



North Liverpool CAB Citizens Voice

Issue 3
AUTUMN
2006

Welcome to our newsletter

This is the third edition of our quarterly community newsletter containing advice and information about current issues that affect you and the local community.

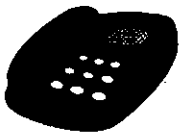
What do we do? -

North Liverpool Citizens Advice Bureau (NLCAB) provides free, confidential, impartial and independent advice and information to the communities of North Liverpool. You can access advice services by attending one of our advice sessions or contacting the telephone advice line, details are at the bottom of the page.

We also offer specialist advice casework and representation in welfare rights, debt and housing. North Liverpool CAB manages a number of other services and projects including

- ◆ Income Maximisation & Access to Advice for people with mental health problems
- ◆ Financial Skills & Literacy project specifically working with young people
- ◆ HMP Liverpool Prison project
- ◆ Sure Start Anti-Poverty worker
- ◆ Benefits for Older People
- ◆ Asylum & Refugee project offering advice to asylum seekers & refugees
- ◆ Community Justice Centre Project

Details about these projects are available on our website
www.northliverpoolcab.co.uk



A 24 hour Q-Call service will operate outside of these hours or when all lines are busy.

Telephone Advice Service

The Liverpool Citizens Advice Telephone Service (LCATS) was launched to the public on Monday 3rd July. This is a new and innovative service with one telephone number which people can ring to receive telephone advice.

The number is: 0844 848 7700

The service operates Monday to Thursday from 10.00 am to 3.00 pm and from 10.00 am to 12.30 pm on Friday.

LCATS is a partnership between Liverpool Specialist Advice Services (LSAS) and all seven CAB in Liverpool. The service is being funded provisionally by bureaux and we are using Call Handling to operate it as a 'virtual call centre'. At least one bureau will be on duty at any one time during operating times with a 24 hour Q-Call service operating outside of these hours or when all lines are busy.

Early indications show that the telephone advice service is already very much in demand and it is hoped that the service will be expanded. A full launch is planned for later on in the year

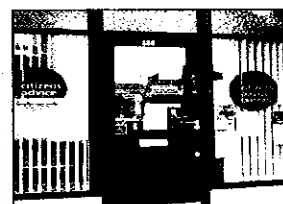
We want you to be involved in this newsletter so if you want to tell us about your organisation and the services you offer or you would like to publicise a forthcoming event, you can contact:

Pat Breslin Tel. No: 285 1089
Fax: 285 1086

or email your comments or contributions to:
admin@northliverpoolcab.co.uk



Anfield CAB
Drop-in: Mon, Tues & Thurs.
10.00am - 1.00pm



Norris Green CAB
Drop-in: Mon, Wed. & Fri..
10.00am - 1.00pm



New Century Halls
Drop-in: Tues. 10.00am-1.00pm
Wed. 1.00pm-4.00pm

North Liverpool CAB Family Fun Day

The Family Fun Day took place on Saturday 2nd September at Fairfield Police Sports and Social Club in Prescot Road. Despite the weather being against us and many of the activities having to be moved indoors, the day was a great success with over £1500 being raised which will be used to fund volunteer travel and childcare expenses.

Teams from Streets Ahead, HEAT, JET, Netherley CAB, HMP Liverpool and North Liverpool CAB took part in "It's a Knockout" type charity challenge events with the 'Tug O' War, Sumo Wrestling and the Bungee Basketball proving particularly popular. The event was well attended by staff, volunteers, their families and friends of the bureau. A big thank you to all those who took part or supported us on the day and special thanks to our sponsors Liverpool Mutual Homes, Morecroft Solicitors and Sure Start Clubmoor.



The Charity for your Community

"As a CAB trustee, my voice is heard, and with other trustees we can bring about change collectively." Angela, CAB trustee.

"My employer encouraged us to get involved in the community. It's a valuable partnership working". Stevie, CAB trustee.

"The Citizens Advice service challenges the social issues I feel passionate about. As a trustee I can help redress the imbalance of injustice." Farah, CAB trustee.

North Liverpool CAB is an independent charity governed by its own trustee board. We are now looking to recruit people from the local community to serve as voluntary trustees:

- ◆ Manage and plan the bureau's overall strategic direction
- ◆ Act as employer for paid staff
- ◆ Manage the bureau's finances
- ◆ Ensure the bureau complies with the law
- ◆ Are responsible for premises, insurance and equipment

Though some trustee roles require specific skills, we welcome people of all ages, backgrounds and experience. The Trustee Board meets in the evening about every 6 weeks, so you can fit this around a full time job or studying. This could be the voluntary role you are looking for to play a key role in a vital community organisation.

For more information, please contact:

Pauline McGee, District Administrator
36/38 Breckfield Road North
Liverpool L5 4NH
Tel: 0151 285 1082

New Outreach Service at Stanley Medical Centre

Fridays

10.00 am – 2.00 pm

If you are a patient of the medical centre and need advice on benefits, debt, housing or other issues, ask your GP or Health Visitor to refer you to our trained adviser who will be available on a Friday between 10-2pm

ADVICE COLUMN



Q. I have been passed over for a promotion at work in favour of a younger colleague with less experience. I believe I am well qualified to do this job, but my bosses think I am too old – I'm 55. Do I just have to accept that youth is a more attractive quality than experience in today's job market?

From 1 October, an employer can no longer be allowed to discriminate against you because of your age. The new rules make it illegal to treat you less favourably than others, or to set conditions or ways of working that disadvantage you because of your age. The rules cover all paid workers except for members of the armed forces. They apply to recruitment, terms and conditions, promotions, transfers, dismissals and training.

The new rules mean that:

- an employer must not discriminate against you, harass or victimise you because of your age
- if an employer discriminates against you because of your age, you will be able to make a complaint to an employment tribunal
- compulsory retirement will, in most cases, be illegal before the age of 65
- you will have the right to ask to work beyond the age of 65, and your employer must consider your request
- there will no longer be any upper or lower age limits for claiming Statutory Sick Pay, Statutory Maternity Pay, Statutory Paternity Pay and Statutory Adoption Pay.

For more information about the new rules on age discrimination at work, visit the **Citizens Advice website** www.adviceguide.org.uk or go to the **ACAS website** at: www.acas.org.uk

In May North Liverpool CAB added a new service to its range of information and advice facilities. The Look Ahead Project is funded by the Pension Education Fund and aims to raise awareness about pension and financial planning in order to avoid poverty in old age.



George, Laura and Joe (speaking) at the Look Ahead Launch 27/7/06

The Project raises awareness of the need for all employees to have a pension plan, especially those under 30. George and Laura deliver presentations to staff teams within companies and other organisations as well as providing one-to-one pension surgeries to individuals. The aim is to deliver surgeries to 4000 individuals over the next 18 months. The project does not sell, endorse or promote any pension or financial products but provides generic information about different types of pensions. The Look Ahead Team also provide signposting to other sources of advice and information.

The project launch took place on 27th July at the Cunard Building and was well attended by local businesses, community and voluntary groups, advice agencies, training providers and representatives from the Department of Works and Pensions and from the Financial Services Authority (FSA). Laura Gallagher outlined the long term benefits of the project: "Our work obviously benefits employees but employers benefit from the fact that employees feel valued by the company, which is investing time in helping their financial future. This creates employee loyalty and is a positive indicator of corporate social responsibility."

Councillor Keith Turner from Liverpool City Council's Resources Portfolio and Harper Wright from the FSA lent their support to the project and encouraged local businesses to support the project. Harper Wright said: "We need your help to encourage young people to be financially aware and take responsibility for their finances, because their future standard of living will in many ways be influenced by the decisions they take today."

To find out more or to book a presentation or one-to-one surgery, please contact the Look Ahead Project at:
Unit 1, 60 Duke Street, Liverpool L1 5AA.
Telephone: 0151 707 4317
email: joe.lavelle@lookaheadproject.co.uk

City-Wide Debate Launched on the Future of Healthcare

The biggest ever debate about the future of healthcare in the city was launched recently. The Big Health Debate is a city-wide campaign which will highlight why local services need to change, with the three local Primary Care Trusts asking Liverpool people to help them decide how. The campaign focuses on outside of hospital care, including services provided by GPs and community nurses

The first part of the campaign target was to make contact with 40,000 people over a three month period via the Big Health Debate website, by encouraging people to fill in the survey and through community and voluntary organisations. This target has now been met.

The PCT has posed a series of questions to test what people think about current services, including how easily they can get appointments, how far they travel and the journey they go through in the treatment process if they are referred for tests. Other questions are designed to explore ideas for future improvements, including GP opening hours and additional distances people would travel for an improvement in services. The information gathered is being used as the basis for more detailed discussions and planning in the autumn. The Big Health Debate has involvement from local GPs and NHS staff and other health partners. The PCT also be discussed the ideas at Neighbourhood Committee meetings across the city, with community organisations and patients and residents in GP practices, and other local venues including supermarkets and bingos.

As part of the campaign, the PCT will be holding a one-day workshop run with a market research agency, which will gather together up to 100 Liverpool residents. The aim of the day is to discuss ways in which health services could be provided in the future in order to better meet the needs of the local population. Notes on the day's discussions will be gathered through facilitators on each table and keypad voting will also be used to gauge opinions on various options and suggestions for health services in Liverpool. The day will be an opportunity for the PCT to listen to the views and priorities of Liverpool residents in more depth than has been possible before, and key themes from the day will be used in the next stage of PCT work.

Derek Campbell, Chief Executive of the Liverpool Primary Care Trusts said: "Over 90% of all NHS healthcare is experienced outside of hospitals so this is an issue which affects almost everyone in the city. We need to talk to as many people and groups as we can. We may not agree on everything but through discussion as part of the Big Health Debate we are confident we will come up with the right solutions."

For more information contact Carole Hill on
0151 285 4614
or email: carole.hill@northliverpoolpct.nhs.uk

VOLUNTEERING AT NORTHLIVERPOOL CAB

Test your knowledge and see if volunteering is for you.



1. How much is the minimum wage if you are 22 or over?
A. £4.50 an hour
B. £5.05 an hour
C. £5.35 an hour
2. If you send off a postcard for information on new kitchens and you then agree to a visit from them and sign up to buy one, what is the cooling off period?
A. 7 days
B. 3 days in writing
C. you invited them so you can't change your mind
3. What is the minimum legal entitlement to paid holiday from your employer?
A. 20 days plus bank holidays
B. 20 days including bank holidays
C. None it's at my employer's discretion
4. If you are registered with an estate agent could you sell your house to a private buyer?
A. Yes, unless you have given them sole selling rights
B. Yes, if you found them yourself
C. No, they are sharks and will always fleece you
5. If your neighbour's trees are annoying you what should you do?
A. Call a tree cutter and make your neighbour pay
B. Lop it off yourself as long as you chuck the bits back
C. Cut the bits off that overhang into your property and give them back
6. Can the police stop and search anyone?
A. Yes if they have grounds for suspicion
B. No, you have to be caught doing something
C. No, it's against your human rights
7. I received several T shirts through the post, which I had never ordered. Three weeks later I got a letter demanding payment. What should I do?
A. If you don't pay you could well be blacklisted as a bad debtor
B. You didn't order them so you don't pay
C. Send them back and bill them for the postage
8. I bought a jacket from a market stall that had a sign saying 'no goods exchanged or money refunded' The jacket has a small rip in it. Can I take it back?
A. No the sign was quite clear when you bought it
B. Yes, but only to be replaced or repaired
C. Yes, and you can get your money back

Answers (October 2006)

1. C
£5.35 an hour if 22 or over
£4.45 an hour aged 18-21
£3.30 an hour for 16-17 yr olds
2. C
You cannot change your mind, so beware. The contract is binding because it is considered you have invited them into your home.
3. B
You have a statutory right to four weeks paid holiday, although currently this can include bank holidays. Even if you sign a contract stating you are entitled to less, this does not take away your statutory right to four weeks.
4. A
Look carefully before signing any contract. If you give an estate agent 'sole selling rights' you will have to pay an agency fee even if you find the sellers yourself.
5. C
If they are hanging over into your garden, you can cut off the bits that are on your property but you must give your neighbour the bits, otherwise it is theft.
6. A
The police can stop and search anyone if they have grounds for suspicion. They must follow correct procedures.
7. B
Things that you receive but did not order are unsolicited goods. You do not have to pay for them. The company must collect them or pre-pay postage. You can keep them safe and after 6 months they are legally yours.
8. C
It must be of satisfactory quality. If not, you should get your money back, repair or replacement. Market stalls fall within the Sale of Goods Act.

SCORES

7 or over: You must work for a Citizens Advice Bureau. If not why don't you come along and volunteer.

4-6: You could do with a bit of help. Have you thought of visiting our website www.adviceguide.org.uk which has the answers to many problems. Or you could consider volunteering with us and learning much more

3 or less: Life is very complicated sometimes and it is always best to get help and advice early. Our website www.adviceguide.org.uk has lots of useful information, top tips and answers. If you volunteer for a CAB, we give you 6 months professional training and then you'll get top marks.

If interested in volunteering for North Liverpool CAB you can contact Nick McLaughlin on 285 1089 for a chat about the roles and an application pack, or download one from our website - www.northliverpoolcab.co.uk .

An initiative supported by:

Central Liverpool 
Primary care Trust

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