

RMT *news*

Essential reading for today's transport worker



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www.rmt.org.uk

WORKING FOR YOU

RMT membership helps you at work and saves you money

RMT has developed a number of benefits to save members money. This includes negotiating access to savings and special offers from our approved partners.

COLLECTIVE BARGAINING

The union has a dedicated team of elected officers and local reps to serve your interests negotiating with employers on issues from pay, hours of work, pensions and working conditions. They are supported by a team of researchers to formulate pay claims to obtain the best negotiated terms for you.

CAMPAIGNING

The union has a political fund to run campaigns and provide a political voice to benefit members' interests in the workplace. RMT has a very active parliamentary group which raises issues of concern for members at Westminster, the Scottish Parliament and Welsh Assembly.

PERSONAL INJURIES

Personal injury claims cover if you suffer an accident in work or outside work. RMT underwrites settlements that would not be provided by no-win, no-fee companies. Call 08457 125 495.

INDUSTRIAL DISEASES

Members who have suffered an industrial disease will receive free legal support to make a claim. Such claims are underwritten by the union and members will not have any deduction from their settlement unlike claims run by no-win, no-fee companies. Call 08457 125 495

EMPLOYMENT TRIBUNALS

Should a member find themselves unfairly dismissed, discriminated against or have any claim which has reasonable prospects of success at an Employment Tribunal, RMT will provide legal representation and pay

the fee. Even if the union is advised that the claim is unlikely to succeed, members who make a claim are eligible to receive free legal advice.

ACCIDENT BENEFIT

Payable if you have an accident at work or on the way to or from work. Accident benefit is only payable if you have been off for three days or more.

Accident must be reported to branch secretary within 26 weeks in order to qualify for accident benefit.

RETIREMENT BENEFIT

Payable to any member who retires over the age of 60 or aged 55 if retired through redundancy or resettlement. Ill health retirement is also payable; proof of this must be sent with application for retirement benefit.

TAX AND WILL PREPARATION

The union can provide a personal taxation service and will preparation service.

DEMOTION COMPENSATION

Payable to any member who is experiencing loss of wages through being permanently demoted or downgraded as a result of illness or injury.

Payment of £300 provided that member reports this to branch secretary within 12 weeks.

ORPHAN FUND

The beneficiaries of this fund would be any child of a member or spouse if the member dies in service or if a members' spouse dies and the member has responsibility of the children.

Benefit is paid while a child is

in full-time education up until the age of 22. Payment is made quarterly and the rate is £12.00 per week for children up to the age of 16, then £12.75 per week from 16 to 22.

RMT CREDIT UNION

Accessible savings and affordable loans from RMT's Credit union.
www.rmt.org.uk/about/credit-union

ONLINE SHOPPING DISCOUNTS

Shop online with RMTrewards.com and earn cashback savings from hundreds of retailers, like B&Q, Argos and Tesco. It's free to join, plus you'll get a FREE £10 Welcome Bonus in your online account! (Terms and conditions apply)
www.rmtrewards.com

FINES POOL

If you drive a company vehicle as part of your job you can join the RMT fines pool for £7 per year. The Fines Pool will reimburse members for any speeding fines, related court costs and lost time to attend a court hearing.
www.rmt.org.uk/member-benefits/fines-pool

BEREAVEMENT BENEFIT

A Death Grant of £600 is payable to the nearest relative or legal representative if a member dies through any cause prior to retirement.

CASHBACK PREPAID CARD

Fancy cashback on your everyday shopping? Use your RMT Prepaid Plus Cashback card at over 50 partner retailers, including Sainsbury's, ASDA and Boots, and earn unlimited cashback! It's

different to a credit or debit card - you can only spend what you load so there's less chance of getting carried away.
www.rmtprepaid.com

FREE £5,000 ACCIDENTAL DEATH COVER

As a benefit of your RMT membership you can register for £5,000 Free Accidental Death Cover. Cover is for UK residents aged 18-69.

12 months free cover. Annually renewable and always FREE. The Cover is underwritten by Advent Insurance PCC Ltd - UIB Cell.
www.rmtprotect.com

INSURANCE

UIA Mutual offers great value, low cost Home, Travel and Pet Insurance to RMT members and their families.

- Interest free direct debits (spread over 10 months)
- No fees to amend your policy
- Accidental damage to TVs, laptops and game consoles covered
- Cover for damage caused by subsidence
- Alternative accommodation for family and pets if needed

Call on 0800 030 4606 to talk to UK-based call centre agents from 8.30am to 8pm Monday to Friday.

HEALTH CASH PLAN

For a small monthly premium you can claim cash-back on dental, optical and therapy treatments. Visit www.bhsf.co.uk

Join RMT by visiting
www.rmt.org.uk

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EDITORIAL



DEFEND THE RIGHT TO STRIKE

It didn't take long for the newly-elected Tory government under Boris Johnson to show their true colours. Barely had the last ballot papers been counted before the outriders were spinning in the press that they were coming for RMT and the transport sector with a new raft of anti-trade union legislation.

The Queens Speech, where the new administration sets out their policy agenda, contained little detail but it is very clear that the intention is to set out minimum service level guarantees during action on the railway, including of course London Underground. What that would mean in practice is outlawing effective strike action and forcing members who have voted democratically to fight to defend safety, jobs and working conditions to work regardless.

Any such move poses an enormous threat to this union and we will of course mobilise a campaign of resistance to protect our members fundamental human right to withdraw their labour.

The shape of that campaign will be decided democratically through our structures. One thing is certain, we will need to maintain the maximum unity and solidarity the length and breadth of the union as we are confronted with this attack on our most basic rights as workers.

The banning of effective strike action has more in common with the hard-right junta than it does with a modern, functioning democracy

and we will have to work with our brothers and sisters throughout the trade union movement and beyond to maximise the strength of our campaign.

An attack on transport workers today will soon become an attack on the rest of the organised working class tomorrow.

Against the backdrop of the General Election our members on South Western Railway stood absolutely rock solid in an unprecedented month-long strike in the fight for a safe and accessible railway for all. They are an absolute credit to our movement and despite everything that was thrown at them by a hostile management and their friends in the media their fight goes on. Please continue to show your support practically and financially.

Strike action on West Midlands Trains has already produced results against plans to bulldoze through driver-only operation following an improved offer from the company.

Let me be clear we must remain vigilant in the transport sector whether it is bus, maritime, offshore or rail against all attempts by employers to dilute or undermine hard-won workers' rights, that is the reason we exist and will continue to do so no matter the cost.

Mick Cash



SIXTH SOUTH WESTERN BALLOT

RMT members take further 27 days strike action in defence of the role of the guard

RMT is being forced to hold another fresh strike ballot on South Western Railways under draconian anti-union laws following the latest 27 days of strike action.

The union is balloting for the sixth time to secure a vote to continue with action in the rail safety dispute on South Western Railway after being forced to renew the mandate under the terms of the latest wave of Tory anti-union laws.

Members will be voting to continue with the current action in defence of safety, security and access on SWR despite the legal hurdles erected by the Tories.

The union has accused SWR, owned by a combination of Scottish based company First Group and the Chinese state, of working hand in glove with the Tory government to block attempts to reach a settlement in a politically motivated effort

to open the door to widespread driver-only operation.

RMT general secretary Mick Cash paid tribute to members on South Western Railway who have stood absolutely rock solid in an unprecedented month-long strike in the fight for a safe and accessible railway for all.

"RMT has been forced under the latest wave of Tory anti-union laws to re-ballot once more in the rail safety dispute

on South Western Railway under the six-month rule.

"It is a disgrace that South Western Railway, with the connivance of this new rotten Tory government, have opted to play for time over yet another six months rather than acting responsibly and getting round the table with the union to work out a solution to this dispute that puts safety and the guard guarantee centre stage," he said. ■

NATIONALISE SOUTH WESTERN RAILWAYS

RMT demands public sector takeover of SWR as accounts show private operator is going bust

RMT has demanded an urgent public sector takeover of South Western Railway as accounts filed this month show that the current private operator is on course to go bust.

Deloitte, the companies own auditors, said that South Western faces "material uncertainty" over whether it

can continue operating.

RMT general secretary Mick Cash said that rather than allowing South Western Railway to collapse into chaos it must be stripped of the franchise with the public sector taking over as soon as possible.

"The alternative is Britain's

biggest rail franchise crashing into the buffers with dire consequences for passengers and staff alike.

"This comes the day after the new Managing Director of SWR, Mark Hopwood, openly threatened to sack hundreds of RMT guards and hire in a new army of staff who will bend to

his demands on compromising safety.

"Instead of threatening our members the SWR company should be packing their things, clearing their desks and making way for a public operator putting safety and services first," he said. ■

GUARDS WIN ON WEST MIDLANDS TRAINS

Strike action on West Midlands Trains over plans to bulldoze through driver-only operation was called off last month following an improved offer from the company.

The first of seven Saturday strikes in a battle to save train guards started on November 16.

RMT members voted in a referendum to accept the new deal following the suspension of action.

RMT general secretary Mick

Cash said that due to the receipt of an improved offer on the future role of the guard on West Midlands Trains all action had been suspended.

"I want to pay tribute to the RMT members whose resilience and solidarity has got us to this point in defence of the role of the guard and to maintain safety not only on the current franchise but also the next," he said.



Bletchley Park



Coventry

SOLID PADDINGTON STRIKE

RMT members working for Rail Gourmet at Paddington depot took further strike action this month following the breakdown in industrial relations.

The union has since met with Rail Gourmet to try and find a solution to the issues at the heart of the dispute but there are still outstanding issues such as correct payment of staff and the payment of night shift allowance for all hours worked between 21.00 and 06.00 hours.

RMT general secretary Mick Cash congratulated members for their solidarity during the recent industrial action.

"You have stood shoulder to shoulder against a company who has shown complete disregard for you, their employees.

"It is shameful that Rail Gourmet continues to treat you and your colleagues with utter contempt however our recent action proved that we stand firm and determined in resolving this dispute," he said. ■



Paddington

TYNE AND WEAR METRO STRIKE ROCK SOLID



RMT Tyne & Wear Metro drivers and RO Micky Thompson and RRO Stan Herschel in attendance on picket line at South Gosforth station, Newcastle.

RMT drivers and skilled maintainers on the Tyne and Wear Metro took 48-hour strike action just before Christmas and not a single train moved across the whole combine.

As a result of the action a new and improved offer has been put forward to provide flexibility for the introduction of the new rolling stock whilst

seeing a fair increase in salary levels and a reduction in the working week for traincrew grades. This offer has now been put out to a referendum.

Labour Mayor for the North of the Tyne Jamie Driscoll joined picket lines along with RMT regional organisers Micky Thompson, Stan Herschel and Craig Johnston. Jamie Driscoll

met with RMT members on the picket lines about the causes of the disputes and potential ways out of the breakdown in industrial relations.

RMT general secretary Mick Cash said that members were standing rock solid and the wholesale shutdown of services was entirely due to Nexus who had made no effort to resolve

the dispute until faced with industrial action.

Nexus also withdrew travel passes that were issued to Churchill cleaners. However, the union immediately raised this issue with the company and the passes have been reinstated enabling free and unrestricted travel on the Tyne and Wear Metro system.■





FIGHT FOR THE RIGHT TO STRIKE

Union vows to fight Tory plan to ban strikes in the transport sector

RMT will fight tooth and nail plans from the incoming Tory government to effectively outlaw strikes on the rail and tube networks.

Transport Secretary Grant Shapps is planning legal provisions to force workers to run minimum services during industrial action.

RMT general secretary Mick Cash said that it had taken long for the true colours of the new Tory Government to emerge.

“Banning strikes and denying workers the basic

human right to withdraw their labour has been the hallmark of hard right, authoritarian regimes throughout history.

“Instead of attacking rail workers fighting to defend safety and disabled access any responsible Government would be tackling the scandal of private profiteering on Britain’s railways which has reduced services to chaos.

“RMT will fight any plans to deny out members their basic human rights,” he said.

Boris Johnson’s Tory government announced the

draconian measure which amounts to an attempt to ban transport workers from going on strike.

Transport secretary Grant Shapps said that “the ability of a few people to prevent everyone from being able to earn a living has to come to an end.

“The new law will prevent London being brought to a standstill, with all the additional environmental damage done by people reverting to cars,” he said.

ASLEF general secretary

Mick Whelan also “utterly condemned” the plans.

“This is nothing less than a declaration of war on transport workers.

“No trade unionist takes industrial action lightly, but we need that option to prevent bad employers riding roughshod over our working conditions and safety.

“This shows that this right-wing and authoritarian Tory government sees transport workers as the enemy, not stakeholders,” he said.

RAIL FRANCHISE CHAOS ROLLS ON

Northern to be stripped of franchise, Abellio Scotrail franchise not extended and FirstGroup get hold of West Coast main line

The Northern rail network could be renationalised after years of late and cancelled trains, according to the transport secretary Grant Shapps who has said that the current franchise cannot continue as it is.

He told the Commons transport select committee that first steps had been taken towards taking the Northern rail network back into public hands and asked the Northern franchisee, the German-owned Arriva, and the government's operator of last resort to draw up proposals to improve the service.

Highlighting that barely one in two Northern trains ran on time, Shapps said: "I consider that it cannot continue delivering in the current delivery method".

The Northern network is operated by Arriva Rail North, which is owned by the German railway company Deutsche Bahn. The region extends from Nottingham to Northumberland and from Stoke-on-Trent to Carlisle.

Passenger dissatisfaction rocketed in the summer of 2018, after a new timetable was introduced without planned infrastructure improvements being made and with insufficient drivers trained.

On January 2 – the day that higher fares have come into effect – Northern has cancelled at least a dozen trains, including links from Carlisle to Morpeth and Blackpool North to York.

At a protest against fare rises at King's Cross station in London, RMT general secretary Mick Cash called for all

franchises to be nationalised.

"It's another year, another decade, yet we're still paying for the failures of rail privatisation.

"I hope by the end of this decade we'll get public ownership brought back in and we'll be able to use the money we save not paying shareholders in dividends and profits, and put all the money back into the rail network.

"However, while Grant Shapps is big on talk about Northern Rail, he is short on detail and this has all the hallmarks of a dead cat being slung on the table to distract from the fare rise scandal.

"If he was serious he would set out a timetable for removing the Northern Rail franchise from Arriva and their replacement with the public sector operator," he said.

Labour shadow transport secretary Andy McDonald agreed that all rail franchises like Network Rail should come under government control.

"Northern Rail's incompetent operator should have been stripped of its contract years ago over its abysmal performance record. The government's refusal to do so has meant massive inconvenience for rail passengers and damage to the region's economy," he said.

Mick Cash also said that the recent announcement from the Scottish government that it will not extend the Abellio Scotrail franchise past 2022 was a significant development.

"It is clear from Scotrail's performance to date that it has failed to deliver an acceptable rail service for Scotland.



SAME OLD BOSS: an Avanti West Coast train departs from London's Euston Station for its inaugural journey along the West Coast Main Line (WCML) last month.

"While we await the outcome of the UK government's Williams Review, what is needed now is a firm assurance from the Scottish government that it committed to running Scotland's railway in the public sector and RMT is committed to working with the Holyrood on this issue," he said.

The West Coast main line also came under new management last month when Sir Richard Branson's Virgin Trains company finally lost the franchise after 22 years and was replaced on the line by a new operator called Avanti.

Avanti is a consortium involving FirstGroup based in Aberdeen and the Italian state railway operator, Trenitalia which is steadily increasing its presence on Britain's rail network.

Virgin had to resort to legal

action in 2012 to retain the West Coast franchise after it was awarded by the Department for Transport to FirstGroup. But FirstGroup has now finally got their hands on the West Coast.

Mick Cash said that it a fresh lick of paint and a new livery would not solve the same old nonsense created by privatisation.

"The only long-term solution to the great rail rip-off is public ownership and it is frankly disgusting that the public route wasn't even considered by the Tories when Virgin were banned from the railway.

"As ever on the private rail franchise merry-go-round this is very much "meet the new boss, same as the old boss" for RMT and we will take whatever action is required to defend our members jobs, pay and conditions," he said. ■

FUNDING FOR LOCAL BUS SERVICES HALVED IN SOME REGIONS

RMT has endorsed a report published by the TUC which exposes the fact that funding for local bus services has been cut by over half in some English regions since 2010.

RMT said that the report will provide important ammunition in the union campaign for expanded and publicly-owned bus services across the UK.

The analysis shows that across England as a whole funding for bus routes is down by £154 million (~14%) as a result of Conservative cuts to

local government funding. Council funding for key local services – including transport – has been slashed by £7.8 billion since the turn of the decade. The impact of these cuts is borne out by shocking reports of services ripped to shreds by RMT members on the front line.

More than 3,000 local bus routes in Britain have been lost or reduced over the past decade. This is despite the fact that almost 60 per cent of journeys on public transport in Britain are made on buses.

Meanwhile, private bus companies have continued to pay out dividends, despite cuts to service.

The TUC report says that despite cuts to local services private bus operators are still paying large sums to shareholders. In 2017 around £150 million was paid out to shareholders of Stagecoach, First, Go Ahead, Arriva and National Express – the five biggest private bus companies.

RMT general secretary Mick Cash said that the TUC research revealed that the privatisation

and deregulation of the bus industry had failed.

“Despite massive cuts to services since 2010, the private bus companies have continued to pay out hundreds of millions in dividends to shareholders.

“We need a national bus strategy underpinned by public ownership and I welcome the commitments from the Labour Party to restore the bus routes axed by the Tories and allowing councils to take their bus networks into public ownership,” he said. ■

LONDON OVERGROUND PROFIT BONANZA

Analysis by RMT reveals that the German state-owned operator of London Overground paid out more than £4 million to shareholders last year while axing ticket offices.

Detailed analysis by the union of the latest accounts for Arriva Rail London which operates London Overground and is planning the wholesale butchery of ticket offices, reveal that the company more than doubled its profits last year, to £9.5 million. In the same period, it paid out a massive £4.5 million in dividends to shareholders.

The union said that with

the boardroom awash with cash it was nothing short of a scandal that Arriva are planning to rip apart passenger services at station level in a drive for even fatter profits.

Overall, the company's income, which mainly comes via a concession payment from the publicly funded TfL, increased by £25 million. Despite already making millions in profit, the company is further attempting to drain money out of London Overground by closing ticket offices, cutting ticket office hours to the bare minimum, and failing to permanently fill

the hundreds of vacancies that exist across the network, risking passenger safety, security and accessibility.

RMT general secretary Mick Cash said that it was clear from the figures that the company cared much more about profit than London Overground passengers.

“It is a disgrace that the private operator of London Overground is paying out millions in dividends to shareholders, while being in receipt of a large publicly funded concession payment. This is just more evidence of the failure of our privatised railways.

“It is nothing short of a scandal that Arriva Rail London is continuing to force through ticket office closures and cuts, which will disadvantage passengers, to extract as much profit from London Overground as possible.

“Once again, I am calling on the Mayor of London to intervene and halt these damaging cuts and closures to ticket offices. A failure to take action is an insult to London Overground passengers.

“Our rail services should be run as a universal public service, not as a money-making machine,” he said. ■

WINNING AT WORK

RMT works hard to get you the best possible pay settlements, here are just some that your union has won this year

ISLE OF MAN STEAM PACKET COMPANY

A three per cent increase effective from January 2019 and an additional one day's leave to be taken during summer or winter leave allocation.

OFFSHORE DIVING INDUSTRY AGREEMENT (ODIA)

An increase of 2.5 per cent on all rates of pay, including saturation pay, effective from July 2019, all travel and accommodation paid and a n increase of five per cent on all rates of pay including saturation pay, effective January 2020. This offer was a significant improvement as the signatories had previously offered only 1.5 per cent and no increase to saturation pay.

ARRIVA RAIL NORTH

Following the threat of strike action, the union won a three per cent increase to basic rates of pay, backdated to April 2019 or a flat rate increase of £800, whichever is greater.

VINCI (ARRIVA LONDON RAIL CONTRACT)

A two per cent backdated pay increase up to £10.22 per hour effective from April 2018 to March 2019 and payment of the London Living Wage of £10.55 per hour for 2019/2020 backdated from April 2019

PNTL (BARROW-IN FURNESS)

A three per cent pay increase for Ratings backdated to April 2019 and harmonisation of the Employer Ratings Pension Scheme and a two per cent increase in pension contribution.

SERCO CALEDONIAN SLEEPER

A 3.1 per cent increase on all rates of basic pay and allowances made up of a two per cent increase, with an additional 1.1 per cent awarded following the successful introduction of new rolling

stock backdated to April 2019. An increase of RPI plus 0.25 per cent based on the February 2020 RPI rate as published by UK government in March 2020, effective April 2020.

TRANSPENNINE EXPRESS

A three per cent increase in basic rates for all grades covered by the Stations and Conductors Company Councils from April 2019. Maternity/Paternity pay extended in cases of premature

birth by an additional four weeks' salary.

MITIE (EUROSTAR CONTRACT)

A three per cent increase for all grades backdated to April 2019 and Statutory Sick Pay at the discretion of the company



employees maybe paid the following:

Length Service on First Day of Absence	Company Sick Pay
1 to 2 years	1 week at full pay and 1 week at half-pay
+2 to 3 years	2 weeks at full pay and 2 weeks at half-pay
+3 to 4 years	3 weeks at full pay and 3 weeks at half-pay
+4 to 5 years	4 weeks at full pay and 4 weeks at half-pay
+ 5 years	5 weeks at full pay and 5 weeks at half-pay

GRAND CENTRAL

Members voted to accept a 3.4 per cent increase for all staff, backdated to January 2019 and to commence negotiations in January for 2020 with three per cent being the starting point for negotiations.

GTR (EXCLUDING DRIVERS)

The minimum increase of £700 will further benefit the lowest paid members with many receiving more than 3-5 per cent in total. This is an enormous boost for those who are currently earning less than £23,330.

WEST MIDLANDS TRAINS (EXCLUDING DRIVERS)

A two-year deal of three per cent (February RPI of 2.5 per cent+ 0.5 per cent) or £600 whichever is greater on basic pay and dynamic allowances effective from April 2019 and an offer of three per cent or February 2020 RPI or £600 whichever is the greater on basic pay and dynamic allowances.

SOUTHERN VECTIS

An increase of 40p or 3.91 per cent, effective July 2019, plus an increase of 25p or 2.35 per cent, effective June 2020 and an increase of 25p or 2.3 per cent, effective January 2021.

DAMORY COACHES

A 2.9 per cent increase from

January 2019, 4.7 per cent increase from April 2020 and the next pay review date will be October 2021.

The introduction of a sick-pay scheme from April 2020 as follows:

Length of Service	Sick Pay Allowance in Weeks
2	1
3	2
4	3
5	4
6	5
7	6
8	7
9	8
10	9
11	10
12+	10

DHL PRESTON BROOK (BOOTS CONTRACT)

A two per cent increase on all rates of pay and shift premiums effective April 2019, a reduction in the working week from 44.5 hours to 44 hours, with no loss of pay and an amendment to the shift premium start times; 15 per cent premium for shifts starting between 21:00 and 03:00, five per cent premium for shifts starting between 12:00 and 20:59, five per cent premium for shifts starting between 03:01 and 04:00.

Freightliner (including Railports) A 3.2 per cent increase to base rates and backdated and for all staff whose basic salary is under £24,000 per annum, a further consolidated pay of £75 will be applied. Also all employees with 21 days entitlement will receive 23 days entitlement after 10 years of service and all employees with 23 days entitlement will receive 25 days entitlement after 10 years of service.

DHL (VIRGIN TRAINS CONTRACT)

Following a threat of industrial action, the company made an improved offer that members accepted via a referendum.

ISS (ARRIVA RAIL NORTH)

GPR/Static and Mobile Grades will receive an increase of 2.86 per cent. Cleaners will receive a two per cent. Station Maintenance Technicians will

receive a 6.35 per cent increase taking the rate to £9.60 per hour.

The lowest paid Salaried Engineering Technicians will receive an increase of 6.85 per cent, to correct a pay anomaly caused by being in different collective bargaining agreements over the years. All other Station Maintenance Technicians, M&E, Supervisory Grades will receive a 2.5 per cent increase.

On Call Rates for Station Maintenance Technicians will increase from £15 per hour to £16 per hour in the week and from £25 per hour to £26.50 per hour at the weekend, meaning the weekly on call rate will increase by 6.4 per cent.

On Call Rates for M&E grades will increase from £20 per hour to £21 per hour in the week and from £25 per hour to £27 per hour at the weekend, a six per cent increase.

DFDS

An increase of three per cent for all Ratings and OBS Crew (with the exception of the OBS Steward Rank) backdated to January 2019. An increase of 3.5 per cent for the OBS Steward Rank backdated to January 2019.

AMEY

A 2.5 per cent annual pay award plus agreed allowances with a minimum underpin of £650 backdated to March 2019. Pathway graduates and graduates who are not part of a rotation programme shall be subject to collective bargaining arrangements. Graduates within CB shall continue to be subject to performance pay awards, these are subject to a minimum underpin of the annual award.

COLAS RAIL

A three-year deal with a 2.5 per cent increase on all base wages effective from April 2019 and February RPI + 0.5 per cent on all base wages effective from April 2020, subject to the minimum increase being two per cent and the maximum increase being three per cent. In year three a February RPI + 0.5 per cent on all base wages

effective from April 2021, subject to the minimum increase being two per cent and the maximum increase being 3.25 per cent.

STAGECOACH LANCASTER (MORECAMBE DEPOT DRIVERS)

A two-year pay deal increasing the conventional rate from £10.87 per hour to £11.50 per hour in four stages from December 2019 to April 2021. The new starter to conventional rate qualifying period reduced from twelve months to six months and next negotiations will commence in December 2021 anniversary date.

AXIS CLEANING & SUPPORT SERVICES (TRANSPORT FOR WALES RAIL SERVICES CONTRACT)

A 3.3 per cent increase will be paid to staff from November 11 2019.

CHURCHILL (EAST MIDLANDS RAILWAY CONTRACT)

A three per cent increase for cleaners based at Derby Etches Park and London St Pancras.

UK BULK HANDLING SERVICES

A 2.6 per cent increase backdated to October 2019. Paternity, Maternity and Adoption Leave to be brought into line with the wider group arrangements. Introduction of a company sick pay scheme, after one years' service at four weeks full pay followed by four weeks half pay. Annual Leave to increase from 29 to 30 days from 2020, plus a further additional day after 10 years' service. Any agency workers made permanent will no longer have a probation period

BALFOUR BEATTY RAIL PLANT

A 2.4 per cent increase on basic rates of pay applicable from 2020 and a minimum increase of £750 (equivalent to average 3.1 per cent) for those staff earning between £20,000 and £26,000 per annum, applicable from January 2020.■



VIOLENCE IS NOT JUST FOR CHRISTMAS

Widespread violence against transport workers not just a Christmas menace, new survey reveals

A new RMT survey has found that a massive 72 per cent of frontline transport workers have experienced workplace violence in the last year alone. Of those, nearly 90 per cent had been subjected to violence on multiple occasions. The RMT survey comes just days after a particularly brutal and savage incident at Manchester Victoria which has sparked outrage throughout the industry.

The survey of members working in rail, on London Underground and on buses and ferries, has been released as employers promote advertising campaigns against violence to transport workers during the festive season. While alcohol

related incidents peak during the festive period, these results prove that work-related violence is a year-round problem for transport workers, and that many employers are not taking action to prevent violence and protect their workers.

The most common form of attack was verbal abuse, with over 90 per cent of victims experiencing this. Transport workers also describe being spat at, sexually assaulted, racially abused and threatened with violence or physical assault. Shockingly, nearly a quarter of transport workers had been physically assaulted at work in the last year:

“I have been assaulted more

times in the railway in a year than as a prison officer of 15 years (Rail worker).”

“A member of the public came up to me and told me he was going to take me round the back of the station and rape me (London Underground worker).”

“Every day I suffer abuse in the work place (Ferry worker).”

Despite the high rate of incidents, nearly all workers who were subjected to workplace violence did not take any time off work with 70 per cent of workers who experienced violence not satisfied with their employers’ response:

“I don’t get sick pay so can’t afford to take time off (Bus

worker).”

“We get threatened by management saying ‘maybe this is not the job for you’ if we complain or take time off (Rail worker).”

“The employer has taken no responsibility and has not shown any duty of care (Ferry worker).”

“Shockingly, over 60 per cent of all transport workers had not even been told how to report violence at work.”

Over 70 per cent of members say there has been an increase in violence in the last year. Reasons given for this include an increase in lone working, and the Tory cuts to the British Transport Police which have

seen the force decimated in recent years:

“Lone working is the single most important and common factor in the sharp rise of workplace violence. 90% of the time, the criminals say things like ‘you can’t stop me, you’re alone’ (London Underground worker).

“Drastically [increased], it’s dangerous and they want you to work on your own and state a body camera is your protection. There is no place of safety where

I work. (Rail worker).”

RMT general secretary Mick Cash said that it was clear from these findings that violence and abuse against transport workers has reached epidemic proportions, exacerbated by increased lone working, cuts to staffing and cuts to the police force.

“Coming just days after a particularly brutal incident at Manchester Victoria RMT will be stepping up the campaigning on

this issue with the demand for urgent and decisive measures to be taken to protect staff throughout the industry.

“It is frankly disgusting that the very same group of workers that the government is planning to ban from taking strike action to defend safety are the ones getting battered day in and day out with little or no serious protection.

“Transport employers must take action to prevent violence

and protect their staff and there must be tougher penalties against those who offend. Only a zero-tolerance approach will do. It is not acceptable that transport workers are being told that violence and abuse is ‘just part of the job’.

“RMT will be ramping up its campaign against violence at work in the coming months and will take whatever action is necessary to support our members,” he said. ■

VIOLENCE ON RAIL WORKERS IN SCOTLAND

Rail staff in Scotland have had to cope with a surge in passenger violence over the last five years, new figures show with the British Transport Police called in 1,438 times since 2014/15 as drunken abuse escalates.

In the last year alone 453 violent offences have been reported to British Transport Police in Scotland. As a result, the Scottish government is backing the British Transport

Police’s ‘Focused on your safety’ campaign.

Cabinet Secretary for Transport Michael Matheson said that assaulting those that work on the railway and other passengers is unacceptable and I have no hesitation in supporting this important campaign.

“Violence or abuse of any kind will not be tolerated. Everyone working or using public transport has an absolute right to go about their business

without fear of verbal or physical assault,” he said.

BTP Chief Superintendent Eddie Wylie also said that everyone had the right to a safe journey and whilst violent crime on the rail network remains low, any incident of violent crime is one too many.

“Our network of uniformed police, plain-clothed officers and 150,000 CCTV cameras are looking out for both staff and passengers 24/7 but you can

also always text us 61016 if you need us and call 999 in an emergency,” he said.

RMT regional organiser Mick Hogg said that violence, abuse or threatening behaviour towards our members, railways staff is completely unacceptable.

“More than that will land you with a criminal conviction, so by all means enjoy the festive season but don’t disrespect our railway staff,” he said. ■





CUT FARES, NOT STAFF

As fares rise again, RMT reveals that private rail companies have siphoned off £4.4 billion in dividends over ten years

RMT joined protesters around the country earlier this month to demonstrate against inflation-busting rail fare increases of 2.7 per cent, pricing many passengers off the network.

The fare rises came as it was revealed that German rail giant Deutsche Bahn (DB), which runs 21 per cent of franchises in Britain and raked in £4.6 billion in overseas transport profits last year, was slashing fares in Germany by ten per cent while hiking them abroad.

Manfred Rudhart, head of Arriva which was bought by DB in 2010, also received an 18 per cent pay increase, taking his earnings to £1.34 million a year. The pay rise came as it was announced that Arriva would lose its Northern Rail contract because of 'nightmare' services.

The union also slammed the

rail privateers that were 'laughing all the way to the bank' after it exposed the full extent of shareholders' bonanza.

The union analysed the company accounts of every train operating company that had held a franchise since 2010 together with those of the three rolling stock companies (Roscos).

The figures, published in 'Counting the Costs of Privatisation', revealed that the Train Operating Companies (TOCs) have paid out a total £2.05 billion in dividends to their shareholders since 2010, while the Roscos, who make their money from leasing trains to the TOCs paid out £2.39 billion to their shareholders, often based in low tax jurisdictions like Luxemburg.

Every year, on average, these companies channel £483 million

out of the industry to their shareholders, a sum that equates to five per cent of passenger fare revenue in 2017/18. That means that over the next five years of Tory government, we can expect that the network will see a further £2.4 billion disappear into shareholders' pockets.

RMT general secretary Mick Cash said that the figures were an absolute disgrace.

"Passengers and the public are paying through the nose in fares and subsidies and the private companies who have made such a mess of our railways are laughing all the way to the bank.

"Think what we could do with the £4.4 billion we've lost over the last ten years and we just can't afford another five years of this rip off.

"Instead of attacking railway

workers' rights, the government needs to look closer to home at the companies making millions out of the racket on our railways," he said.

Additional RMT research shows just how this profiteering has hit passengers in the pocket:

- Average season ticket increases by 2024 will massively outstrip wages
- There has been a 33 per cent average increase in season tickets since 2010 compares to a 23 per cent increase in average wages
- A 45 per cent increase in fares from the 2010 baseline is projected by 2024
- Many season tickets are set to rise by almost 60 per cent by 2024 compared to a 35 per cent projected increase in wages over the same period. ■

COUNTING THE COST OF PRIVATISATION

- Private companies siphon of £4.4 billion in dividends to shareholders over ten years of Tory failure
- Five more years will see another £2.4 billion sucked out of the network
- Annual dividend payments would equate to five per cent cut in fares

As rail fares rise yet again above the rate of inflation, RMT can reveal some of the cost of ten years in which successive governments have failed to tackle the scandal of rail privatisation.

The union analysed company accounts and dividend payments from every train operating company who had a franchise contract at any point between 2010 and 2019.

Since 2010, the Train Operating Companies (TOCs) have paid out £2.05 billion in dividends to their shareholders.

Over the same period, the Rolling stock companies (Roscos), who make money by leasing trains to the TOCs paid out £2.39 billion to their shareholders, often based in low tax jurisdictions like Luxemburg.

This means that between 2010 and 2019, shareholders have made more than £4.4 billion out of the private companies who own our trains and run our railways, turning passenger revenue and public subsidies into private profit. This is likely to understate the extent of dividend payments as many company results for 2019 have yet to be filed.

That is £4.4 billion that could have been reinvested in our railways to improve infrastructure or cut fares. ■

By looking at the average annual dividend leakage from the private sector, RMT can also estimate the cost of another five years of Tory failure. Each year, on average, the private sector leaks £483 million out of the industry to its shareholder, so that we can expect that the sector will lose another £2.4 billion to shareholders over the next five years.

Table 1: Total dividends paid 2010-19

Dividends paid 2010-19	Total
Total TOC Dividends	£2,057,149,000
Total ROSCO Dividends	£2,396,464,430
Total Dividends paid	£4,453,613,430

Table 2: Projected dividend payments between 2019 and 2023

Forward projections 2019-23	Total
Average Dividend per Annum (All TOCs -2010-2018)	£219,675,750
Average ROSCO Dividend per annum (All ROSCOs - 2010-18)	£263,946,048
Average Dividend leakage (TOCs and ROSCOs)	£483,621,798
Forward projection of TOC dividend leakage 2019-2023	£1,098,378,750
Forward projection of ROSCO dividend leakage 2019-23	£1,319,730,239
Total estimated dividend leakage 2019-23	£2,418,108,989

The amount that these private companies funnel out of the sector toward shareholders every year is equivalent to 5% of annual passenger revenue.

Table 4: ROSCO Dividends 2010-2019

ROSCO Dividends	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Porterbrook		£47.6m	£70m	£35m	£35m	£100m	£120m	£85.5m	£80m		£573.14m
Eversholt	£0	£0	£40m	£0	£50m	£20.7m	£14.7m	£43.0	£40m	£20.9m	£229.6m
Angel	£112.4m	£151.4m	£859.6m	£18m	£85m	£60m	£95m	£65.3m	£147m		£1,593.7m
Total	£112.4m	£199m	£969.6m	£53m	£170m	£180.7m	£229.8	£193.9m	£267.1m	£20.9m	£2396.4m

Note, figures begin and end when each company's franchise contract begins and ends. The data has been rounded up so may not add up exactly.

Table 3: TOC Dividends 2010-19¹

TOC Dividends	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Abellio Greater Anglia					£0	£0	£51m	£9.5m	£1m		£62m
Abellio Scotrail						£0	£0	£0	£0		£0
Abellio West Midlands								£0	£0		£0
Arriva Chiltern	£0	£0	£0	£0	£0	£0	£0	£0	£0		£0
Arriva Cross Country	£0	£0	£0	£0	£0	£0	£22m	£20m	£25m		£67m
Arriva Rail London								£4.5m	£4.5m		£9m
Arriva Rail Northern								£0	£0	£0	£0
Arriva Trains Wales	£11m	£15m	£16m	£16m	£15m	£15m	£20m	£20m	£19m		£147m
C2C Essex Thameside					£0	£0	£0	£4m	£0		£4m
First Capital Connect	£0	£0	£5m	£23.1m	£1.3m						£29.4m
First Greater Western					£0	£50m	£39m	£30m	£40m	£50m	£209m
First Hull Trains Ltd					£0.5m	£2m	£7m	£0	£5.1m		£14.6m
First Scotrail	£18m	£14m	£16m	£12m	£21m	£22m	£11.6m				£114.6m
First South Western Railways								£0	£0		£0
First Transpennine Express							£0	£0	£0	£0	£0
First/Keolis Transpennine Express	£42.5m	£30m	£31m	£21m	£30m	£4.5m	£20m	£24m			£203m
Govia London and Birmingham (London Midland)	£0	£0	£0	£0	£0	£0	£0	£25m			£25m
Govia Southeastern Railways	£12m	£11m	£20m	£7m	£5m	£25m	£37m	£30m	£25m		£172m
Govia Southern Railways	£7.2m	£2.5m	£14m	£13.2m	£25.6m	£18m	£16m	£10m	£2m		£108.5m
Govia Thameslink Southern, Great Northern					£0	£0	£0	£0	£0		£0
Serco/Abellio Merseyrail	£6.9m	£7.2m	£8.7m	£8.9m	£13.9m	£11.7m	£12.3m	£12.3m	£13.3m	£16.5m	£111.8m
Serco Caledonian Sleeper						£0	£0	£0	£0	£0	
Serco Northern	£27.8m	£22.5m	£27.6m	£34.2m	£28.3	£17.8	£20m				£177.9m
Stagecoach East Midlands	£0	£0	£0	£0	£0	£0	£10m	£15m	£35m		£60m
Stagecoach South Western Trains		£30m	£32m	£17.5m	£16m	£10.8	£25m	£20m			£151.3m
Virgin East Coast	£0	£0	£0	£0	£18.6m	£0	£0	£0			£18.6m
Virgin West Coast	£67m	£30.5m	£26m	£39.8m	£9.7m	£6m	£55m	£47m	£51m	£41m	£372.9m
TOTAL	£192.3m	£162.5m	£196.4m	£192.7m	£185m	£182.7m	£345.9m	£271.3m	£220.9m	£107.5m	£2.05 bn

TAKE CONTROL OF YOUR MONEY

discover proven tips to reduce financial strain and kick debt to the curb

A report published by the TUC in January 2019 found that Britain's household debt had reached a new peak, with UK homes owing an average of £15,385 to credit card firms, banks and other lenders. Working families are, on average, worse off today than before the financial crisis.

According to TUC general secretary Frances O'Grady, "household debt is at crisis level. Years of austerity and wage stagnation has pushed millions of families deep into the red". A report by Finder found that 350 people are declared insolvent or bankrupt in the UK every day. That's one person every four mins and seven seconds.

The main causes for debt include borrowing on credit cards, overdrafts, car loans and other forms of unsecured consumer credit.

The consequences of debt have also impacted funerals. Research suggests that there are almost 10 million people in the UK who do not have the savings to cover unexpected costs should a loved one die without leaving any provision to pay for their funeral.

While this may sound very gloomy, particularly if you're

someone that is struggling with debt – but the good news is there is a solution and we're here to help.

OUR ESSENTIAL TOP TIPS TO GET YOUR DEBT UNDER CONTROL

These are just some of our tips to getting your finances under control and freeing yourself of debt.

TIP 1: CREATE A BUDGET

The very first step is to create a budget. A household budget is a plan that summarises your income and spending habits, so you have a clear idea of where your money is going. The planner will allow you to quickly identify where you need to make cuts to help you

manage your money more effectively.

Firstly, gather all your bills and bank statements then download our FREE BUDGETING PLANNER to get started at www.rmtprotect.com/free-budgeting-planner.

TIP 2: REVIEW ANY DEBT YOU HAVE

It's very difficult to live without any kind of debt e.g. a mortgage, but certainly some debt is a lot worse than others. Payday loans, credit cards and overdrafts are some of the worst kind of debts. Often, we have debts of different types. Here's what to do to help reduce your debt:

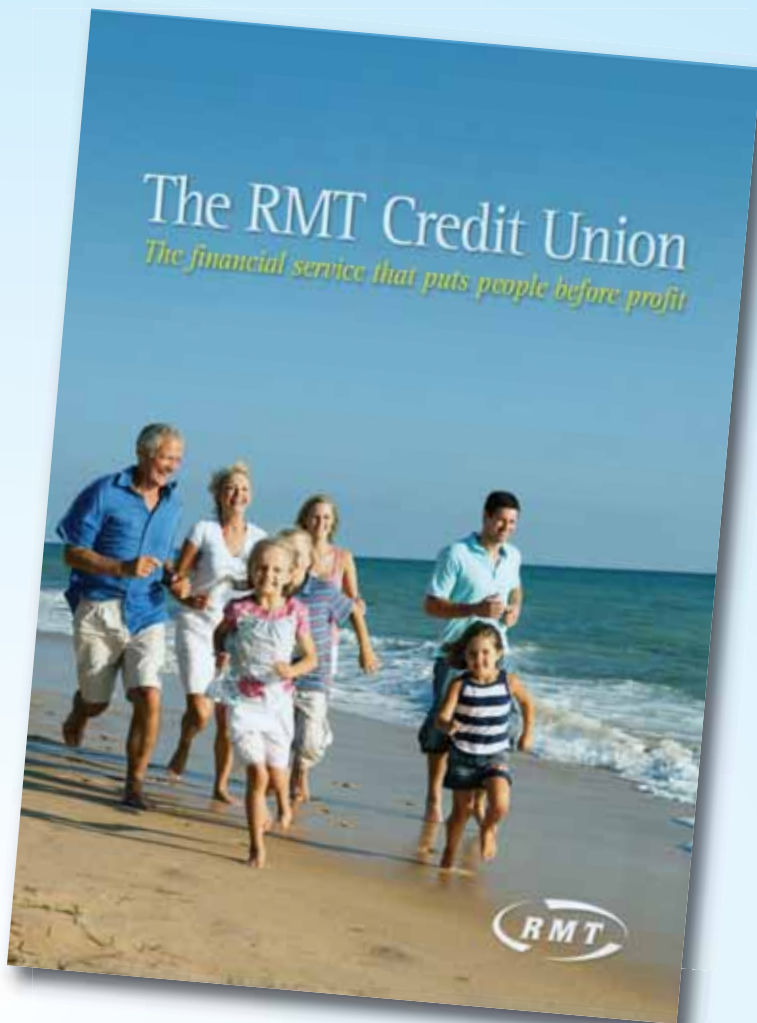
- *Take stock*

It's important to understand how much you owe, so make a list of all the money you owe and include all relevant information about the debt. Take a look at the example chart on this page (below).

- *Work out how much you can pay*

Where possible, its best to pay more than the minimum repayment, so add up all of your monthly expenses, such as rent/mortgage, bills, food, utilities, insurances, the monthly payments on your debts and any additional regular payments, such as entertainment – you may also want to consider starting to put money aside

	Debt 1	Debt 2	Debt 3	Debt 4	Total
The lender's name	Credit Card	Loan	Car	Mortgage	
The total amount you owe	£2,500	£10,000	£11,052	£123,423	£146,975
The minimum monthly payment	£150	£320	£208	£562	£1,240
The interest rate (APR)	22.9%	9.9%		2.63%	
The payment due date	Monthly (untill Oct 2020)	Monthly (3 years)	Monthly (48 Months)	Monthly (25 years)	



for savings. Then subtract that figure from your monthly after-tax income i.e. take-home pay and the remaining amount is what you could put towards your debt repayment each month.

- **Get on the phone**

Start calling the lenders and see if they can improve the terms of the debt – can they lower the interest rate or waive late fees? If you have a good credit rating, you may even be able to transfer your balance to a low or 0%

deal. Your target is to reduce your APR, so consider consolidating your debt in one loan at an APR lower than any of the current APR rates.

- **Pay off your high interest debt**

Once your loan is approved, contact your existing lenders and ask them how to pay off the balance that you owe. Then once you receive your loan, immediately pay the lenders.

- **Be savvy with what you've**

saved

As your debt is no longer split over a series of different high interest lending options, your new loan will be costing you less each month than what you were paying before. Think about what to do with the money you've saved – pay off extra debt or put into savings?

- **Break the cycle**

As you start paying off your debt, it can be tempting to treat yourself by splashing out on non-essential items, but just a few purchases and all your hard work could be undone. Maybe consider getting rid of the credit cards and only buying with cash or your debit card or why not try the RMT Prepaid Plus Cashback Card – visit www.rmtprepaid.com

- **Free support to help you deal with debt**

It's comforting to know that there are several organisations and charities who are on hand to provide expert free advice and practical solutions handling bills and debt. Here are some organisations who are always on hand to help if you struggle with debt and have problems with paying bills:

- StepChange - stepchange.org
- Debt Advice Foundation - debtadvicefoundation.org
- Citizens Advice Bureau - citizensadvice.org.uk
- National Debt Helpline - nationaldebtline.org

If you're working on a low income, you might be entitled to



some benefits or tax credits.

TIP 3: REDUCE EXPENSES

There are several ways you can cut down your household expenditure. For example, switching energy providers can save you an average £300 per year. And if you're a homeowner, it's worth reviewing your mortgage you have as there may be more competitive deals available.

TIP 4: GET SAVING

Setting aside a little money each month and committing to not spending it is a great start. A good rule of thumb is to have at least £500 or ideally three months' worth of essential outgoings. The key is to be strict with yourself and make saving a habit.

TIP 5: GET ONLINE CASHBACK

Your union membership also gives you access to the free Union Rewards App which has cashback, discounts and deals at hundreds of online retailers. So if you're buying groceries, booking your next holiday or clothes shopping, make sure you're logged in to the Union Rewards App to get the most from your purchases. Best of all, there's even a free £10 welcome bonus for members to enjoy when they set up their account.



Now get the complete FREE guide, full of proven tips and tools on how to take back control of your finances- download your FREE guide now at

rmtprotect.com/free-guide



REMEMBER – RENEW YOUR FREE INSURANCE COVER

Thousands die every year in the UK due to accidents, which is why we've negotiated £5,000 of FREE Accidental Death Cover for every RMT member and their family, aged 18-69 (subject to eligibility). The cover is free of charge, and lasts 12 months, after which you can renew it again for free.

Many members forget to renew their FREE insurance, so please remember to go to www.RMTProtect.com/free-insurance to ensure you are protected by this benefit we have negotiated for you.

The money can be used for any purpose, such as paying off debts, bills or funeral expenses and can

provide financial support to your loved ones at a difficult time.

The cover pays out on top of any other policy you have. Plus, it will cover you at home, at work and even on holiday. On top of that you are protected if you change your job and when you retire. If you have not already done so - renew your cover now.

Also let your family know that thanks to your RMT membership they are also entitled to £5,000 of FREE Accidental Death Cover.

RMT general secretary Mick Cash

RMT protect
working with RMT

RMT
Membership Entitlement

Don't forget to renew your
FREE £5,000
Accidental Death Cover!

- ✓ For UK residents aged 18-69
- ✓ 12 months free cover
- ✓ Annually renewable
- ✓ Always FREE

"Too good an offer to miss!"
– Customer Feedback Feb '19

www.RMTProtect.com/free-insurance

RMT is an Introducer Appointed Representative of RMTProtect, a trading name of Union Income Benefit Holdings Ltd (UIB) who are authorised and regulated by the Financial Conduct Authority, register number 307575. This can be checked on the FCA website www.fca.org.uk. Free Accidental Death Cover is underwritten by Advent Insurance PCC Ltd – UIB Cell. For full details, please visit www.RMTProtect.com/policy

WORKING CARERS NEED THE UNION!

The union can help carers for a disabled dependant and the problems that work can cause

I'm Sue Gazzard and I have been working as a conductor guard for just over eight years.

During that time a lot has changed for me. My mother passed away and my father needed a lot of support (he had never even used the washing machine!). Then I noticed a change in him. He became more vague and easily confused. It culminated in a car crash, a stroke and a diagnosis of dementia.

Dementia is a deterioration of your brain, affecting memory, concentration and ability to do everyday tasks. It affects the way you think, speak, feel and behave.

I've basically lost my dad. He forgets who I am and can't really remember my children. He is unable to live independently. In effect, I became his parent. I had to make all the decisions for him.

At work, it was hard to concentrate. I never knew if dad was OK or if the carers had arrived to dress and feed him. Several times he collapsed in the street. The emergency services would contact me, but there are only so many times you can ask to go home early when you have to be on a train for it to run. I ended up finishing duties knowing he was at risk, feeling I had no choice.

I got advice and support from RMT reps. I had help when I needed time off and I met people who shared their experiences and made me feel like I wasn't alone.

The union encouraged the company to adopt a carers' policy: the first steps to offering help to those who need it. I have a statutory carer's assessment but due to government cuts there's no real help available. I got that support from my brothers and sisters in the union.

I would like to see stronger support for working carers. More of us will face the challenge of elderly parents



whilst still being in work. The union should engage with companies to ensure robust, fair policies.

My dad now lives in a nursing home. He's happy, I think. I had to sell his house and do some complicated financial planning, but his future is as secure as I can make it. Dementia has been like a bereavement with the person still alive. ■

CALMAC STAFF RAISE MONEY FOR RNLI

CalMac staff have helped raise £2,500 to support new crew members joining the Oban lifeboat.

The west coast ferry and harbour operator pledged to donate £2 to the RNLI for every survey form returned during a recent exercise to gather feedback from staff on what they thought about the company and to provide ideas on how to improve the business.

CalMac's Director of Operations Robert Morrison said that he was delighted that so many staff took the time to fill in their forms.

"Not only did we get valuable information about how we can work better as an organisation, but we are able to help out an organisation that does so much to keep west coast waters safe," he said.

Last year CalMac took part in 14 rescue operations with the



MV Coruisk ferry boat from Caledonian MacBrayne docked in the Oban port, Argyll and Bute, Scotland

RNLI and are a valued partner to the emergency services in any incident they are able to assist with.

"We train regularly for emergency responses with the Oban crews so know them well and with many of our own staff RNLI volunteers it was a perfect fit when we were looking for an organisation to support. It was also a great incentive for staff to contribute their thoughts to help us improve our services," said Robert.

Oban Lifeboat Station all-

weather Trent class lifeboat - Mora Edith MacDonald - is capable of 25 knots and has a range of 250 nautical miles. Last year crew responded to 80 emergency call outs.

The donation will be used to train two new crew members and supply them with the equipment they need to become fully operational.

Oban RNLI's Iain Fulton said that the crew were extremely grateful to all the CalMac staff who took the time to fill in a survey and raise this fantastic

sum to support our work.

"Last year was one of our busiest ever and we are right up there with the busiest stations in the whole of the UK, so they can be sure the money will be put to good use," he said.

CalMac operates a fleet of 33 vessels across a network of 49 routes serving island and remote mainland communities. It is the UK's largest ferry operator last year carrying more than 5.6 million passengers and around 1.4 million vehicles. ■



FULLY FUNDED QUALIFICATIONS

The Skills Network has partnered with a number of leading awarding organisations to develop innovative distance learning qualifications.

Our partners include AAT, CACHE, NCFE and TQUK. Our courses are available online, on paper or paper-based with online assessments.

Gain access to exciting and flexible distance learning content and learn when and where you like.

Our courses are interactive and engaging, and will help you develop the skills and knowledge you need to excel.



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RMT LEARNING

The RMT Learning team held two awareness-raising events in London last month



The RMT Union Learning team took part in a London Underground Trade Union Awareness Day at Blackfriars Road last month. Local RMT reps and the RMT Learning teamed up at the event to provide information advice and guidance on what offers the team can make around learning and which might engage current members and potential recruits.

The day was a great success with considerable interest shown by people already in the union and several potential recruits, among the offers were online learning up to Level two in a wide range of topics from basic Maths, English and ICT to forensic science and Mental Health Awareness.

One of the union's regular learning providers James Bishop from TSP joined them for a few hours to talk about Adult Apprenticeships and the learning on offer.

The second event was the RMT London Regional Council ULRs meeting in the boardroom at Unity House.

A large number of Union Learning Reps came together to discuss the learning agenda on London Underground and TFL. Concerns were raised around the employer trying to get ULRs to deliver some training without any agreement with the union.

This was widely condemned and the meeting decided they would not support such activity. The chair Mark Harding said



that it has never has been part of a ULRs role to deliver mandatory training on the cheap.

"We are here to empower workers through learning and knowledge, not help employers

cut other workers jobs," he said.

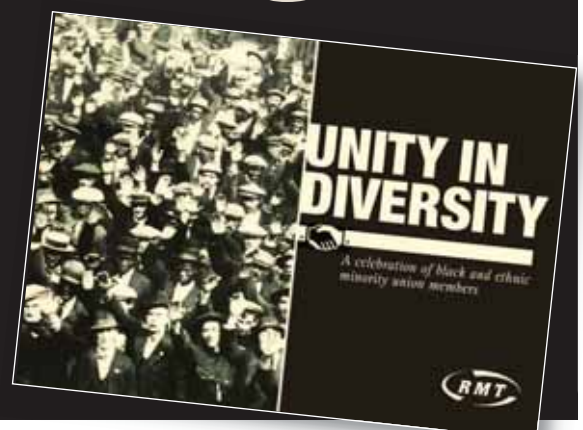
TUC Unionlearn regional worker Adrian Ryan also joined the ULRs to deliver two bite size learning sessions on 'Value My Skills' and 'Creative Writing'.

UNITY IN DIVERSITY

A celebration of black and ethnic minority union members

RMT published a pamphlet to mark the 25th anniversary of the union's black and ethnic minority members' advisory committee and its annual conference.

Available from jwebb@rmt.org.uk



OBITUARY

JIM STEVENSON

Well-known former RMT regional organiser Jim Stevenson passed away on October 29 2019 aged 76. Although Jim retired in 2008, he never ceased working for the London Widows and Orphan Fund (LWOF) and other charities around the world dedicated to looking after orphans.

This was poignant given that he grew up in an orphanage himself, St Christopher's Orphanage in Derby. His long-time union colleague in the South East Regional Office at Unity House Stewart Cameron kept a copy of a newspaper cutting of a five-year-old Jim receiving an award.

"This explained a lot to me as to why Jim was so passionate about LWOF as it was very close to his heart.

"He was always tapping up train operating companies for free tickets so he could take the widows and orphans to the seaside at least once a year which everyone enjoyed immensely.

"At Christmas time he sent branches raffle tickets and the money was converted into vouchers and every Christmas the LWOF were sent these so they could buy presents, something Jim didn't have the luxury of when he was a child living in the orphanage.



"Jim was also involved with the British Legion and the Lions Club where he was held with high esteem.

"I always remember Jim as kind jovial man always with a smile on his face," he said.

Jim first joined the National Union of Railwaymen (NUR) on February 25 1961 as a Page Boy in the Rail Catering sector within the Stratford No 2 branch.

He moved to the Ilford

Branch in 1963 before transferring to the Kings Cross No 1 Branch in 1970, where became a Local District Council Representative and also the LDC Secretary from 1970 – 80. Jim was also a representative for the

REMEMBERING JIM

Dear editor,

Jim Stevenson, or as he became known when he joined the NUR in February 1961 just after his 18th birthday, B304284 – his membership number. And with Jim's passing, that number has been retired.

But, of course, Jim was more than a number – a helluva lot more.

I first got to know him in the late 1970s at the old Kings Cross No. 1 Branch meetings and I was immediately impressed by his sheer dynamism and passion for the cause.

And the cause was always, the service of his fellow workers, and

no one could resist being swept up by his enthusiasm and exuberance. I was not surprised when he became the first member of Kings Cross No. 1 Branch to be elected to the NUR's National Executive Committee. Less than five years later he doubled that achievement to become the first member of our branch to be elected as a Regional Organiser.

He has left an indelible mark on the history of this union and a large debt owed to Jim by so many, in the form of continued employment by those facing the sack, improved wages and conditions for those in employment and to the continued growth and

potency of our union as whole. Neither must we forget his drive and commitment on behalf of the London Widows' and Orphans' Fund, which meant holidays and Xmas presents to the dependants of our unlucky comrades.

That was Jim – always there to help and to give so generously of his time and himself. I was pleased and proud to count him as a friend, and for me as a union activist, Jim was a role model and an inspiration.

Jim will be sorely missed by so many people. But he will live on, not least in the memory of the stories he shared with us from his railway career but for me nothing

can top the tale of young Jim the pantry boy on the up Harwich Continental and the discharge of the teapot en-route out of the carriage window and the welcoming committee at Liverpool Street station of a phalanx of senior managers accompanied by a lady of some means, her fur coat having recently acquired a coating of lukewarm tea grouts.

Jim Stevenson is a great part of our union's history, a true railwayman, a Kings Cross legend, and a friend who was always there when you needed him – an absolute, irreplaceable diamond of a bloke.

Regards, Ray Knight

President's column



Restaurant Car Wages Council No2, serving as Chair from 1971-80, and was elected to the Regional Council in 1972 and served as chair from 1974.

He was a regular delegate to the Catering Grades Conference, serving as the Secretary from 1973-83 and President during his time, he was also the Secretary of the National Train Catering Staff Council. Furthermore, Jim served as a delegate to the East London District Council, an NUR tutor and was elected to serve as an AGM Delegate and a Labour Party delegate in 1984.

Jim was elected to serve on the Executive Committee from 1980 - 82 and again from 1986 - 88, serving part of his term before becoming a Divisional Organiser in 1987. He initially covered Division 14 (London) and was later elected as the regional organiser for the South East region until his retirement in 2008, during which time he became a member of Croydon No.1 Branch.

Jim put his excellent organisational skills to good use in all areas of his life, including his work with the British Legion and a number of charities which were featured in newspapers and RMT News. A little-known fact is that Jim was also featured performing his regular Silver Service duties on a train in the opening credits of the 1971 Michael Caine classic film *Get Carter*. ■



WELCOME TO 2020

Well comrades, solidarity for 2020 and I hope we are ready for the attacks coming our way!

There will be no easy ride for protecting working conditions fought hard for by our forefathers! There will be no place to hide with more establishment anti-trade union laws with the right to withdraw your labour when the greedy bosses ride roughshod over our negotiators.

With the threat of minimum services we will be having two hands tied behind our backs and a gun to our heads to provide more profit for the greedy bastards that run our railways while stealing taxpayers money for the worst service this country has seen in decades.

But I know as a union that campaigns for and fight for democracy we will lead from the front. Never has it been more important that transport trade unions forget their differences and fight unanimously as one for our members future. We rely on them for support and now it's our job to show that we believe in them as together we are stronger.

Bojo and his clowns will try to spread hatred in every community to blame anyone but themselves. Their government has raged cuts

and hardship on millions from a race to the bottom for wages, destroying workers' rights, cutting spending, blaming local councils for poor spending choices, attacking and selling off "our" NHS, blaming immigrants for the country's problems when they control what houses are built, what budget councils and hospitals and how many police officers are on our streets. This rotten, disgusting government control the media to fill our heads with its everyone else but them.

We have a tough year of work and our communities, we will endure lots of criticism but will remain united and stronger as we fight.

Can I thank Manchester South branch, York's and Lincolnshire Regional Council, South Humberside branch and South East Essex branch for my warm welcomes and the monies raised for SWR guards. It's important we dig deep to help those that have sacrificed a month's salary for the safety of the train and its passengers, for all those who received long service awards keep up the great work you do and it's lovely seeing so many comrades and building new friendships.

Solidarity everyone and may 2020 be the year trade unions shine brightest.

Michelle Rogers

HONOUR THE FALLEN

Two rail workers killed while transporting bombs during World War Two honoured

RMT Surrey and Hants branch and the Mid Hants Watercress heritage railway in Hampshire joined forces last year to remember two rail workers killed during World War Two by re-dedicating a Class 47 locomotive and a signal box in their memories.

The Class 47 No 47579 locomotive was re-dedicated to Fireman James Nightall, awarded the George Cross and LNER Medal, and a plaque was placed on the Alresford signal box in memory of signalman Frank Bridges.

Both men were killed in the early hours of June 2 1944 at Soham Station in Cambridgeshire when bombs destined to be dropped on Nazi Germany exploded creating a huge crater.

The 51-wagon goods train was travelling between Whitemoor Yard and Ipswich. The train was conveying aircraft bombs and their components for the United States Army Airforce bound for White Colne.

On the approach to Soham



Station in Cambridgeshire, Driver Benjamin Gimbert observed that the leading wagon was on fire and knowing the contents of the train decided to stop the train and try and separate the burning wagon from the rest of the train.

Upon stopping, his Fireman James Nightall uncoupled the train between the burning wagon and the rest of the train, and then attempted to take the burning wagon forward into open countryside.

The movement had travelled about 140 yards when at 01:43

the contents of the wagon, 10 tons of unfused bombs, exploded in the station at Soham.

Fireman James Nightall was killed instantly and Soham signalman Frank Bridges, who was on the platform to assist, was fatally wounded and died later in the day in hospital. Driver Benjamin Gimbert was blown from the locomotive, but whilst very badly injured miraculously survived. Guard Herbert Clarke, who having secured the train was walking forward to assist, was blown off



Fireman James Nightall of March depot, aged 22, was killed instantly in the explosion and awarded the George Cross and the LNER Medal



Signalman Frank Bridges of Soham, aged 48. Died June 2, 1944 at White Lodge Emergency Hospital, Newmarket.



Driver Benjamin Gimbert of March Depot, aged 41. He was thrown from the locomotive but survived and awarded the George Cross

his feet and left concussed, he then went back to protect his train.

Five others suffered severe injuries and another 22 minor injuries.

The explosion left a crater in the station 66 feet in diameter and 15 feet deep. A total of 761 properties were damaged, 13 of which were beyond repair. Given the devastation to the site with 10 tons of explosives, it should be remembered that the whole train was conveying around 400 tons and, but for the bravery of these men, the devastation and possibly the loss of further life would have been far worse.

June 2 1944 had started early for Frank Bridges when he borrowed wife's bicycle to get to work, which was destroyed in the explosion. However, the London and North Eastern Railway company long refused to compensate her for this and even refused to posthumously award him the LNER service Medal as it claimed that he was just doing his job.

REMEMBRANCE

In 1981 two Class 47 locomotives were named 47577 Benjamin Gimbert GC and 47579 James Nightall GC at March station.

The nameplate James Nightall GC was removed in November 1995. The loco was preserved in March 2007 and was purchased by the Mangapps Railway Museum. On June 2 2004, new James Nightall GC nameplates were applied to 66 079 and 66077 Benjamin Gimbert GC

nameplates at Whitemoor yard in March by GBRF.

Roads in Soham were also named after Gimbert and Nightall and eventually a road was named after Signalman Bridges and in the last few years a Road in Soham has been called Frank Bridges Close.

Surrey and Hants RMT assistant branch secretary Matt Bentley became aware that the Class 47 Locomotive 47579 James Nightall GC was now on long-term loan to the Watercress Heritage Line. When he found out that there was going to be a re-dedication ceremony for the 75th anniversary of the explosion he contacted the railway to see if, finally, signalman Frank could get some proper recognition in a memorial of his own for his heroic actions of not leaving his post.

The Watercress line was as keen as the union to finally give signalman Frank the proper recognition that he deserved and suggested a joint service on the 75th anniversary of the explosion by placing a plaque on Alresford signal box.

The Service was carried out by Wessex Railway Chaplain Christopher Henley to remember and recognise all those who lost their lives and those whose lives were affected by the events of that day.

"But in particular we remember the great commitment and courage shown by those whose names we honour today who paid the supreme sacrifice with their own lives," he said during the ceremony. ■



*The Class 47 No 47579
Loco James Nighthall*

UIA AND RMT

UIA Mutual works with RMT to provide great value for money home insurance for RMT members and their families. We also provide competitive Car, Travel and Pet Insurance



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With two levels of cover available and lots of optional extras to choose from, don't miss out on:

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- Up to £1million Buildings Cover

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- Settled claims usually paid within 3 working days

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UIA Car Insurance is arranged and administered by Autonet Insurance Services Ltd and offers competitive premiums:

- Competitive cover from a large panel of selected insurers
- Quick, easy insurance process

- Choose from three levels of cover – third party only, third party fire and theft and comprehensive
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- 24 hour claims helpline, operated by experienced advisors
- Full policy wording including key facts, schedule and car certificate

<https://www.uia.co.uk/rmt/car-insurance/>



TRAVEL INSURANCE

Whether you're planning a relaxing weekend getaway or a busy city break, as a member of the RMT, you, your family and your friends will get a 10% online discount when buying any single or multi trip policy from us.

If you're purchasing annual multi-trip cover and have already made travel arrangements

and do not currently have travel insurance, you should start your cover immediately, that way you will be covered should you need to cancel your trip before you go.

- 10% Discount when you buy online
- FREE cover for children under 18*
- 24 hour worldwide assistance

- Medical expenses cover
- Legal expenses
- Optional extras including: wedding cover, ski cover, golf cover, cruise cover

<https://www.uia.co.uk/rmt/travel-insurance/>



PET INSURANCE

The average claim we receive is over £350 with more complex treatments costing over £3,000!† And as your pet is an important part of your family you'll want to have the funds available to get good treatment.

- Vet bills cover is just one of the benefits

– you'll also get access to these useful helplines:

- Bereavement counselling: following death, injury, accident, or illness to your pet
- Find a vet: if your pet requires

emergency treatment away from home

- Pet legal: lawyers offer advice on any legal issue relating to your pet
- Pet minders: a registered pet minder while you are away from home

<https://www.uia.co.uk/rmt/pet-insurance/>

"It is good to know you can rely on a company like UIA, orientated towards the trade union movement"

Mick Cash, RMT general secretary.

† Except clothing and household linen

* Family cover – up to two adults and any number of their children, step children or foster children aged under 18, accompanying the parents or legal guardian insured on the same policy travelling on any trip to the same destination. The children are only insured when travelling with one or both of the insured adults, (or accompanied by another responsible adult) and must be living at the same address as the policyholder.

† Based on claims received by Thornside Pet Healthcare Insurance during 2010.

‡ Trustpilot rating correct as at 23/12/19.

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RMT DISABLED MEMBERS – ACCESS NEEDS SURVEY

RMT is carrying out a survey of all members to ask what we can do to remove any barriers to our services. Please note a member does not have to identify as disabled to respond to this survey.

This survey can also be carried out on line on the RMT web site.

1. Do you identify as disabled:

- ☐ Yes
- ☐ No
- ☐ Prefer not to say

2. Which of the following would assist with your access to union premises, events and activities?

- | | |
|---|---|
| ☐ Step-free access to premises | ☐ Regular breaks and/or rest facilities |
| ☐ Assistance with transport | ☐ Medical provision eg. private space for you to take medication |
| ☐ Materials in a specific font or colour, large print, braille or audio format | ☐ Dietary provision eg. gluten-/allergen-free food |
| ☐ Next Generation Text app on a smartphone or tablet | ☐ Low-stimulation sensory environment |
| ☐ British Sign Language interpretation | ☐ A carer or companion |
| ☐ Hearing loop | ☐ Provision for your assistance dog |
| ☐ Other (please specify) | |

3. Please give details on any issue you have ticked:

PLEASE COMPLETE AND SEND TO RMT, UNITY HOUSE, 31 CHARLTON STREET, LONDON NW1 1JD

Thank you for taking the time to complete this short survey. We'd like to understand the needs of RMT disabled members.

The survey results will be treated on a confidential basis and you do not have to provide any information you'd prefer not to.



unionlearn
from the TUC



WHAT IS WRANX?

RMT is currently rolling out an online learning tool for members to access learning opportunities online.

The programme is called 'Wranx' and it provides a varied menu of learning opportunities delivered through a unique learning style.

THE SCIENCE OF REMEMBERING

Neuroscience and psychology show us that our brains don't absorb and remember new knowledge well in big chunks. The most effective way to learn and remember new knowledge is with regular, repeated exposure to small pieces. The Wranx platform uses precisely this approach with an algorithm that tailors it towards the areas

that most need work for each individual student.

RMT Learning has bought into this programme, to offer members a wide choice of subjects from Basic Maths and English up to Level 2, Health, Safety and Risk Awareness, health and Wellbeing, workplace rights for young workers and much more.

Getting started back into learning is the hardest part of a lifelong learning journey. But has massive benefits for mental and physical wellbeing.

Good reading, writing and comprehension, will make you safer and empowered in your workplace.

It's easy to register, you can do it at your own pace and you

can go over it as many times as you like.

Maths is a numbers game. It's crucial to every part of our life from working out change to calculating the safe weight of a load of cargo.

With Wranx you can give yourself a head start at you're your own pace and you can do it on a computer, laptop, tablet or even your smartphone.

RMT Maritime Lead Learning Organiser Ivor Riddell said that he had used this system himself on a GDPR course and it was really effective in helping you to retain learning.

"I am currently working on a learning portal specifically aimed at the Maritime sector which has very unique

challenges for members interested in learning and the Wranx tool will be a key part of that facility," he said.

Company Council Rep Paul Dennis at Southeastern Railways has just signed up for his first course on General Data Protection Regulations.

"I am really looking forward to testing my knowledge and memory against what I already know and learning stuff in manageable bite sized chunks for 10 minutes each day," he said.

To register with Wranx through RMT simply visit the unionlearn website and when registering it will ask your union.

'Wranx is a great way for keeping your mind active. It helps so much doing the repetitions of sums. I am enjoying improving my knowledge of mathematics. Thank you!'

'Functional Skills are a great way to review and refresh your maths ability and to give you confidence.'

WRANX COURSES

WELLBEING MODULES

- Raising Awareness: Menopause in the Workplace
- Raising Awareness: Mental Health
- Raising Awareness: Mental Health (for Healthcare Professionals)

HEALTH, SAFETY AND RISK MODULES

- GDPR
- Employment Rights and Responsibilities
- Equality and Diversity in the Workplace
- An Introduction to COSHH Awareness in the Workplace
- Raising Awareness: Manual Handling at Work
- An Introduction to Online Security
- An Introduction to Substance Misuse
- An Introduction to Substance Misuse (for Healthcare Professionals)
- Rights for Younger Workers
- Harmful Gambling

GCSE REVISION MODULES AND ASSESSMENTS

- GCSE English (8 revision modules, split into Part A - 4 modules & Part B - 4 modules)
- GCSE Maths (8 revision modules, split into Part A - 4 modules & Part B - 4 modules)

FUNCTIONAL SKILLS REVISION MODULES AND ASSESSMENTS

- Everyday English: Punctuation (1 module)
- Functional Skills Level 1 (English) (3 modules)
- Functional Skills Level 2 (English) (3 modules)
- Functional Skills Level 1 (Maths) (3 modules)
- Functional Skills Level 1 (Maths) (3 modules)

WRANX ASSESSMENTS

The following courses are available to union members will feature assessments:

GCSE Maths and English revision modules – Parts A and B

- Functional Skills Maths and English revision modules
- Levels 1 and 2

Multiple-choice assessments help to measure learners' knowledge levels following completion of Wranx Spaced Repetition modules. Upon completion of each module in the course, learners will be required to take an assessment. Once completed, they can then progress to the next module in your course.

Wranx assessments feature multiple-choice questions and offer the following benefits:

- Summative assessment: used to evaluate and monitor the learner's level of understanding at the end of a course
- Identification of topics that learners already know (tailored learning)
- Identification of topics learners don't know (reinforce gaps in knowledge)
- Allows learners to see where they are now and where they want to be (help them understand what they need to know)

This is how learner's platforms will appear, with the assessment linked underneath the module:



Following the completion of GCSE Maths and English assessments, learners will receive a personalised statement which reflects how well they have performed in the assessment:

Threshold	80–100%			
Modules	A1	A2	A3	A4
Wording	Outstanding! You've made excellent progress. Keep going with your revision!			Outstanding! You've made excellent progress and have completed part A of the GCSE revision course.

Threshold	20–39%			
Modules	A1	A2	A3	A4
Wording	We would recommend retaking this module to help you strengthen your knowledge. Contact support@wranx.com to request this.			You need to strengthen your knowledge in this area. We recommend you retake the module or enrol on Functional Skills Level 2 before returning to the GCSE revision course. Contact support@wranx.com to request this.

Following the completion of the Functional Skills assessments, learners can expect to see the following statements:

Threshold	85–100%			
Modules	A1	A2	A3	A4
Wording	Congratulations! You've made excellent progress. You are now ready to move on to the next module!			Congratulations! You've made excellent progress. You may now feel ready to move on to the Functional Skills Level 2 revision course! Contact support@wranx.com to request this.

Threshold	0–39%		
Modules	A1	A2	A3
Wording	We would recommend retaking this module to help you reinforce your knowledge. Contact support@wranx.com to request this.		

We have received positive feedback so far from union members about the courses:

SURREY AWARD

Surrey and Hants branch congratulated signalman Adrian Bowers for 55 years NUR/RMT membership and still counting. Left to right: Paul Kemp, secretary Graham Ashcroft, chairman Kevin Crook, Adrian Bowers, assistant secretary Matt Bentley and Geoff Kite.



BIRMINGHAM AWARD

RMT Birmingham branch secretary Pat Collins presents New Street S&T worker Billy Coyne with his 40-year badge.

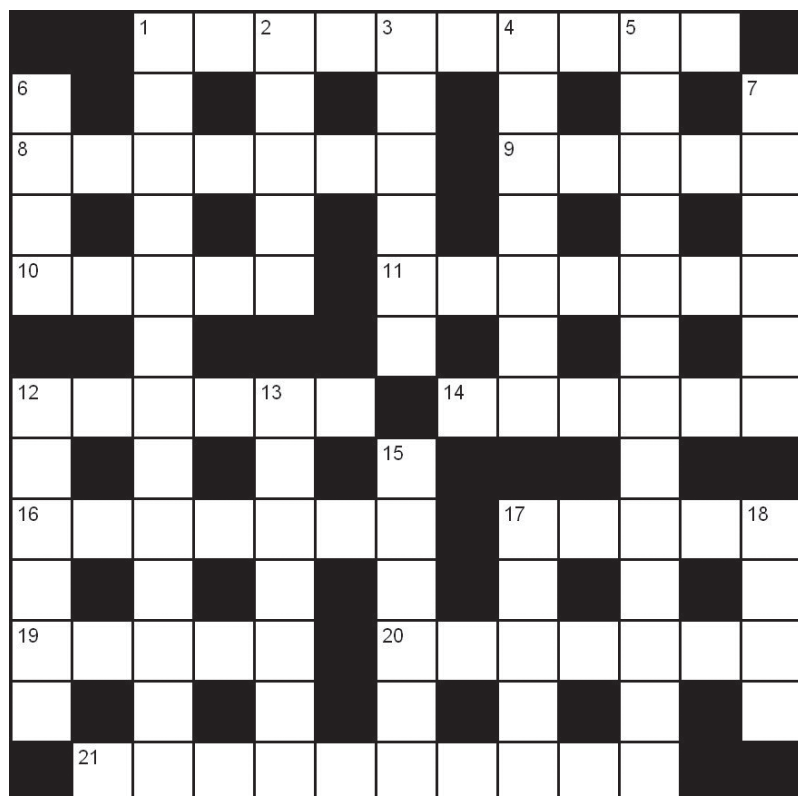


SHARPE AWARD

RMT general secretary Mick Cash presented tube worker Martin Sharpe with his 40-year badge with his son Colin who works in the finance department at Unity House.



£50 PRIZE CROSSWORD



Last month's solution...



The winner of last month's prize crossword is Joy Thomson, North Somerset.

Send entries to Prize Crossword, RMT, Unity House, 39 Chalton Street, London NW1 1JD by February 5 with your name and address.

Winner and solution in next issue.



Crossword sponsored by UIA

ACROSS

- 1 Wrestling hold (10)
- 8 Shelf of land (7)
- 9 Meaning (5)
- 10 Drinks container (5)
- 11 Imprecise (7)
- 12 Morality (6)
- 14 Southern music (6)
- 16 Ward (7)
- 17 Frequency (5)
- 19 Rule (5)
- 20 Diluting agent (7)
- 21 Pleasing (10)

DOWN

- 1 Transsexual (13)
- 2 Wealth (5)
- 3 Vomiting drug (6)
- 4 Draw (7)
- 5 Gradual healing (13)
- 6 Male deer (4)
- 7 Small cave (6)
- 12 Authority (6)
- 13 Wash (7)
- 15 Group of seven (6)
- 17 Go upward (5)
- 18 Official currency of the European Union (4)



RMT CREDIT UNION LTD.

Finance Department, Unity House, 39 Chalton Street, London NW1 1JD

MEMBERSHIP NUMBER

RMT CREDIT UNION APPLICATION FORM — please complete your application along with the attached Direct Debit.

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 **Marital Status** married ☐ partner ☐ single ☐ divorced ☐ **Drivers Licence No.**

3 Your Employment.

Employer		RMT Branch	
Job Description			

4 **Mr** ☐ **Mrs** ☐ **Ms** ☐ **Miss** ☐

5 Membership Status

RMT TU Member ☐ Retired RMT TU Member ☐ RMT Family Member ☐

6 **How much do you wish to save £** This is the amount you wish to save by Direct Debit monthly on the 28th ☐ or date you next get paid weekly ☐ if 4 weekly (Fri) ☐ date here.....

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

8 **Next of Kin**

Address

.....
.....

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

Your signature

Date

We are checking new member identification electronically. To do this, we now carry out searches with credit reference agencies who supply us with relevant detail including information from the Electoral Register. The searches will not be used by other lenders to assess your ability to obtain credit.

I agree to my identity being checked electronically ☐

If we cannot verify your identity and address by this method, we will ask you to provide paper documentation instead. Full details of these can be supplied to you by calling 020 7529 8835.



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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

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Branch Sort Code

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Originator's Identification Number

9	7	4	2	8	1
---	---	---	---	---	---

Reference Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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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.

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Date

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

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The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit RMT Credit Union Ltd will notify you seven working days in advance of your account being debited or as otherwise agreed.
- If you request RMT Credit Union Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by RMT Credit Union Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. — If you receive a refund you are not entitled to, you must pay it back when RMT Credit Union Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.





Britain's Largest Specialist Transport Union

My resolution for 2020
Join RMT!

- pay
- pension
- working conditions
- job security
- safety
- representation

**Don't go
to work
without us
on your side**

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