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Rochdale UNISON backs Bannister for General Secretary

UNISON is holding an election this year to choose who will be general secretary and lead the union for the next five years.

If you're a UNISON member, it's time to be heard and use your vote in the ballot, which opens on 9 November.

There's no bigger role in the union than that of general secretary.

It's one of the most high-profile jobs in the country – leader of the largest public service trade union in the UK and the leading voice of more than 1.3 million public service workers.

Rochdale UNISON has decided to nominate Roger Bannister. Roger is challenging the political fund status quo, and backing candidates that actually back Unison.

Roger is an ordinary member like you, and will only take the average wage of a UNISON member if elected.

Roger has been working towards a fighting, democratic UNISON for many years. Please make sure you vote – and vote for Roger Bannister!

Date for your Diary

Rochdale UNISON AGM 2016

Next year's AGM will be held on Wednesday 2nd March 2016

**12 noon @ Rochdale Town Hall
6.00 pm @ Phoenix Centre Heywood**

Further information will be sent out to all members early December

Three simple ways to join UNISON today:

www.joinunison.org

Call UNISON

0800 171 2193

Fill in the form on the back and send it to the address below

Rochdale UNISON, Branch Office, 46 Richard Street, Rochdale, OL11 1DU

Living Wage Goes Up to £8.25

The Living Wage as calculated by the Living Wage Foundation has increased to £8.25 an hour (£9.40 an hour in London). This is the minimum that you need to live on to pay for basics like food, utility bills, housing costs, transport and childcare.

The Living Wage Foundation is independent of Government and bases its calculations on the cost of living. The Government has recently announced that it will increase the national minimum wage to £7.20 an hour in 2016. It has called this a "Living Wage". But it would be hard to imagine any of Cameron's cabinet surviving on that.

Rochdale UNISON negotiated an increase in the Council's minimum wage rate earlier this year to bring it in line with the Living Wage (at the time this was £7.85 an hour). We will now be talking to the Council about raising the minimum rate again to £8.25 an hour.

If you work for an employer that pays less than the Living Wage and would like help to campaign for a pay increase please contact the branch 01706925952.

Retirement workshop Free to UNISON members

Is this workshop for me? If you are retiring imminently or considering retiring within the next 2 years and want to be informed of the issues affecting your retirement you need to plan for your next phase of life.

By the end of the workshop you will be able to:

- Create your own route path from the world of work to the world of retirement
- Identify changes in both pensions and financial regulations which will affect your retirement decisions
- Identify the long term issues affecting your retirement
- Identify personal and lifestyle actions which will help to improve your retirement
- Start the process of planning for a successful retirement

At True Bearing Chartered, we can provide you with comprehensive independent financial advice to improve your financial security.

Date and Time: Thursday 7th January, 9.30-4.30

Venue: Gujarat Hindu Society(GHS), 48A South Meadow Lane, Preston PR1 8JN

You will need to contact the branch to book a place 01706925952 if you are interested.

Rochdale UNISON is hoping to run an event similar to this in the new year, in Rochdale. If you are interested in attending this event, please contact the branch and leave your contact details.

Change of details/email addresses

If you have recently changed your details i.e. moved address or work location it is important you let the Branch Office know as we need to ensure our records are up to date , so you can receive all the relevant information from UNISON. Please contact the branch to update your membership details.

Abolition of National Insurance Contracted Out Rates – Issues for LGPS

Pension Schemes, Employers and Employees

On 6 April 2016 the current basic state pension and state second pension (S2P) will be abolished and replaced by a single-tier state pension.

The abolition of S2P will also mean the end of contracting-out of Occupational pension Schemes such as the LGPS. The measures to implement the single-tier state pension and abolition of contracting-out are contained in the Pensions Act 2014.

Currently contracted-out pension schemes including your Local Government Pension Scheme must provide a certain level of Defined Benefit benefits, and in return both employers and employees pay lower National Insurance Contributions (NICs) from their wages – basically a NI rebate.

The abolition of contracting-out will have significant cost implications for both employers and employees because of the loss of the National Insurance Contribution rebates.

As a result, employers' Class 1 NICs will increase by 3.4% and employees' Class 1 NICs will increase by 1.4%.

The immediate impact for all members of the LGPS, is an estimated reduction in your take home pay of up to £40 per month from the end of April 2016.

The introduction by the Government of the **flat rate state pension is therefore not the good news that it was publicised, as the Government is now penalising members of the LGPS** for having paid into the Scheme to save a pension upon their retirement.

The Government is removing the NIC rebate for employees and employers in order to save money towards paying off the deficit. The Government saves money and you the Tax payer, worker and pension scheme member are to pay the cost by paying higher NI contributions from your earnings – which in turn means your take home pay will be less.

This will exacerbate the position of many lower paid workers in the LGPS who currently receive Tax Credits and may well be unaware of this extra reduction in their household income

The abolition of contracting out will also increase the employers National Insurance bill by up to £1,458 per annum per employee. This will have obvious implications for the Council's budget for the next financial year, with possible impact on staffing levels.

Black Members Group

Black members in UNISON work to improve equality in the workplace and challenge racism and discrimination. They have many of the same concerns as other members regarding access to employment, pay, promotion and training. However, racist discrimination can deepen the impact of problems faced in the workplace

For more information go to <https://www.unison.org.uk/about/what-we-do/fairness-equality/black-members/>

If you are interested in setting up a Branch Black Members Group please contact the UNISON Office on 01706 925951/52 or email unison@rochdale.gov.uk

Join UNISON – essential cover if you work in public services

Return to: UNISON Rochdale, 46 Richard St, Rochdale, OL11 1DU

1 Tell us about you

Title	First name
Surname/family name	Date of birth / /

Home address	Postcode
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email

Phone number (please indicate if home, work or mobile)	National insurance number (from your payslip)
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Please give your ethnic origin: (tick one box)			
☐ Bangladeshi	☐ Pakistani	☐ Black African	☐ Black UK
☐ Chinese	☐ Asian UK	☐ Black	☐ Irish
☐ Indian	☐ Asian other	☐ Caribbean	☐ White other

2 Tell us about your job

Employer's name

Your job title/occupation

Workplace name and address	Postcode
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Payroll number (from your payslip)

3 What you will pay each month

Please tick the appropriate box for your earnings before deductions.

Annual pay	Your subscription
Up to £2,000	£1.30
£2,001–£5,000	£3.50
£5,001–£8,000	£5.30
£8,001–£11,000	£6.60
£11,001–£14,000	£7.85
£14,001–£17,000	£9.70
£17,001–£20,000	£11.50
£20,001–£25,000	£14.00
£25,001–£30,000	£17.25
£30,001–£35,000	£20.30
over £35,000	£22.50

4 Choose your political fund

One of the ways UNISON works on your behalf is through political campaigning. Your subscription includes a political fund payment so you won't pay any extra, but in UNISON you choose how you want that money to be used.

Please tick one box only.

Our Affiliated Political Fund takes UNISON members' views directly into the Labour Party, working to promote UNISON policies.

The General Political Fund is used to pay for branch, regional and national campaigns but is independent of any political party.

5 Choose how you wish to pay Please tick ONE box only

EITHER deduct from salary:

I wish to join UNISON and authorise deduction of subscriptions from my pay by my employer.

Signature

Date

Please go to unison.org.uk/privacy-policy to see how we will protect and use your personal information

Instruction to your bank or building society to pay by Direct Debit

Please fill in the form and send to UNISON, 130 Euston Road London NW1 2AY

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)	

Service User Number

9 7 0 0 5 0

Reference number (for office use only do not complete)

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Please pay UNISON Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with UNISON and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

Bank/building society account number

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Branch sort code

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Banks and building societies may not accept Direct Debit instructions for some types of account

