sector.

It would assist TfL to push through increased contribution rates from the members and cuts in benefits, if they could change the balance of votes on the Trustee Board.

Their "independent" chair would of course be anything but. Management has already conceded that, if appointed, the chair would have to have senior management expertise.

As we go to press outraged fund members are sending letters of complaint to the fund secretary as a first step in a campaign that could end up in the courts and be just the opening salvo in an industrial battle to save the TfL Pension Fund and with it our deferred wages.

**Pat Sikorski is RMT's nominee on the TfL Trustee Board and Chair of the union side of TfL's Joint Pensions Working Group.* ■

WHY YOU SHOULD VOTE YES AND DEFEND YOUR PENSION

RMT is in dispute with all employers involved in the Railways Pension Fund your questions are answered below

The campaign in defence of the Railway Pension Fund (RPS) started following deficits were revealed in most sections of the fund.

The Actuary said deficits had to be cleared over nine years. Since then the government has provided the Trustees with a letter of comfort for the TOCs to allow deficits to be cleared over fifteen years.

The Trustees will also now allow other companies to clear deficits over twelve years.

However, this still means unacceptably high contribution rates for many sections.

RMT is concerned that employees would be unable or unwilling to afford such high rates and consequently drop out.

This in turn would require a further increase in contributions for those remaining, resulting in even more drop-outs.

A spiral of ever higher contributions followed by more drop outs would further undermine the scheme and threaten pension provision.

Employers would not be concerned as they would be saving between up to 20 per cent of payroll costs.

Why was 10.56 per cent chosen as the maximum contribution rate?

This was the rate paid in the old BR Scheme prior to the 1988 surplus which allowed rates to be reduced to five per cent.

Although 10.56 per cent is on the high side, it is affordable, and it would be difficult to justify arguing for a lower rate. 10.56 per cent is also above the rate necessary to buy future benefits and contributes towards clearing the deficit.

Contributions would fall to

the actual future cost rate once the deficits have been cleared.

Some employers have agreed contributions at 10.56 per cent for three years but then the rate rises higher for the next twelve years. Why is this unacceptable?

RMT believes that the employer should make up the difference between 10.56 per cent and any actual higher rate required and then claw-back any additional amount from future surpluses.

Attempting to pay a lower rate than that necessary to pay off the deficit for three years is called 'back loading'. This is similar to only paying the minimum on a credit card. Sooner or later you have to clear the outstanding amount. The longer taken to clear the debt, the more it costs.

It is basically gambling on the stock markets to make up the difference between what is required and what is actually being paid. If the stock markets don't make up the difference, or don't achieve the returns predicted by the actuary, members will face even higher contributions, creating an even worse situation.

If management really believes stock markets will take care of the deficit, they have nothing to worry about as additional payments will only be payable over the next couple of years.

Why are the unions insisting closed sections should be re-opened?

When an employer closes its section to new recruits it has to be valued differently by the actuary.

In an open pension scheme new recruits offset pensioners.

This keeps the average age of membership constant and benefits can be paid for over a longer period.

In closed sections, new recruits don't replace pensioners and the average age of the membership gets older, requiring benefits to be paid for over a shorter period and increasing contributions accordingly.

In the RPS closed section contributions are approximately four per cent higher than open sections. Members have to pay 40 per cent of this additional amount, meaning they are paying roughly 1.5 per cent more just because the employer has decided to reduce its employment costs.

Staff should not subsidise employer's in this way, after all management saves around fifteen per cent of payroll for every employee not in the RPS. To increase that saving by a further 1.5 per cent at the expense of their RPS employees is an outrage.

Why restructure the scheme?

Restructuring the scheme will reduce costs through greater efficiency. There are over 100 sections. Each one requires its own valuation, accounts, investments and recording processes associated with such complex arrangements.

It would also prevent members being disadvantaged through franchise mergers or splits, and where members move from one employer to another.

Infrastructure members now employed by Network Rail will appreciate the lottery they experienced in whether they received full entitlements when switching companies. Likewise, those who remained in the

The four points are:

- 1 Members contributions should not rise above 10.56 per cent
- 2 The RPS should be open to all employees
- 3 No reduction in benefits
- 4 Restructuring of the Scheme to provide for three open sections; one for TOCs, one for Engineering/Infrastructure employees, and one for others not falling into those two categories

much smaller infracos will understand that there are now fewer members picking up the tab for pensioners deficits in their sections.

Similar unfairness occurs when franchises change.

It is unacceptable for entitlements to be left to the decisions of faceless bureaucrats or money-grabbing executives seeking to line their own pockets.

What are the companies saying?

The TOCs are hiding behind the government, claiming they would consider a one TOC section if it were proposed by the Department for Transport. The Dft say it is up to the TOCs.

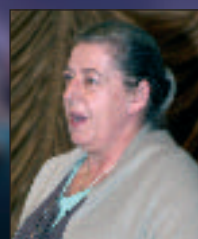
Some TOCs say it is up to the Trustees, but the Trustees won't establish a TOC section without the agreement of the companies. Basically, they are trying to give you the run around while members suffer the consequences of privatisation.

Vote 'YES' in the ballot

Voting YES in the forthcoming ballot is the only way of sending a message to the employer that you will not stand by and allow them to undermine YOUR PENSION. ■

STOPPING THE CLOSURES

Government threats to close vital rural railway lines must be opposed, RMT Train Crews and Shunting Grades conference declared last month in York



Train crew and shunter members warned that government proposals to replace train services with bus links was aimed at reducing subsidies to privatised train-operating companies.

Delegates unanimously backed a composite motion on the issue, calling for RMT to continue its campaign against the cuts and for the re-nationalisation of Britain's railways.

Moving the successful resolution, Greg Tucker of Waterloo accused the government of "sneaking through" line closures.

"It's not acceptable to us and not acceptable to the travelling public," he added.

Alex Holden, Manchester No1 warned that line closures "displace people and ruin local economies."

He said that so-called "minor changes" to rail lines included cancelling weekend services and running trains every second hour instead of 60 minutes.

"A decent, safe, publicly-owned railway – that is what people want," he said.

Ed Fontaine, Plymouth No1 told conference: "They are using every trick in the book to cut colleagues' jobs. It's time we stood up and defended everyone's right to work."

Craig Johnston, Carlisle City said: "The reality can be seen on our congested roads. We desperately need an integrated public transport system. The railways can play a key role in getting people from A to B – for the economy and environment as well."

The motion was one of two successful resolutions chosen by delegates to go to RMT's annual general meeting in July.

ENDING ABUSE

The second motion forwarded to the AGM concerned abuse and assaults of staff from the public – and condemned rail companies who threaten workers who report it.

Conference called on the union leadership to ballot for industrial action at any company where members faced victimisation for reporting abuse from the public.

Geoff Scudder of Skipton described how one colleague had recently had his jaw broken in three places in an attack by a passenger. Another had CS spray used on him in a separate assault.

"They say that the customer is always right. Well that doesn't give them the right to physically and verbally abuse us."

Thomas Strong, East Midlands Central added: "We face an ever-increasing threat of assault for doing nothing less than our jobs."

Chris Davidson, Bristol Rail warned that the use of name-tags on uniforms gave

unreasonable passengers an added stick to verbally beat staff with.

WINNING THROUGH ACTION

Assistant General Secretary Pat Sikorski praised RMT members at Virgin Cross-Country, where solid industrial action brought management to the table in a dispute over Sunday payments.

"The company has literally shelled out millions to try to win the dispute, which it could have resolved for an extra 67p an hour in pay," Pat added.

Management committed "major health and safety breaches" in order to keep services running during a recent series of Sunday strikes at the company, he said.

"The ripped up the rulebook and threw it out the window. Virgin essentially asked RMT to get onto its knees. Thanks to our members' solidarity, management withdrew its preconditions and agreed to talks. Its scab workforce was being stretched to the limit," he said.

USE OF DATA

Conference warned that drivers were being targeted for harassment by some managers using downloaded data from the On-Train Monitoring Recorder (OTMR) – a device similar to the 'black box' on aeroplanes.

Hayley Elston, EPS said: "Downloads are there to examine data after serious accidents – not to victimise drivers when a manager decides that their face doesn't fit."

Tony Gulley, Bristol Rail added that he was not against OTMR in principle, but accused companies of downloading "willy-nilly" and "nit-picking" over information gleaned from the black box.

NO TO TERRORISM

Delegates condemned the deadly July 7 terrorist attack on London Underground, applauding LUL workers and emergency services for their response to the outrage.

But it condemned the fact that during the July 21 terror attack on the system just three lines were closed, with most of the system left running. This is because the government security committee COBRA took operational decisions out of LUL's hands.

"The government wanted to create the impression of 'business as usual' despite the fact that these attacks are happening. That's not safe," said Brian Munro of Bakerloo Line.

Oliver New, LT Regional Council described the "bizarre situation" where bombs were going off on July 21 but managers were telling staff to keep running services normally, saying that there was no problem.

"Yet all the time Tube workers were getting phone calls from worried relatives describing what they were seeing live on the TV news," he said.

DISMISSAL

Conference condemned the dismissal of RMT member Chrissie Downs, who was sacked from her job as conductor on Southern under controversial MFA procedures and called for a strike ballot to win re-instatement.

"We further insist that RMT carries out the same campaign against any company who persist in dismissing our members under MFA or any other not acceptable to this union," the successful resolution stated.

FIGHT FOR YOUR PENSION RIGHTS

"Unless there is a somersault from the employers or government, a national strike involving every rail worker in Britain, is coming," RMT general secretary Bob Crow told conference.

RMT is preparing, alongside sister rail union ASLEF, TSSA and CESU, to ballot for industrial action in a united stand over plans to downgrade the Railways Pension Scheme.

"We're seeing a total attack on one of the cornerstones of what we stand for," Bob told conference.

"Nothing bigger faces us at this time than the question of pensions. And with every rail worker in Britain on board, we've got a golden opportunity to win," he said.

Ballot papers are due to be sent out in May, with the result expected on June 1 – the day that pension fund trustees are expected to announce massive hikes in contributions.

If contributions rise above their current 10.56 per cent, new members will be dissuaded from joining the scheme, Bob warned. This could lead to its eventual collapse.

Tens of millions of pounds are paid by the government every year to privatised rail companies as compensation for lost revenue during disputes. This should be released to save the Railways Pension Scheme, Bob added.

He suggested that rail workers could take industrial action to coincide with that of public sector workers – who recently went on strike in defence of their pension rights.

The current state pension of £81 per week will be worth the equivalent of just £50 in 20-30 years time, said Bob, thanks to the government's refusal to restore the link between pensions and average earnings – cut by the Tories in the 1980s.

A NEW CLICK TO INSURANCE

Getting cover for your home, travel, pets and/or car has just got easier with UIA (Insurance) Ltd. UIA is committed to providing an efficient, friendly and approachable customer service and as part of this has recently updated its website www.uia.co.uk. RMT members will be able to access all UIA products online 24 hours a day, seven days a week.

UIA has always aimed to provide RMT members with a value added service, and it doesn't intend to stop now. The revised website includes customer discounts, greater access to products and information as well as secure payment options.

- **15 per cent online discount:**

- o If you wish to purchase UIA's home (buildings and contents) and travel insurance online you will receive a 15 per cent discount on the standard premium quoted over the phone.

- **Secure payment options:**

- o You can be assured that this new website includes approved secure payment options, allowing for the purchase of cover using a debit or credit card.
- o If you would rather, UIA provides a 10 monthly payment option allowing you to spread the payments of your premium at no extra cost.

- **A quote and a policy at a click of a button:**

- o The company's new website means you can choose to get a quote or purchase cover 24 hours a day, seven days a week.
- o If you would rather speak to a UIA representative you can still call their customer support team on 0845 842 8421 from 8.30am – 8pm Monday to Friday and 9am – 1pm on Saturday.

- **Information at your finger tips:**

- o The newly designed website provides people with access to the latest news and information from the organisation.

- **A user friendly service:**

- o UIA has aimed to make the new website as customer friendly as possible. RMT members are able to research and buy our products in one place, quickly and easily.

Kevin Dille, Head of Customer Management at UIA explains: "We wanted to create an easy to navigate website where customers can receive up-to-date information on our products and services as well as purchase cover at a time that suits them."

"Our new website brings the design in line with our revised look for 2006. We have also ensured the website is consistent with our 'insurance with principles brand

proposition."

The 'insurance with principles' proposition communicates how UIA applies a socially responsible approach throughout its business operation. UIA operates under a set of innate principles towards its customers, staff, partners and service, governance, community and products, and UIA only works with not-for-profit affinity organisations in order to reflect and maintain the principles of its business.

This means RMT members can expect an unmistakable UIA experience from the moment they enter the new website. With all these benefits available at the click of a button and the reassurance of a responsible customer service from UIA, members should log on to www.uia.co.uk today and take advantage of these one-of-a-kind benefits.

RMT is an Introducer Appointed Representative of UIA (Insurance) Ltd and UIA (Insurance Services) which are both authorised and regulated by the Financial Services Authority. Motor insurance is promoted and administered by BDML. Travel Insurance is arranged by Fortis Insurance Ltd, which is authorised and regulated by the Financial Services Authority. Pet Insurance is arranged by Thornside. UIA pet insurance is underwritten by Allianz Cornhill Insurance plc. Both companies are authorised and regulated by the Financial Services Authority. ■



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- 5% discount for combined buildings and contents cover
- Free accidental damage cover for audio and computer equipment at home
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- Hassle-free claims
- We also offer travel and motor insurance - call for details



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Please quote ref. News206



RMT GROUP FORCES PARLIAMENTARY DEBATE ON SHIPPING

RMT parliamentary group member Katy Clark MP secured a rare adjournment debate in the House of Commons on the maritime industry recently.

Katy has an interest in the subject, not least because her constituency of North Ayrshire and Arran is served by Caledonian MacBrayne lifeline ferries.

Her opening remarks outlined RMT's long-standing demands and concerns over the tonnage tax and the industry's failure to deliver voluntarily on training and employment, the section 9 exemption in the Race Relations Act 1976 – which makes it legal

to employ foreign national seafarers on inferior wages and conditions – and the failure to apply the national minimum wage regulations to foreign seafarers in UK territorial waters.

"UK seafaring ratings numbers have fallen from 30,000 in 1980 to just over 9,000 today.

"Since its introduction in 2000, the tonnage tax has not stopped the decline in training or employment, particularly for UK seafaring ratings.

"In fact, employment opportunities continue to decline, and the levels of training for new ratings

positions is falling," she said.

She contended that the present voluntary commitment to employing UK ratings "amounted to nothing by way of an industry commitment".

"Unfortunately, therefore, the majority of vessels that enter the UK register employ no UK seafaring ratings," she said.

On the Race Relations Act 1976 and the exemptions relating to seafarers, she noted that, in opposition, Deputy Prime Minister John Prescott had said that such exemptions were a 'national disgrace'.

She said that recent amendments to the 1976 Act by the government simply made it lawful to discriminate on grounds of nationality rather than race.

"The crux of the matter is that race relations legislation

specifically allows seafarers recruited abroad to be treated differently from UK seafarers," she said.

Katy pointed out that, as a result, shipowners can pay exploitative rates of pay to foreign nationals.

"In many situations, the national minimum wage does not apply to UK seafarers on board UK ships while they are in UK waters, as the legislation applies only when ships are in port or in UK internal waters.

"That lack of regulation and social protection for seafarers has meant their continual replacement by low-cost foreign national seafarers," she said. ■

**The full debate text can be accessed on the web at:*

http://www.publications.parliament.uk/pa/cm200506/cmhansrd/cm060426/halltext/60426h01.htm#60426h01_spnew0

DECLINE OF UK RATINGS

Year	UK	Other	Total	% of UK seafarers
2000-01	449	474	923	49%
2001/02	1685	3085	4,770	35%
2002/03	2021	4398	6,419	31%
2003/04	1778	4604	6,382	28%
2004/05	1,638	4932	6,570	25%
2005/06	1,460	5,993	7,453	20%

YOUR NEW RMT SHIPPING REP AT UNITY HOUSE

Andy Gordon was recently elected to serve for three years as one of the four shipping grade members based at head office in London.

Andy has worked in the shipping industry for over 28 years and now works on the ferry service that serves Orkney and Shetland in Scotland.

He says he has witnessed a lot of change in the industry and not necessarily for the better.

Andy believes lack of paid holiday entitlement is a big issue today.

"We can do a 77-hour week under the current regime of working two weeks on and two weeks off. "Shippers are basically cramming a month's work in two weeks and, under current legislation, the employers have no obligation to give decent holiday entitlement," he says.

This is the first time Andy has served on the shipping grades committee and looks forward to representing members. He can be contacted on e-mail at aberdeenshipping@rmt.org.uk



Ground-breaking rostering deal at Foreland shipping

RMT is close to achieving its long-term aim of an 'even time' agreement for ratings at Foreland shipping.

Currently, shippers work three months on/two months off or eight weeks on/six weeks off for those working in the Baltic.

However, after pressing management on this issue over a number of years, RMT has an agreement in principal to introduce an even time on, time off rostering arrangement of one

month on/one month off.

This will give shippers an extra 45 days off with no reduction on pay and the deal should be introduced by October 2006.

'Time on / time off' does not represent one day's leave earned for every day onboard the vessel.

'Time off' will include all time taken up by seafarers travelling to and from a vessel and also five days' training

within the year.

It is estimated that no more than eight days should be taken up for the purpose of travel.

If five days' training is not taken up within the year then this will not in full, or in part, be carried forward to the following year thus increasing the number of days taken up by training in that year.

Any training additional to the five days will be undertaken in accordance with the current

arrangements.

The union points out that as a result of contractual requirements between Foreland and the Ministry of Defence, it will take approximately 50 working days before a formal commitment can be made.

Shipping secretary Steve Todd said it was an important deal which represented real progress over an issue the union has been pressing management on for many years. ■

PENSIONS UN

This year's bus workers grades conference in Plymouth recognised that bosses were gearing up to attack staff pensions

Conference recognised that bus workers' pensions are under threat, particularly at Stagecoach Group, and warned that strike action may be required to defend decent pension schemes.

AGS Mike Cash reported that the union had met with Stagecoach Bus Group and he was shocked by their proposals for benefit cuts in the final salary pension scheme.

"The company's plans are totally unrealistic and unreasonable which involve across the board cuts in the pensions and introducing an inferior scheme," he said.

Mick pointed out that Stagecoach not only wanted to close the scheme to new members but slash future benefits for those already in it.

"For instance, a member with 35 years service will lose 10 per cent of benefits immediately under the proposals," he said.

He said that the pension scheme has over 11,000 members and was still viable so the planned cuts were simply an excuse to maintain profits for shareholders.

"These cuts are so drastic, there is no room to negotiate and we will have to do something about it jointly with the other unions involved.

"If we can get unity on the railways to fight in defence of pensions, we can get it on the buses," he said.

Phil Coakley, Poole and District delegate

said that propaganda must be produced to inform members.

"Officers need to get around the branches and depots to speak to members and answer their questions," he said.

Regional organiser Phil Bialyk warned that the attack on pensions was an attempt to cut costs at every turn.

"The employers want to condition workers to think that they won't get a pension in the future.

"We should be campaigning not only to defend pensions for existing members but keep them open to incomers because we do not want a two-tier workforce," he said.

He outlined how RMT had defended bus workers pensions over the last year and planned to keep up the campaign in the future.

Conference agreed to build a joint campaign with the T&G in defence of the Stagecoach pension scheme, up to and including a ballot to take strike action.

BUS WORKERS CHARTER

Conference agreed to encourage branches to submit pay claims in line with the union's bus workers charter.

Peter Edwards, Exeter No2 delegate said that the charter was an invaluable guide to branches which had been such a success the concept of a charter had spread to other

grades and even other unions.

Graham Gelither East Midlands delegate pointed out that the charter should not restrict branches implementing their own ideas.

Andy Lister, speaking for the Council of Executives, told conference that the bus workers' charter was now being updated with new information and would be reproduced later in the year.

GO-AHEAD ATTACKS

Peter Gale, Poole and District delegate outlined how the Go-Ahead group was carrying out anti-RMT activities by prohibiting RMT reps from attending the Go-Ahead forum.

"This forum is where all the local directors meet to discuss industrial issues such as pensions, uniforms and cab design.

"We were making headway on a number of issues before reps were blocked from attending," he said.

Consequently, decent final salary pensions have now been replaced with an inferior scheme.

Conference agreed to campaign on behalf of bus workers employed by Go-Ahead to ensure they are not discriminated against.

AGS Mike Cash said it should be possible to create a Go-Ahead forum that encompasses all RMT workers that work for



UNDER THREAT

the consortium on the railways.

"It may be a means to get round the problem and around the table with employers," he said.

Conference agreed an emergency motion from Peter Gale to set-up an all-grades RMT Go-Ahead forum as outlined by Mick Cash.

MIND YOUR LANGUAGE

Conference called for information and union membership packs to be produced in foreign languages to cater for the increasing number of workers coming from eastern Europe.

Paul Rossiter, South Devon Bus delegate said that bus companies were recruiting many Polish workers and the union needed to recruit them.

"We would find it easier to recruit if literature was in their native tongue," he said.

Supporting the motion, Peter Edwards warned that some companies had even employed drivers who had no English, which was simply dangerous.

"That has now stopped thankfully, but we need to recruit those foreign workers," he said.

FARE SHARE?

Andy Lister warned of a single union deal called 'fair share' at East End Buses developed by T&GWU.

He reported that all employee's are levied without union membership and regardless of what union they may be in.

"A fee of £1.75p a week is levied and transferred to T&GWU.

"The problem is if the T&G strike up national deals it forces RMT members to pay two sets of union subs," he said.

Andy warned that if this starts spreading it undermines all other trade unions as big unions use 'fare share' to attack smaller unions.

Peter Gale said it must be against legislation as individuals have a legal right not to pay levy to organisation they do not to be associated with.

Graham Geliher said it was very important issue that could have serious consequences.

AGS Mike Cash said that it should be raised within the TUC as inter-union rivalries benefits nobody.

ORGANISING BUS WORKERS

Carolyne Sidall of the organising unit outlined how the union was working with RMT bus worker members to recruit and build local structures.

This included organising weeks in the regions and encouraging branches to adopt strategies.

She said that more material was in the pipeline for bus workers to utilise to recruit their fellow workers.

MODERNISING THE UNION

RMT general secretary Bob Crow outlined the strategy for education and modernising the union.

He said that the new state-of-the art education centre in Doncaster is scheduled to be open in June and will include a hi-tech computer room for training proposes.

Courses will be run for RMT reps which



Andy Lister



Peter Gale

will cover all aspects of industrial relations.

"Reps will also be able to meet their regional organisers and discuss problems at work in as friendly atmosphere," he said.

The union has asked employers to give reps time off to attend courses. In return, the union has offered employers the chance to address reps.

"An offer to attend courses will be sent out to members in the near future and would encourage people to apply," he said.

The union has also secured funding to update the union's computer network which will allow branch secretaries to analysis their membership lists.

Bob also gave an update on the union's Credit Union, which he described as the RMT's "very own bank".

He said that it was important that members took advantage of the facility.

"Instead of relying on expensive credit cards or loan sharks you can borrow from the Credit Union.

"It has also recently decided at its AGM to give a three per cent dividend," he said.

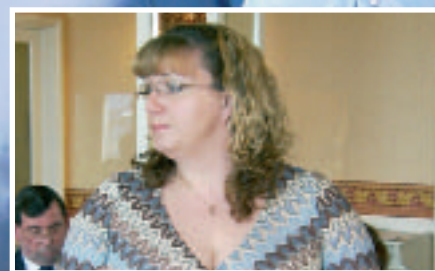
He said that over 80 per cent of Australia's dock workers were members of their Credit Union and it sustained them during industrial action.

"The more people that join the Credit Union the more dividends and higher loans we can provide," Bob said. ■

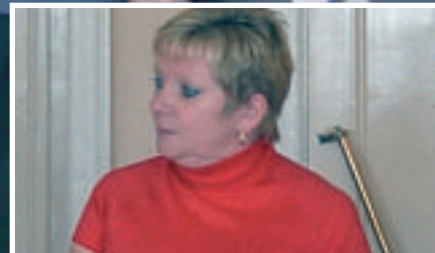


Taking the s

Catering grades meeting in Great Yarmouth focused on the growth in violence, abuse and stress levels suffered by catering staff



Karen Bennet



Mandy Evans

train?

It was time for train operating companies and catering outlets to implement policies of zero-tolerance to violence and abuse at the workplace, conference agreed.

Pat Donohue, Euston No1 delegate pointed out that, while there are notices discouraging violence at stations, there are none actually on the trains.

"We need zero-tolerance to violence posters in buffet areas and on tariffs including trolleys," he said.

Mandy Evans, Swansea delegate said that on-boards attacks by passengers on staff was on the increase.

"The basic facts speak for themselves, a 42 per cent increase in such attacks.

"The football trains are the worst, where staff are literally trapped and isolated.

"Whilst train operators are protecting profits, they are not protecting staff by having adequate staffing levels on vulnerable services," she said.

Karen Bennet, Cardiff Rail delegate agreed that under such situations the guard could often not reach catering staff.

"You try pulling down those shutter alone if you are suffering verbal and physical abuse," she said.

Karen pointed out that progress had been made with the distribution of 'spit kits' to identify abusive passengers and the setting up of an assaults working committee to discuss the issue.

Derek England, Leeds delegate said that the Crown Prosecution Service often failed to prosecute perpetrators even at major incidents.

"If you are exposed to violence at work you should at least expect the employer and the law to back you up," he said.

Dave Pattinson, Kings Cross delegate said that staff were

facing "constant abuse, day and night".

"And its not just from kids, businesspeople are just as likely to abuse staff," he said.

However, he said that the British Transport Police often would rather arrest staff.

"Catering staff are in the front line for abuse," he said.

Assistant general secretary Mick Cash said that the issue was taken up at the union's health and safety conference, particularly around the problem of management targeting staff rather passengers over assault cases.

"One of the problems is that the Association of Train Operating Companies simply refuse to discuss the matter to find a common solution.

"Our message to the employers is simple, violence on staff should not be tolerated and you should back us, not sack us," he said.

Derrick Marr, speaking for the Council of Executives, said that it was important to report all passenger abuse of staff.

"The more cases reported the less that the British Transport Police and employers can claim there is no problem," he said.

STRESS

Conference agreed that the union should demand that employers take work-related stress seriously and carry out regular risk assessments that take such problems into account.

Karen Bennett pointed out that over five million people suffered work-related stress each year and that 12.8 million working days were lost as a result.

"This is clearly a real problem and the mental and physical health of staff should be of major concern for the employers," she said.

Mandy Evans said that the

Rail station catering in £1.8 billion takeover

CATERING and retail outlets at many rail stations are included in a recent massive £1.8 billion take-over of Select Service Partner (SSP).

SSP— part of Compass Group PLC —owned the former British Rail Travellers' Fare station catering operations which has been sold to a consortium of investors led by Australia's Macquarie Bank and Swedish private-equity group EQT.

Under the deal, SSP rail station

businesses will be taken over by EQT Partners, which is controlled by Sweden's billionaire Wallenberg family.

Compass had put SSP up for sale in September last year.

AGS Mick Cash reported that he was consulting reps and employers on the implications of the sale.

"A top priority in these meetings has been that we have been seeking assurances regarding our members' pensions," he said.

attitude of the employers left a lot to be desired as any mention of a history of stress among staff was often used against them.

"It is well known that shift work disrupts sleep patterns and can contribute to stress.

"Yet if you suffer from stress it is put on your file and it becomes a stigma rather than something that needs to be dealt with," she said.

Derrick Marr said that 'welfare visits' by employers were also often used to gather evidence against staff.

"Employers have a duty of care and staff have the right to have a union representative present when a visit takes place," he said.

TOILET FACILITIES

Conference agreed that train operating companies should provide exclusive toilet facilities for staff that handle food.

Derek England said that staff-only toilets had been removed to save money, a situation that increased the risk of food contamination.

He said that present legislation, which classified on-board caterers as the same as market traders, was inadequate and the law needed to be changed.

"It is not on that caterers must queue with the general public for the toilet.

"We need to move beyond a situation where we have the status of hotdog sellers," he said.

Candy Kefford, Euston No 1

delegate agreed, pointing out that there was a big difference between running a burger van and providing a full on-board restaurant service.

"It should be remembered that the Health and Safety Executive and local authorities have the ability to close down unhygienic food outlets," she said.

TRACK SAFETY TRAINING

Conference called on the union to negotiate basic track-safety training for on-board catering staff in case of emergencies.

Candy Kefford said that such training would allow staff to de-train in the event of emergencies such as being taken down sidings in error.

"Presently, if staff are taken down sidings they could be waiting hours to be escorted off the train.

"If staff are taken ill it would be even more necessary," she said.

Mandy Evans said that there should be guidelines set down for such training to ensure so that it does not become part of normal duties but is there when necessary.

Keith Bernard, Plymouth No1 delegate said that, under British Rail, staff were given payments for such training.

Dave Pattinson said that hi/vi vests were not even available for on-board staff.

"This is the very least that could be done in event of an emergency," he said. ■

Road freight conference 2006

ORGANISATION THE KEY FOR ROAD-FREIGHT ADVANCE

Delegates rolled up their sleeves and got down to the business of consolidating organisation at last month's road-freight grades' conference in Gloucester



A determined effort is required to bring on newly organised depots and reps in RMT's road-freight sector, delegates at the grades' conference heard last month.

This year's smaller turnout did not reflect the tremendous amount being achieved, noted senior assistant general secretary Mick Cash (right).

A growing number of good and active reps were winning advances for members, and a number of pace-setting pay deals had been won – not least following a hard-fought and 100 per cent solid strike at Freightliner last year

An ahead-of-inflation deal had also been won at Lynx Express, although there remained concern following the company's buy-out by UPS.

However, the fragmented nature of the industry made it essential to build and consolidate organisation, train more reps and boost attendance at conference – not least from companies like Wincanton, where there was good organisation and a network of reps.

Membership at City Link was also increasing once more and, following last year's industrial action, the union had got the company to negotiate seriously on pay.

Mick pointed to the union's sound financial base, growing membership and soon-to-be-opened education centre in Doncaster as evidence of a specialist transport trade union building on a solid foundation.

Despite the low conference turnout, president Pete Daniels noted that the union's membership was also growing once more at Lynx Express, including among clerical grades.

"It is a long, uphill struggle,

but we're getting there," he said.

The hard struggle at Freightliner had resulted in a serious boost in pay, reported delegate Maurice Hamilton, Leeds Goods and Cartage, and the company's attempt to run down the road fleet had now been reversed, with 48 new road vehicles on order.

Progress had been made in harmonising some of the myriad terms and conditions, and a more national structure was returning to the company.

"There is no shortage of activity, but that needs to be reflected in a growing conference," noted outgoing secretary Alan Tunncliffe.

The conference was an essential forum for road-freight members to compare experiences, he said, adding that RMT News should be used more widely to ensure that advances made locally were publicised.

Delegates asked the executive to establish with employers a clear understanding of exactly what was meant by 'periods of availability' under the working-time directive, in order to help prevent abuses, and resolved to place the matter before the annual general meeting.

The directive was supposed to have improved the lot of drivers, said Trevor Howard, Leeds Goods and Cartage, but he feared that many drivers would lose out thanks to confusion following its introduction.

Drivers were still not being paid for all rest and meal breaks when they were in charge of a vehicle outside the depot.

"This is a battle that has been going on for 30 years, and we need to nail it once and for all," said Alan Carter, Swansea.

Conference called on the executive to work to ensure that all such meal breaks were paid,

and agreed to put the matter before the AGM.

An increasing scale of holiday entitlement should also be negotiated with all relevant employers to reflect and reward long-service commitment.

Delegates agreed that the road-freight conference liaison

committee should meet new reps at City Link as soon as depots have been organised.

The ending of CityLink's franchises and the return in-house of its depots presented enormous opportunities for organising, and the union should prepare now, said

Andrew Hill, Leeds Goods and Cartage.

LYNX EXPRESS

Delegates called on the executive to negotiate with Lynx Express a reduction in guaranteed working hours from 40 to 37.5, with no loss of basic

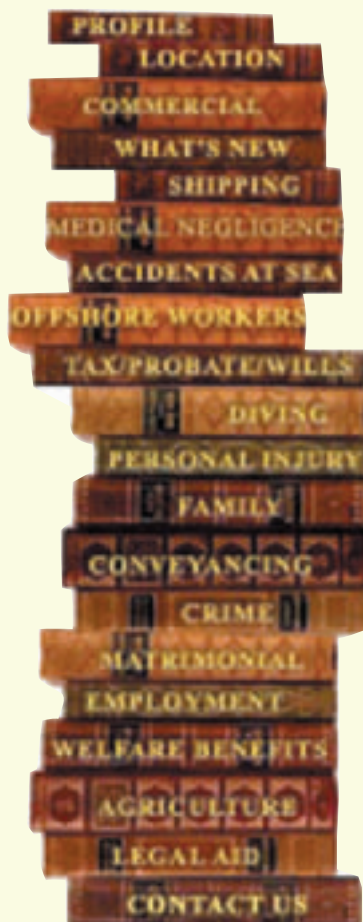
pay.

The takeover of Lynx Express by UPS should be seen as an opportunity to start bringing basic working hours at Lynx Express into the modern era, said Andrew Hill.

"Is this 2006 or 1946?" asked Jimmy Rafferty, Exeter. Hours being worked were still far too high, but the key point was to achieve the reduction in hours achieved without loss of pay.

Conference also demanded that Lynx be held to its agreement to consolidate the first £40 of bonus into the weekly basic, as members were still losing out when on leave, and that night shifts, including overtime, were paid at proper night rates. ■

- Delegates elected Vic Winning, London and Anglia Road Transport, to represent the road-freight sector at the annual general meeting.
- Next year's road-freight grades conference will be held on April 21 in Plymouth, and 2008's in Motherwell, delegates agreed, thanking the branches for their invitations.



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RMT Credit Union

GREAT NEW LOAN RATE A

The RMT Credit Union's Annual General Meeting recently reported that membership, savings and loans are all on the increase and decided to pay dividends to shareholders and set a new discount interest rate

THREE PER CENT DIVIDEND

The AGM decided to pay a dividend for savers of three per cent of their shareholdings as at 30 September 2005, which is the end of our financial reporting year. This is a very good rate of dividend on savings and demonstrates the credit union's ability to offer competitive rates to both savers and borrowers.

A GREAT SERVICE

The aim is, of course, to provide a great service for RMT members. The RMT Credit Union should be the first choice for savings and loans for RMT members and with the support of the union it is making great strides towards that aim.

WHAT IS YOUR CREDIT UNION?

The Credit Union (CU) is basically a large savings and loans club that provides a not-for-profit source of credit, while enabling members to build a meaningful savings balance which attracts a dividend. We save together in a pooled fund and then use that money to lend to each other at low rates of interest.

The difference between a CU and commercial organisations is that it removes the profit motive from savings and loans services. It is not looking to exploit or make profits but to provide low cost loans and good savings rates.

It is a mutual organisation that enables all surpluses to be

redistributed according to members' wishes. This is in direct contrast to the high street banks which use workers' money to extract profit. Last year HSBC posted profits of £10.5billion, so when you pay high interest to the banks you know why.

Because a CU does not seek to make profit it can balance the needs of savings and lending members. It keeps interest on loans as low as possible while creating a surplus that pays the dividend.

And it is democratic. The RMT Credit Union is run by a Board of Directors elected by, and accountable to AGM, similar to the trade union.

But it is also a professional

service fully regulated by the Financial Services Authority (FSA) and complies with all the regulatory and statutory duties that govern the banks and high street organisations.

USING THE CREDIT UNION

To use CU services you have to be an RMT member and then join the RMT Credit Union for which there is no fee. You become a member by completing the application form providing proof of identity and address (see page 30), and you are required to save at least £5 per month by Direct Debit.

Some people just use our savings service but the concept of the Credit Union is that you can borrow at the same time as

Many members, including Mufaro Mapinda (left) and Dave Barrington (right), have already benefited from RMT's Credit Union



AND DIVIDEND ON SAVINGS

saving, so at the end of the loan period you are better off.

Once you have been a member for three months you may apply for a loan for almost any purpose – people use loans for holidays, cars, home improvements etc.

The size of the loan is related to your savings – the first loan can be three times your savings and thereafter up to five times savings. While you have a loan that is greater than the size of your savings you won't be able

to withdraw your savings cash but you can apply for top up loans if you need access to cash.

Many people use the Credit Union to meet regular expenditures such as holidays and Christmas and they budget accordingly.

GREAT NEW DISCOUNT INTEREST RATE

The AGM decided to put in place a growth and development strategy to build membership and increase the level of service

provided for RMT members.

As a result, the board is offering a great new interest rate of 9.9 per cent APR on new loans, equivalent to 0.79 per cent per month on the declining balance.

This is an extremely competitive loan rate and will prove to be one of the cheapest on offer. Existing members can take a new loan, or a top-up, at these rates and those that join the Credit Union before July 31 2006 will be granted a loan

(subject to rule and availability) at this interest rate when they qualify, provided that they take the loan in 2006.

The Credit Union is an integral part of RMT and the union encourages more members to join and share in the services available. ■

GREAT NEW DISCOUNT INTEREST RATE – JUST 9.9 PER CENT APR

The RMT Credit Union is currently offering a great new discount rate of 9.9 per cent APR on new loans and top up loans*

- Existing members can take a new loan or a top up at the new rates
- RMT members that join the CU before 31/07/06 will be granted a loan at this rate when they qualify

*subject to availability, for a limited period and Credit Union rules

RMT CREDIT UNION – A GREAT SERVICE FOR RMT MEMBERS

- Three per cent Dividend on savings
- A low interest rate of 9.9 per cent APR on new loans & top ups
- Free insurance on loans
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- A professional service regulated by the FSA
- Owned and controlled by RMT members

CALLING ALL MANCHESTER/STOCKPORT RAIL WORKERS

We are trying to trace current or former British Rail employees who may have worked at the former Reddish Electric Locomotive Depot on the Gorton/Reddish border, Manchester.

The depot operated from approximately 1950 until 1990 when it was closed and later demolished.

CAN YOU HELP?

If you or anyone you know worked at the site during this time we would be very keen to hear from you.

If you can help please contact Tony Newton on 01625 539 762 between the hours of 8:30 - 5:30 Monday to Friday.

Alternatively you can write to:

J S Bloor (Services) Ltd, Dean Court, 85 Adlington Road, Wilmslow SK9 2BT

RMT SETS OUT OPPOSITION TO LINE CLOSURES

RMT responds to the government's consultation document on railway line closures and line modifications

During the passage of the 2005 Act, at a time when the railways were carrying more passengers than at any time since the late 1950s, RMT questioned why so much of the Act addressed the issue of line, service and station cuts and closures as well as raising the spectre of 'bustitution'.

Since the Act was passed there have been disturbing reports that significant cuts in the rail budget and rail network will be a feature of the High Level Output Specification when it is published in 2007.

However, in March, secretary of state for transport Alistair Darling repeated his warning that the rail industry should not be in "the business of carting fresh air around the country".

This clearly raised fears over the future of branch and rural lines. Indeed, in Cornwall, following the creation of the new Greater Western franchise in April, branch lines and services are under threat (see right) in order to save the franchise holder money.

RMT has a number of specific points to make in

response to the current consultation.

QUANTIFIABLE BENEFITS

RMT welcomes that the following list of assessments, which any closure proposal must be considered, are laid out in the draft guidance.

- Environmental impact
- Safety
- Economy
- Accessibility
- Integration

However, the union is concerned that the overall thrust of the consultation document appears to be designed to create an 'objective test', based largely on quantifiable monetary values, which will support closures once they are brought forward by an operator or relevant funding authority.

The fact remains that many of the social benefits associated with rail are extremely difficult to quantify in purely monetary terms.

These would include the largely unquantifiable benefits that local rail services provide to the community in relation to

accessing other parts of the rail network and/or regions of the country for employment or leisure purposes.

The consultation document explains that authorities and operators will want to consider how an existing rail service can contribute to the future economic regeneration of the area which it serves.

The final guidance should place much greater emphasis on such benefits being considered before closure proposals are agreed.

Moreover, once a referral is made to the Office of Rail Regulation, the ORR should be able to consider non-monetary benefits rather than simply ensuring that the guidance has been followed.

CONSULTATION

RMT was extremely disappointed that trade unions are not on the list of organisations or bodies that must be sent a copy of the notice detailing the proposed closures.

Unfortunately, this remains the case and the union would like to see a legislative amendment to the 2005 Act brought forward to ensure that this is the case.

RMT is also extremely

concerned that public hearings are not a statutory requirement of the closure consultation process.

Such public forums provide an important democratic arena in which communities affected can put their views and concerns to the relevant authority.

Despite the welcome decision not to proceed with Northern Rail service cuts, the future of branch and rural lines remains in doubt and the union is demanding:

- Parliamentary time set aside to discuss the closures guidance
- The early publication of the ORR procedures for dealing with closure references
- A much clearer explanation of the BCR test which is described in the consultation document in a somewhat confusing way
- Trade unions to be added to the list of statutory consultees
- The holding of public hearings to be a statutory obligation
- ORR be given the power to consider social benefits once proposals have been referred to them. ■



FIRST GREAT CUTS AT WESTERN

Last month the Great Western, Great Western Link and Wessex Trains franchises merged to form the new Greater Western franchise. Services will be operated by the First Group for a planned 10 years.

Almost immediately after the new franchise was formed First Greater Western (FGW) proposed a series of damaging service reductions to take effect from the December 2006 timetable.

The proposed cuts included:

- Reductions in calls at Westbury, Tiverton Parkway and Totnes by London services
- Small stations between Didcot, Oxford and Banbury to close on Sunday, with calls reduced during the week
- Calls at Ivybridge on the Plymouth to Totnes service reduced from 10 to 3 each way and at Saltash and St Germans from 12 each way to 6.
- Calls at Melksham cut from five to two each way
- Liskeard – Looe services reduced from 13 each way to eight
- Services on the St Ives branch cut from 26 each way all year round to 25 in the summer and 16 in the winter
- Patchway station to close on Sundays
- Cuts on the Severn Beach Line with through services past Avonmouth replaced by a bus

To compound the proposed cuts, press reports said that FGW was planning to remove dozens of train carriages from their services in order to save money in rolling stock leasing charges. It costs around £100,000 per annum to lease each carriage.

This is despite, for example, the fact that the now wound-up Wessex Trains recently reported that usage on its branch lines had risen between 16 per cent and 40 per cent over the past few years.

PUBLIC OUTCRY

The proposed service cuts have been met with a wave of protests and meetings have taken place across the South West with RMT, passenger groups, and local rail campaigners all calling for the retention of the services.

Early last month, FGW announced it was prepared to look again at their proposals and reinstate some. However, the axe still looms over branch and rural lines in Cornwall.

Doubts also remain over suburban services in Bristol and Plymouth and it appears that FGW and the DfT Rail Group have been unable to agree which services should be retained.

With Alistair Darling predicting 30 per cent growth over the next two decades, all existing services should be retained and the Secretary of State should be planning for growth.

An island nation needs shipping



We live in an island country, so you would assume that as we are heavily dependent on our shipping for our trade. You would think it may also be in our interest to have well-trained and well-paid seafarers – both officers and ratings.

Apparently not, as our seafaring ratings numbers have fallen from 30,000 to about 9,000 over the last twenty-five years and during that period there have also been reductions in officers.

Greedy shipowners have been dismissing UK ratings and replacing them with low paid foreign national seafarers.

As a maritime union, we are not against foreign nationals.

However, we are against the exploitation of foreign nationals on pittance wages and poor conditions that undermine the welfare of seafarers of all nations.

These injustices are perpetrated by unscrupulous shipowners who use flags of convenience and any other method purely to make massive profits.

For example, shipowners are exempt from the Race Relations Act of 1976, allowing them to exploit foreign national seafarers that they recruit abroad.

It has also recently come to light that a new interpretation on the national minimum wage only applies to UK seafarers on board UK ships when they are in UK internal waters, which is not for long.

Such an interpretation renders minimum wage legislation useless, but it allows more profit for shipping bosses.

Another major problem for our seafaring members is that the document "Charting a New Course", drawn up with the incoming Labour government in 1998, has not been fully implemented.

The document outlined a series of measure to address the decline of

UK ship and UK seafarers. The most important was the Tonnage Tax regime where shipowners would benefit from a beneficial tax concession depending on the size of companies, provided they train and employ UK seafarers.

However, since 2001 the percentage of UK seafarers recruited has reduced from 80 per cent to 41 per cent, and so the taxpayer appears to be adding yet again to shipowners profits.

RMT is continually battling by industrial and parliamentary means against these attacks and to try to achieve justice for our seafarers.

Last month our RMT-sponsored MPs Kate Clark, Lynda Riordan and John McDonnell forced an adjournment debate to strongly press our case. The reply from the shipping minister left a lot to be desired, so the struggle continues.

SOLIDARITY

Our brother and sisters in the United States who work on the New York transport system are facing a huge battle at present. Following a recent industrial action to press for better pay, pensions and conditions, the US government declared the strike illegal and the president of the local Transport Workers Union has been imprisoned and the workers fined wages.

So, I would urge branches to send protest letters to US Embassy against this injustice and any other means of expressing solidarity.

Finally, a recent government report on money lending revealed how working people are being exploited by loan sharks who are extracting massive profits through outrageous interest charges.

I would remind RMT members that, if you require a loan, the RMT Credit Union is the best place to get it without being ripped off.

TONY DONAGHEY

NUCLEAR POWER-NO THANKS

George Bush is sabre rattling again. You would have thought the political catastrophe he is responsible for in IRAQ would have taught him a lesson he'd never forget. But No. Seymour Hersh the highly respected US investigative journalist has reported Bush is threatening to mount a military assault on Iran to stop them developing nuclear power stations and through that obtaining the ingredients necessary to build a nuclear bomb.

I read Hersh's report of Bush's plan, like a great many other people did I suspect, with a mixture of fear and disbelief. Fear of the obvious disastrous consequences such a reckless adventure would unleash and disbelief that anyone could even contemplate such a response.

Later the plan struck me again from a different

perspective altogether.

Scotland is presently in the middle of a nuclear turf war of our own. Tony Blair wants to build more nuclear power stations because he believes they answer two of Britain's pressing political concerns; the need to ensure reliable energy sources and the need to reduce CO2 emissions.

Thankfully I see no reports of Bush planning to bomb Britain just yet. Mind you it would be a pretty bad case of closing the stable door after the horse has bolted since we already have one of the world's biggest stockpiles of nuclear weapons.

Although energy policy is a matter reserved to Westminster, the Scottish Parliament does have jurisdiction over planning applications. The debate over nuclear power in Scotland is therefore a curious one. First Minister Jack McConnell is

desperate to keep in step with London but also has one eye on next year's Scottish Parliament elections. He knows how unpopular nuclear power stations are up here. Jack's judgement will of course be influenced by the fact this is the 20th anniversary of the Chernobyl disaster. Depending on who you speak to the estimated final death toll there varies between 4,000 and 100,000.

So far the Scottish Executive has tried to steer a middle path. It has on occasion seemed prepared to oppose Tony Blair because there is no safe way to dispose of the lethal waste that nuclear power stations produce.

For my part I believe the case against nuclear power generation is overwhelming. The fact is radioactive materials remain hazardous to human life for 1,000 years to come. As well

as Chernobyl there have been other disasters, like the one at Three Mile Island in Pennsylvania. And there remain grave health concerns about the high incidences of childhood leukaemia clustered around nuclear reactor sites.

The cost of nuclear power generation is as many critics point out very high indeed because the set up costs are exorbitant. But it is the human cost that is potentially incalculable.

I would much prefer that to see the £52bn apparently set aside by Gordon Brown for the second generation of nuclear reactors invested both in renewable energy sources and in the safer forms of electricity generation already available to us.

*Colin Fox MSP
National Convenor of the Scottish
Socialist Party*

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FLYING THE FLAG IN HAVANA

Following last year's successful cycle challenge in Cuba by RMT members which raised over £8,000 for educational projects, some brave souls decided to repeat the experience to offer further assistance to the Abel Santa Maria school for blind and disadvantaged children.

RMT members Bill Rawcliffe, Mark Russell, Joe Sheridan and Ron Thompson arrived in Varadero without bicycles or a back-up team to cycle 350 kilometres, averaging between 50 and 70 kms per day at temperatures reaching 33 degrees.

After hiring what could loosely be called bicycles, without gears, the group set off.

Brother Russell became the first casualty with a swollen ankle which put him out of action and he was 'forced' to sit around a swimming pool.

The rest of the team, however, finally managed to finish the challenge with only a few hiccups, including a puncture repaired by two Cuban policemen.

There was also a handlebar problem and various degrees of sunburn.

The group moved on to Havana to fly the RMT flag at the school and deliver gifts of sports, educational and musical



equipment, together with two laptop computers kindly donated by Jarvis Rail.

The final task was to visit an emergency hospital in one of the poorer areas of Havana and hand over medical supplies and equipment worth over £3,000.

RMT has made firm friends in Cuba and close ties with solidarity groups, long may it continue.

Anyone wishing to assist can forward donations to RMT York and District branch. ■

**A full account including photographs and video clips will shortly be available on www.cuba.nr*



ON THE ROAD FOR UNICEF

At the end of June Ade Wildsmith and his partner will depart the Ace Café London with 25 other motorcyclists to take part in an organised event to raise funds for the world children's charity UNICEF.

The self-funded six-day trip across Europe will take them to the Nurburgring racing circuit in Germany, where those brave enough will do some laps of the 147-corner track.

The RMT Council of Executives has already donated £250 and authorised all branches to make donations to UNICEF from their Branch Management Funds.

The whole event is called "Another Way Round" and is designed to raise awareness of UNICEF's work on behalf of children in distress around the world.

Ade's motorbike will bear the RMT name and the slogan Unity is Strength.

"The whole event is being filmed and DVDs will be on sale after the trip with all proceeds going to UNICEF.

"I hope will branches will agree that this will fly the flag for our union across Europe and support a very worthwhile cause," he said.

If any branches wish to support them could you please send a cheque made payable to UNICEF, to Adrian Wildsmith, Branch Secretary, RMT Lincoln no.1, 84 Newark Road, Lincoln, LN5 8QA.

BUS LEGAL VICTORY

Dear editor,

I am writing to thank RMT for your support in providing legal representation in Scotland by Mr Frazer of Drummond Miller.

The case was finally heard on March 27 2006 and the verdict was not guilty.

I am not impressed, to say the least, with the Glasgow courts and all the intermediate and adjourned dates, plus the travelling involved from Cornwall to Scotland.

However, in court Mr Frazer did an outstanding job in smashing the prosecution's evidence, resulting in a 'no case to answer' not guilty verdict.

Having been a member of the union for 20 years, I did not anticipate going to court for doing my job. As the old saying goes, 'you never know what's round the corner'.

I am very grateful to your legal department for giving me this much-needed support.

Camborne bus branch secretary David Letcher also played an important role with his knowledge, advice and support.

Yours sincerely
Mr P Warren

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Dear editor,

Virgin Trains station grades at Manchester Piccadilly were recently in dispute over the imposition of a roster that effectively eradicated four frontline staff. The collective solidarity of the brothers and sisters at Manchester Piccadilly forced management to withdraw this imposition and offer meaningful consultation and negotiation.

I know I speak for the entire membership at Piccadilly when I tell you of the immense pride we all feel for the support the union has given us throughout this dispute.

We have tried to build a strong and democratic union at Piccadilly with the help of the organising unit. It has seen our membership grow from just over 20 members to well over 50 in just 18 months.

Our strike day support was 100 per cent and the picket line was staffed by active members throughout the day. We are now a collective voice to be listened to by Virgin.

It falls to me to thank general secretary Bob Crow on behalf of us all. Special thanks to Peter Rowland for his help and advice and to John MacDonald for the tireless work he has put in to supporting our efforts.

A thanks must go to Craig Johnston for travelling from Carlisle to join us on the picket line with the North West regional council banner.

Paul Goodier made supreme efforts and joined us on the picket line with the Manchester South banner. Also thanks goes to Andy Warnock-Smith for support on the picket line and to Pat Sikorski who represented us throughout, no time or question was too much trouble.

RMT is a union you have every right to take pride in as the help and support we have received has been second to none.

Yours fraternally, **Darren Taylor**
Virgin Trains station grades company council rep



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Pete McGovern

Liverpool colleagues and friends said farewell to poet, trade unionist and socialist Peter McGovern last month after he died in his sleep aged 79.

He was widely known for writing the song, "In My Liverpool Home" in 1961, a song that became such a part of the city's culture that many believed it was written in the 19th century.

Peter was born into a Liverpool Irish family of 14 children and he gained his love of folk-singing and story-

telling from his father.

He met his wife Audrey in Liverpool and when she took up an NUR job in London he followed and became a railwayman himself.

He started as a wheel-tapper in 1950 and retired as a safety manager in 1990.

Pete was chair of Liverpool No 5 branch for many years until retirement.

He remained active and campaigned for pensions to be linked to the cost of living.

Just before Pete passed away at his Wales holiday

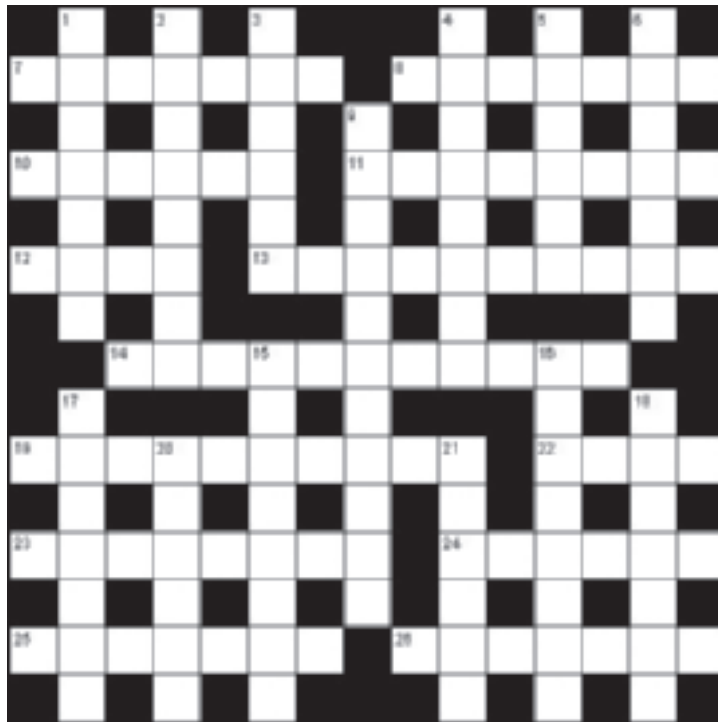


home, he was pleased that his beloved Liverpool FC won, particularly that Robbie Fowler scored as he had written a song for his wedding.

Peter always a guest of the annual RMT engineering grades conference and delegates paid their respects but missed his jokes and stories at this year's meeting in Fort William. ■

RMT £25 prize crossword

No. 25. Set by Elk



Last month's solution...



The winner of prize crossword no. 24 is Ian Dyckhoff of Norwich.

Send entries to Prize Crossword, RMT, Unity House, 39 Chalton Street, London NW1 1JD by June 6 with your name and address. Winner and solution in next issue.

ACROSS

- 7 This year's women's FA Cup winners (7)
- 8 Workplace eatery (7)
- 10 Scouser with famous broken foot (6)
- 11 Achieved; reached (8)
- 12 Nil (4)
- 13 "---- hole" - the golf-club bar (10)
- 14 Talking heads with the latest (11)
- 19 Retired folk (10)
- 22 Mungo, a Scottish explorer (4)
- 23 Mohammed Ali thought he was -- and so do most other people (8)
- 24 Earlies, lates or graveyard (6)
- 25 Erased (7)
- 26 Insects (7)

DOWN

- 1 Not straight; dishonest (7)
- 2 If you're likened to one of these you're not fat! (8)
- 3 Deep gorge or ravine (6)
- 4 Produced milk (8)
- 5 Workers' weapon (6)
- 6 Warms again (7)
- 9 You can do your washing here (11)
- 15 Bathed under stream of water (8)
- 16 Renews mortar on brickwork (8)
- 17 Hirsute, like Santa or Jeremy Corbyn (7)
- 18 Male relation; fellow trade unionist (7)
- 20 weighing machine; fishy exterior (6)
- 21 English county (6)

RMT Credit Union

Your Own Savings and Loans Co-operative

Our RMT Credit Union is a great new benefit for members. It exists, not to make a profit, but to provide help and support to all our members for their savings and credit needs. By saving together, and lending to each other, we take the profit motive out of savings and loans. All the surpluses created by the Credit Union are recycled as benefits to members through cheap loans, and the ability to pay dividends on savings.

The Right Balance

CHEAP LOANS

Decisions on interest rates are made by our members. This year our AGM decided to offer very cheap loans to members. This means we can now offer loans at **9.9 per cent APR**, equivalent to **0.825 per cent per month** on the declining balance. See our great rates below.

We strike a balance between low interest rates on loans and paying a dividend on savings. We enable members to have ready access to cheap loans while building up a substantial and useful savings account. We can do this because our Credit Union is run on the same principles of mutual support and members' democratic control as our trade union, so you can be sure that it's run in the interests of us all.

DIVIDEND ON SAVINGS

We don't exist to make profits. With the surplus we make from interest on loans we can collectively decide to pay a dividend. We recently paid a dividend of 3 per cent on savings – a very healthy dividend rate compared to banks' interest rates

Loan term (months) 9.9% APR (0.79% per month)

Amount	12	24	36	48	60
500	43.93	23.05	16.11	12.66	10.60
1000	87.87	46.1	32.22	25.31	21.2
1500	131.80	69.15	48.33	37.97	31.80
2000	175.74	92.20	64.44	50.63	42.40
3000	263.61	138.30	96.66	75.94	63.59
4000	351.48	184.40	128.88	101.26	84.79
5000	439.35	230.49	161.10	126.57	105.99
7500	659.02	345.74	241.65	189.86	158.98



Because we're a members' organisation with a democratic structure, we're able to make the decisions that provide a virtuous circle of saving together, providing credit at low interest rates and sharing the benefits by paying a dividend on savings.

Joining Our Credit Union

The Financial Services Authority requires us to comply fully with money laundering regulations. It's a bore but we have to do it. It means that before we can open your account we have to verify your identity and your address.

You need to complete the application form opposite along with the Direct Debit. You'll also need to get your ID verified and send it with the application to us. If you're near a regional office or Unity House you can bring it in and we'll process it there.

ID REQUIREMENTS

Getting your ID verified is quite straight forward. You need two separate forms of ID such as the following:

PROOF OF IDENTITY

- Personal Cheque used for your first month's savings if drawn on an account that includes your name
- Current valid full UK Passport; EU member state ID card
- Current valid full foreign passport
- Current UK full Photo Card Driving Licence
- Current UK provisional, Photo Card Driving Licence (Old styles not accepted)
- ID pass from Network Rail, Trans Pennine Express, Central Trains, Eurostar
- Discharge book (shippers)
- Inland Revenue Tax Notification (current year)

PROOF OF ADDRESS

- Current UK full, signed driving licence (if not used for Proof of Identity)
- Current UK provisional, driving licence Photo Card (if not used for Proof of Identity)
- A current [within last three months] Utility Bill (not mobile phone bill)
- Recent Bank, Building Society or Mortgage statement
- Current Council Tax bill
- Pension or benefits book
- Tenancy or rent book/agreement
- Recent Inland Revenue notice of coding or tax demand

The list above is not exhaustive and other documents will be considered.

You can get your branch secretary or regional office to verify and sign photocopies of the documents. As an alternative, you can also get another person of authority such as your employer, doctor, Solicitor etc to verify the forms of ID. The copies of the documents must have an official stamp and signature on them and a contact name and address. Or, you can send originals to us at the address below. Send completed verified copies of documents or originals to: RMT Credit Union, Unity House, FREEPOST NW3706, London NW1 3YD. If sending valuable documents by post you should send them recorded delivery. For assistance: Tel: 020 7529 8835

Authorised and Regulated By The Financial Services Authority FRN: 228612

RMT CREDIT UNION LTD.

Finance Department, Unity House, 39 Chalton Street, London NW1 1JD
RMT CREDIT UNION APPLICATION FORM – please complete your
application along with the attached Direct Debit.



MEMBERSHIP NUMBER

Please use **BLOCK CAPITALS** and **black ink**.

1 PERSONAL DETAILS.

Surname		Address	
Forename(s)			
Home phone			
Mobile phone		Postcode	
Email address			
Date of Birth		National Insurance Number	

2 Your Employment.

Employer		RMT Branch	
Job Description			

3 Mr ☐ Mrs ☐ Ms ☐ Miss ☐

4 Membership Status

RMT TU Member ☐ Retired RMT TU Member ☐

5 How much do you wish to save £ This is the amount you wish to save in 'shareholdings' monthly by
Direct Debit (you must complete form below)

6 Normally your payments are made once a month (28th) to RMT Credit Union Ltd.

7 Next of Kin

Address

.....

.....

8 I undertake to abide by the rules now in force or those that are adopted.

Your signature

Date



Instruction to your Bank or Building Society to pay by Direct Debit



Please fill in the whole form including official use box using a ball point pen and
Send to: RMT Credit Union Ltd., 39 Chalton Street, London NW1 1JD

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
	Postcode

Name(s) of Account Holder(s)

Bank/Building Society account number

Branch Sort Code

Originator's Identification Number

Reference Number

FOR RMT CREDIT UNION LTD OFFICIAL USE ONLY
This is not part of the the instruction to your Bank or Building Society.

Instructions to your Bank or Building Society.

Please pay RMT Credit Union Ltd Direct Debits for the account detailed in this instruction subject to the safeguards
assured by the Direct Debit Guarantee. I understand that this instruction may remain with RMT Credit Union Ltd, if
so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit Instructions from some types of account

This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee

- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment date changes, RMT Credit Union Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed
- If an error is made by RMT Credit Union Ltd or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.





YES to affordable pension contributions

YES to maintaining pension benefits

YES to a pension scheme open to all

YES to a streamlined pension scheme

NO to poverty in retirement

VOTE 'YES' (✓) FOR ACTION

in your rail pension industrial ballot