

Club Journal

June 2015

The magazine for all CIU members

75p



Union President George Dawson
CMD is urging clubs to help
influence legislators on both a
national and local level

CIU ready to renew political support for the club sector

Following the recent General Election in May, Union President George Dawson CMD has urged CIU members to intensify their efforts to create awareness in Parliament and at Local Government level of the importance of members' clubs to their local communities.

"It's vital that Union clubs continue to make their voice heard about the vital role we play in local communities and use our collective voice to help shape legislation that will make clubs stronger and more secure in the long term.

"We will continue to influence the Government at the highest levels through our leading roles on the All-Party Parliamentary Group for Non-Profit Making Members' Clubs (APPG) and CORCA (Committee of Registered Clubs Associations) but clubs themselves should also be shouting about the huge benefits they bring to communities at a local level.

"Up and down the country Union clubs raise millions of pounds each year for charities; provide facilities and meeting places for community groups; give people,

from the young to the elderly, a safe environment in which to socialise and make use of sporting facilities; and have a highly respected education programme.

"We can be very proud of the many positive things we bring to local life and should be going out of our way to publicise them."

Mr Dawson CMD believes that clubs have a vital role to play in building awareness of their achievements at a local level and has suggested that inviting politicians to see clubs at first hand should be a priority.

He said: "Why not invite your local MP, Mayor or Councillor to come to your club, meet your members and see for themselves just what clubs are all about?"

"Tell them about the challenges that certain areas of legislation are posing for your club and that will give them food for thought when it comes to debating and voting on issues which affect us."

The CIU will be holding a Parliamentary Reception at the House of Commons later in the year while the next APPG meeting will be held on June 16.

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Club of the Month: Monks Road WMC

June's 'Club of the Month' is Monks Road Working Men's Club in Lincoln which has effected a remarkable turnaround over the past two years.

With mounting debts and urgent building repairs needed, the club embarked on an ambitious cost-cutting plan which has moved Monks Road onto an upward trajectory.

• For the full story, turn to pages 10-11.

EDITOR'S LETTER

Welcome to the June issue of *Club Journal*.

This month sees the launch of a photographic competition which will see 12 of your images being featured in the Official 2016 CIU Calendar, sponsored by Aon.

Our judges will be looking for pictures which really sum up what the Union's clubs are all about and will inspire club members up and down the country whenever they look at their calendar.

There should certainly be no shortage of subject matter for photos given the sheer number of events taking place at our clubs during the year!

You can send the photos through digitally by emailing info@wmciu.org with the subject line 'Calendar Competition' or send printed copies to: Calendar Competition, CIU, 252-254 Upper Street, London, N1 1RY. So, please get snapping and we look forward to receiving some great entries!

Meanwhile, our 'Club of the Month' for June is Monks Road WMC in Lincoln (Doncaster Branch) which has pulled off a remarkable turnaround in fortunes over the

past two years. As you'll read in the feature, the club was on the brink of closure in 2013 due to mounting debts and the urgent building repairs that were needed.

But from this bleak scenario, the club has re-examined its finances with forensic precision with the result that Monks Road is now in a great position for the future. You can read all about what measures the club took on pages 10-11.

It's also worth mentioning a couple of upcoming dates for your diary. Firstly, the next Branch Secretary Event at Head Office will be taking place on October 5-6.

This is the second such event after the inaugural one held back in November of last year and will include a series of talks by various guest speakers, NEC members and Head Office Staff. Please email me (sgoulding@wmciu.org) to register for what will be an interesting and informative couple of days.

The other date to note is Saturday, November 14 which is the Dransfields CIU Charity Raceday at Wetherby Racecourse.



This is always a superb event and last year's day saw over 1,800 members in attendance.

We'll have full details of the event and how to book tickets in next month's issue when we will be publishing a special four-page CIU Racing Club supplement packed full of discounted offers at racecourses all over the country.

Enjoy this issue!



Stephen Goulding, Editor

CLUB JOURNAL

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NEC Member

L.S.A. FOR NETHERTON SC STALWART JOSEPH



Netherton Social Club (Northumberland) Chairman Joseph Lumsdon received a Long Service Award in March. Pictured, left to right: Ron Young (Netherton SC Treasurer), Ian Rosemurgy (Secretary), Dave Richardson (Branch Secretary), Joseph Lumsdon (L.S.A. recipient and Club Chairman) and Alan Hardy (Branch President).

A fond farewell to Lenny and Shirly

It was the end of an era at Wallsend RAOB Club, Tyne & Wear in April as the club's long-serving Steward and Stewardess Lenny and Shirly Brewis retired after a total of 28 years running the bar.

To mark the occasion, a special event was held at the club to allow club members the chance to say goodbye to the pair.

Pictured, left to right: Lenny and Shirly Brewis and Dave Richardson (Northumberland Branch Secretary).



George marks 10 years of service



Wallsend Coronation Club (Northumberland Branch) recently held a presentation for George Liddle's 10-year Certificate of Merit.

George is Concert Secretary of the club and his wife Margaret is Vice-Chair.

Pictured, left to right: Sid Hicks (NEC Member), George and Margaret Liddle and Northumberland Branch Secretary Dave Richardson.

OBITUARIES

Charmion Khan

Head Office is sad to announce the death of former employee Charmion Khan.



Charmion worked at Head Office for 30 years – from 1974 to 2004 – first as the Union typist and subsequently in the Arbitration Department.

After leaving, Charmion would often return to Head Office to help out as a receptionist as and when required.

Charmion leaves behind husband Dexter and son Ian.

Ernie Leach

The members and committee of the Firs Club & Institute are very saddened to



announce the death of Ernie Leach on February 10, 2015.

Ernie served the club for over 25 years, 18 of the them as President. Ernie was a respected and much-admired committee member and will be sadly missed by all. RIP Ernie.

Shiregreen WMC to stage charity 'Full Monty' strip show

A Sheffield dad is to go the 'Full Monty' for charity by taking part in a charity strip show at Shiregreen Working Men's Club in memory of his late son.

The Sheffield strippers are charging £10 a ticket to watch the show and all proceeds will go to the neonatal unit at Jessops Maternity Hospital, where Darren's son, Blade, was treated as a baby.

Blade was born four months premature and suffered a series of health problems, including deafness.

Blade, who is survived by his twin sister Freya and four other siblings, died last October at the age of seven.

Darren told the Sheffield Telegraph: "I want to raise as much as I can for Jessops. If we can help the hospital treat other little babies then doing The Full Monty will be worth it."

TRADE NEWS

Heineken introduces new spirit-flavoured cider range

Heineken has introduced a new range of Prohibition-inspired 4% ABV spirit-flavoured ciders called Blind Pig.

The three flavours, all available in 500ml bottles, are: Bourbon & Blueberry; Rum & Poached Pear and Whiskey, Honey & Apple.

Available in 500ml bottles modelled on vintage American whisky, Blind Pig comes wrapped in a 1920s-style US newspaper design.

New look for John Smith's Original and Extra Smooth

John Smith's has introduced a new look to its Extra Smooth and Original Ales to coincide with its 'only ordinary by name' advertising campaign.

In the on-trade, a refreshed T-bar lens and conical-shaped glassware with new graphics and typography are now available.

Ifeoma Dozie, Mainstream Beer Brand Director at Heineken, said: "John Smith's is an institution in the beer world and loved by millions of consumers. It's only right that we bring this beer up to date with its own refreshed identity and the 'only ordinary by name' campaign really achieves this."

British beers prosper at International Brewing Awards

British brewers and cider makers scooped several awards at the recent International Brewing and Cider Awards, held in London.

Trophies were awarded to nine beers and one cider, with Burton-based Marston's picking up two, while Oakham Ales from Cambridgeshire took the Champion Cask Conditioned Ale title again, having won it in 2013.

Chair of judges Bill Taylor said, "Close to 1,000 beers and ciders were judged at Burton-upon-Trent earlier this year, so to be chosen as one of just 10 Championship winners is a tremendous accolade."

ROBERT JOHNSON OF BANK HOUSE SOCIAL CLUB RECEIVES HIS C.O.M



Robert Johnson, Committee Member of the Bank House Social Club, Newbiggin, received his C.O.M Certificate in February.

Pictured, left to right: Northumberland

Branch Secretary Dave Richardson, Bank House Committee Member Robert Johnson C.O.M and Robert Millker (No3 Div Executive).

Kenilworth SSC celebrates centenary with visit from General Secretary



Kenilworth Sports & Social Club celebrated its centenary with a visit from General Secretary Ken Green CMD. Pictured, left to right: Warwickshire Branch Secretary Graham Holt, Union General Secretary Ken Green CMD, David Gamble (Committee Member, Kenilworth SSC) and NEC Member Carole Goddard.

Defibrillator installed at Richmond Place Club

The Richmond Place Club in Hereford has recently had a heart defibrillator installed via the local ambulance service.

Club Secretary Les Walker said: "The idea to install a defibrillator came from our members Kev and Elaine Jones and when I enquired via the Heartstart charity they put me in touch with the local ambulance service who coincidentally were just about to put two of them into the community. They decided the club would be a great place to site one of them.

"Nine club members have been trained to use the equipment and we gave £1,000 as a thank you to Hereford & Worcester Community First Responders having raised the money from donations on bingo nights.

"It's a tremendous bit of kit and could save lives so I would urge other clubs to get in touch with Heartstart and think about getting one installed on their premises."



Pictured, left to right: Richmond Place Club Secretary Les Walker, Club President Steve Apperley, Di Apperley, Kevin Jones, Di Pearson (Hereford & Worcester First Responders), Margaret Price, Elaine Jones, Sue Stoker and June Wright.

Wyken WMC raises over £1,100 through hamper initiative

Wyken Working Men's Club in Coventry recently presented a cheque for £1,153 to local charity Myton Hospice after a major fundraising drive.

Funds were raised by a raffle of Christmas hampers, the contents of which were donated by club members.

Club member Ken Green, one of the organisers of the scheme, thanked members for their continuing support for the initiative which has raised over £12,000 for the charity during the past few years.

Myton House runs hospices in Coventry, Rugby and Warwick, providing a vital service for patients and their families.

Pictured, left to right: Wyken WMC members Jayne Hodgkiss, Ken Green (former President), Mavis Lanford present a cheque to Claire McDowell, representative of Myton Hospice.



FOR SERVICE

<p>BRANCH AWARDS</p> <p>Branch Executive 41-Year Award Colin Howroyd, Heavy Woollen Branch</p> <p>50-Year Special Award Eric Hill, Burnside WM Club, Durham Branch</p> <p>LONG SERVICE Irene Stewart, Beeston Sports & Social Club, Leeds</p>	<p>CLUB AWARDS</p> <p>DISTINGUISHED SERVICE Edward Scott, Newcastle Upon Tyne RAOB Club, Northumberland</p> <p>Raymond Monk, Belvedere Social Club, Kent</p> <p>CERTIFICATE OF MERIT Christina Chester, Monks Road WM Club, Doncaster</p>	<p>Paul Rands, Crowle Liberal Sports & Social Club, Doncaster</p> <p>Brian Need, Adderley Green WM Club, Manchester</p> <p>Edward Brown, Newcastle Upon Tyne RAOB Club, Northumberland</p> <p>Jim Murray, Newcastle Upon Tyne RAOB Club, Northumberland</p> <p>Roy Skidmore, Newcastle Upon Tyne RAOB Club, Northumberland</p>
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CLUB NOTICES

Expulsions
 Mr Stephen Hyde, Blackheath Newbridge Social Club, London
 Mr Tony Pringle, Ryton Social Club & Institute, Tyne & Wear
 Mr James Harrison, Adderley Green Workmen's Club, Stoke-on-Trent

CLUBS ADMITTED INTO MEMBERSHIP

Admitted
 Higher Ince Social Club (Manchester Branch)

Re-admitted
 Royston Brass Band and Musical Club (Manchester Branch)
 Coseley Working Men's Club (West Midlands Branch)
 Crossgate Working Men's Club (Leeds Branch)

CLUBS CEASING MEMBERSHIP

Expelled
 East Winchester Social Club (Wessex)

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European Championship Qualifiers



Super League Rugby



England v
New Zealand

International ODI Series
Tuesday 9 June



Leeds Rhinos v
Castleford Tigers

First Utility Super League
Thursday 11 June



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Darts

Darts
Thursday 11 June



Wales v
Belgium

Euro 2016 Qualifiers
Friday 12 June

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CIU Racing Club bookings up by 20%



The CIU Racing Club is proving very popular with members with more and more clubs taking advantage of the discounts.

In the July issue we will publish a special four-page special crammed with discounts, offers and even more fixtures. It will help you to organise great club outings through the CIU Racing Club and take advantage of discounted tickets at many of the country's leading racecourses.

There's nothing like a day out at the races for good all-round sporting entertainment – as more and more clubs are discovering through the CIU Racing Club. Our Racing Club uses the bulk buying power of our 2,000 clubs to obtain special discounts from some of the country's top racecourses, including Doncaster, Haydock Park, Kempton Park, Leicester, Newbury, Newcastle, Newmarket, Sandown Park, Thirsk and Wetherby to name just a few.

Each month, we publish a 'selected' list of fixtures for race meetings throughout the year for which CIU members can obtain their discounted tickets, as well as giving details of exciting 'one-off' offers and packages. With more courses set to join the scheme in the coming months, you're almost certain to find a raceday near you for your members to enjoy a truly memorable club outing.

To make a booking for the race meetings of your choice, simply send your ticket request (form on this page) – along with a cheque MADE OUT TO THE APPROPRIATE RACECOURSE – to Club Journal, ACP, 59/60 Thames Street, Windsor, SL4 1TX.

To obtain the discount we will send your booking to the racecourse together as one block booking and they will then post the tickets on the Monday of the week leading up to the meeting.

Dransfields CIU Charity Raceday

The annual Dransfields CIU Charity Raceday will take place on Saturday, November 14 at Wetherby Racecourse. This is one of the highlights of the CIU's sporting calendars with clubs from all over the country heading to Yorkshire to enjoy a superb day's hospitality in the Union's trackside marquee.

It's also a bumper day for charity with the 2014 event raising over £3,500 for the CIU Education Programme.

For more information on Dransfields CIU Charity Raceday, contact Sean Ferris on 01753 272 022 or email: sean@clubjournal.co.uk

RACE DISCOUNTS

NEWCASTLE	Thursday 25 June	£12 including free drink
NEWBURY	Thursday 2 July	£4 off Grandstand tickets
SANDOWN PARK	Friday 3 July	1/3 off to CIU members
KEMPTON PARK	Wednesday 8 July	£10
SANDOWN PARK	Wednesday 15 July	1/3 off to CIU members
LEICESTER	Thursday 16 July	£10 (min group of 10)
NEWBURY	Friday 17 July	£4 off Grandstand tickets
NEWBURY	Saturday 18 July	£4 off Grandstand tickets
SANDOWN PARK	Wednesday 22 July	1/3 off to CIU members
NEWBURY	Thursday 23 July	£4 off Grandstand tickets
SANDOWN PARK	Thursday 23 July	1/3 off to CIU members
NEWCASTLE	Saturday 25 July	£12 including free drink
NEWBURY	Sunday 26 July	£4 off Grandstand tickets
SANDOWN PARK	Wednesday 29 July	1/3 off to CIU members
NEWCASTLE	Thursday 6 August	£12 including free drink
HAYDOCK PARK	Saturday 8 August	£17.60 (20% discount)
NEWCASTLE	Friday 14 August	£12 including free drink
NEWCASTLE	Monday 31 August	£12 including free drink
NEWCASTLE	Friday 4 September	£12 including free drink
HAYDOCK PARK	Thursday 3 September	£10 (50% discount)
HAYDOCK PARK	Friday 4 September	£10 (50% discount)
HAYDOCK PARK	Saturday 5 September	£17.60 (20% discount)
KEMPTON PARK	Saturday 5 September	£10
HAYDOCK PARK	Friday 25 September	£10 (50% discount)
HAYDOCK PARK	Saturday 26 September	£10 (50% discount)
NEWMARKET	Friday 9 October	£16 (Two for one offer)
NEWMARKET	Saturday 10 October	£16 (Two for one offer)
NEWCASTLE	Tuesday 13 October	£12 including free drink
HAYDOCK PARK	Friday 16 October	£10 (50% discount)
HAYDOCK PARK	Friday 20 November	£10 (50% discount)

CIU Racing Club Booking Form

Number of tickets required (minimum 6) _____ Price per ticket £ _____

Racecourse: _____ Date of meeting: _____

Cheque enclosed for £ _____ (Made payable to racecourse involved).

Club: _____

Club Address: _____

Postcode: _____

Daytime telephone No: _____

**Please send this booking form plus cheque
(made payable to the appropriate racecourse) to:
Club Journal, ACP, 59-60 Thames Street, Windsor, SL4 1TX**

MONKS ROAD WMC ON THE UP

Monks Road WMC in Lincoln is forging ahead with a number of exciting initiatives which are putting the club firmly at the heart of the local community as well as boosting the club's financial performance



Monks Road Working Men's Club in Lincoln has effected a remarkable turnaround in fortunes over the past two years

Just two years ago Monks Road Working Men's Club in Lincoln found itself in desperate straits on the financial front.

The balance sheet for 2013 – the club's centenary year – was £85,000 in the red and the committee was told in stark terms by their accountants that unless something radical happened, the club wouldn't see out the year.

At the same time, the building was in dire need of some crucial work due to a leaking roof and the outside render coming off – to the point where the club's insurance company would have refused to cover them unless immediate repairs were made.

The club was lucky in that someone stepped in to give the club some money to help with cashflow and keep the club going while a long-term solution was sought.

Under these highly difficult circumstances, Club Secretary Nigel Clare undertook a full financial review of the club in. Nigel explains: "I started to break each area of the club down and look at it as a business rather than just bumbling along

hoping that people would come through the door."

One of the first areas to be addressed was the cellar. "The cellar was losing, in terms of wastage and line cleaning, about £1,500 a month," says Nigel.

"On the back of all our cellar improvements we've turned a £1,500 deficit into a £1,000 surplus"

"We brought in a local independent company called HT Pour and they installed a system called Beer Saver. It has electronic probes throughout the lines so that every time a pint is poured it kills the yeast in the line afterwards so that you only have to clean your lager lines every five weeks and your darker beers every four weeks.

"So instead of spending £200-£300 a week on line cleaning, the cost came down considerably.

"As well as that new system, we updated our cellar by asking our two main beer suppliers to come in and put new kit and lines in, giving us a completely modern cellar.

"We also brought in a beer monitoring system through HT Pour. Every time a pint is pulled it monitors how much is going into the glass and how much surplus we have. It's helped us to educate the staff to pour drinks with maximum efficiency. On the back of all these improvements we've turned £1,500 deficit to a £1,000 surplus. The cellar now makes a profit on top of the profit we make at the bar – a profit on a profit!

"In the last couple of months we've also brought in new tills with the result that the whole system has been tightened up even further. From when the barrels come into the cellar to what goes through the pumps to what goes in the till, it's all monitored to the extent that I can tell at the end of the day from the monitoring system how many pints have been poured and how much money has been taken in the tills – and they match to the penny.

“I have to take my hat off to our Bar Manager Mandy Hawkins who has worked tirelessly with me to turn things around to the extent that we now have one of the best stock sheets for tightness in clubland.”

On top of that, the club looked at a whole host of other efficiencies that could be introduced, including a change in opening hours. “We monitored the hours for a three-month period and found that between 12 noon and 2.30pm it wasn’t really happening for us so we cut those hours,” says Nigel.

“We decided to open half an hour later in the evening too and those two decisions saved us about three hours. Our Concert Room now opens half an hour later and we pulled the bar back half an hour from midnight at the back end of the night. We’re still open to 11.30pm and members can have a drink until 11.50pm so it’s a relatively minor change.

“We’re working with Smart Energy at the moment to get solar energy panels put on the roof as well as a system to regulate the voltage through the club. It’s an investment but one that will reduce our bills massively in the long term.

“In the past we used to sign long-term deals with suppliers but we don’t do that any longer and will only enter into 12-month agreements. It means you can shop around and get the best possible price. There’s always another company out there willing to shave off a little bit on price in order to get

the business. We’ve gone through the building from top to bottom and last year we managed to save £48,000 which has meant that we’ve reduced our debt to the late £20,000s.

“We’re predicting that within two years we are going to bring the club into surplus – something that our accountants said would take five years.”

“Within two years we are going to bring the club into surplus, something that the accountants said would take five years”

The essential building work has also been carried out, costing the club around £140,000. Fortunately, a member came forward to loan the money needed for the work, which is currently being paid back in instalments.

At the same time as introducing all these money-saving efficiencies, the club has been extremely proactive in giving people a reason to come through the doors on a with a range of new events and initiatives – all heavily promoted on social media and the club’s website – which aim to ensure that Monks Road WMC offers something for everyone.

“In a way we’re trying to take our club

back to the 1970s when the club was the hub of the community,” says Nigel.

“We’re trying to cater for everybody, whatever their age, and it’s going really well with our darts, snooker, pool and fishing sections all flourishing.

“We’re heavily involved with our local Polish community and have been working with their group leaders to boost membership there.

“We’ve also been busy forging links with Lincoln University to tap into the 30,000 students who live in the city and get them to come to the club and see our excellent facilities. We will also stage student events in the Concert Room.”

Another notable success has been the Young At Heart Club on a Monday afternoon aimed at older members of the community.

“It caters for people who perhaps don’t like coming out at night,” explains Nigel. “We have bingo and a raffle and it has been really popular, bringing in 40-50 people into the club on a Monday afternoon when previously we would have had only two or three people in.

“There’s got to be a reason for people to come to your club and we’re providing that reason. There are still major improvements to be made but it’s an upward trajectory.

“There’s always a next step, always more to do but we feel we’re on the right track to safeguard the future of Monks Road WMC.”



Monks Road WMC is determined to make the best use of its excellent facilities

ANY QUESTIONS?



Club Journal's panel of experts is ready to answer any of your queries regarding running your club

Q What are the club's responsibilities when it comes to the Disability Discrimination Act (DDA) and the Equality Act?

Michael Rickwood, Managing Director of Disability Awareness company, Access2All, responds:

As a trained disability access consultant I often get asked questions about the DDA and the Equality Act. Many people are worried and concerned about their responsibilities.

In fact, the easiest way to stay the right side of the Equality Act is to follow the advice from the Bible: "Do unto others as you would have others do unto you."

It's quite simple really – whatever decision you are going to make regarding your club, staff or member – put yourself in the other person's place and ask yourself, "how I would feel if this was happening to me?" With that answer in mind you should not go far wrong. Well, that's the easy part. To try and un-muddy some of the waters, here is some more specific advice.

Why was the Act brought in and when did it become law?

The Act brought together several other acts to make it easier to enforce and understand. It also serves to bring all forms of discrimination under one umbrella and therefore make it harder to discriminate and easier to prosecute. It became law in April 2010.

What are the main changes under the Act?

- Improved protection for particular groups
- Increased scope of prohibited discrimination
- New public duties to reduce systematic inequality and discrimination
- Improved powers of tribunals

What are the key changes to the Act?



- Improved protection for disabled people
- New grounds of discrimination arising from disability and indirect disability discrimination
- Protecting people with disabilities from discrimination in the recruitment process (the bill) makes it unlawful to ask applicants about disabilities except in specific circumstances
- Protects carers from discrimination
- Increasing the number of accessible taxis

“Put a plan in place which will highlight your access problems, identify what you have done already and put a time frame in place for improvements”

The Act talks about ‘Protected Characteristics’ – what are they?

The ‘Protected Characteristics’ in the Act are: age; pregnancy & maternity; disability; gender reassignment; marriage and civil

partnership; race; religion & belief; sex; and sexual orientation.

The Act talks about ‘prohibited conduct’ – what is that?

There are four main types of discrimination:

- **Direct Discrimination**

If person (A) treats person (B) less favourably than he would others

- **Harassment**

A engages in unwanted conduct (physical, verbal or psychological) in relation to B's ‘Protected Characteristic’

- **Indirect Discrimination**

A applies a Provision, Condition or Practice which would be discriminatory

- **Victimisation**

A victimises B by subjecting him to detriment.

Plus one other:

A person (A) discriminates against a disabled person (B) if:

- 1) A treats B in a particular way
- 2) Because of B's Disability the treatment amounts to a detriment
- 3) A cannot show that the treatment is a

proportionate means of achieving a legitimate aim.

It is important to remember that the Act applies to one and all. It is important that any person who acts as a service provider, employer or landlord look at the Act and how it applies to them and act accordingly.

So, to ensure you are complying with the Act your club should complete the following checklist:

- Look at your practices policies and procedures and make sure they are updated to include the Act
- Carry out an access audit on your property to highlight access issues and look at your practices, policies and procedures
- Put an access plan in place which will highlight your access problems, identify what you have done and put a time frame in place for improvements

If challenged these measures mean you can demonstrate a willingness to work within the Act. If you have any questions on how this legislation affects your club, please do not hesitate to contact me at Access2All on 0786 276 2276.

Q A club down the road from us has just had a problem with dishonest staff – how can we ensure our club is fully protected in this area?*

Andy Kitchener, Aon Relationship Manager for CIU, responds:

Theft by an employee or club official is thankfully relatively rare but nonetheless we see a number of these claims every year.

These crimes are particularly upsetting as they are often committed by people considered to be close friends so discovering that money or stock is missing often comes as a massive shock.

We all think we are reasonable judges of character and these situations often leave you questioning your own judgement and wondering how you could be so wrong. Also these matters can be extremely delicate in that they affect personalities within the club so care needs to be taken.

We, of course, can only give advice from an insurance perspective. What should you do if you suspect internal theft is going on?

- You should always contact the police in the first instance
- You should then contact your insurance broker to report the claim



When you discover any act which may give rise to a claim you should immediately take steps to prevent further loss

- You should then call your insurer's legal expenses team to again report the incident and obtain any advice from them regarding disciplinary action to be taken against the employee/official.

For an insurer to ensure ALL claims are paid promptly and without incident then you will have need to comply with all conditions of your insurance policy.

No matter who provides your club insurance there will be conditions attached and these can change over time so should be reviewed each year. Making the small print BIG print so to speak.

We thought it would be useful to highlight some typical conditions which may appear in policy wording. You should of course refer to your own club's policy wording for a definitive guide.

There will be special conditions which make you aware of the checks and systems you should have in place. If you aren't operating in this way then the claim could be repudiated.

For example, one of the most common reasons a claim can fail is that the club has failed to get adequate written references for employees or officers.

Typical conditions include:

- The fraud or theft would need to be committed during the Period of Insurance, even if it is discovered later. Your policy may have a maximum timeframe after which claims can't be made
- When you discover any act which may give rise to a claim you should immediately take steps to prevent further loss

- Before engaging any employee or club officers a satisfactory written reference should be obtained covering their previous employment. This may need to be produced in the event of a claim
- There could be a stipulation that money is handed to an authorised employee or banked within a specified time frame, e.g. 24 hours or within three days of receipt
- Cash book entries and other records of money received should be fully checked on a regular basis. This is often stipulated as every month at least
- Often there is a condition that stock should be independently and physically checked at least annually

You should be aware of some of these conditions before a claim is made rather than afterwards when it may be too late.

It is important to make sure that you understand your obligations and discuss them with your insurer if necessary.

Do you have a club-related problem that you think the Club Journal expert panel can help you with? If so, please send your question or query to justin@clubjournal.co.uk and we'll help you get the advice you need.

*Whilst care has been taken in the production of this letter and the information contained within it has been obtained from sources that Aon UK Limited believes to be reliable, Aon UK Limited does not warrant, represent or guarantee the accuracy, adequacy, completeness or fitness for any purpose of this or any part of this letter and can accept no liability for any loss incurred in any way whatsoever by any person who may rely on it. In any case any recipient shall be entirely responsible for the use to which it puts this letter. This letter has been compiled using information available to us up to 15th May 2015.

NEWS IN BRIEF

CORCA discusses PRS/PPL fee structure at latest meeting

The Committee of Registered Clubs Associations (CORCA) – comprised of 11 private member club governing organisations – held its latest meeting in London in March with several members of the CIU in attendance, including President George Dawson CMD, Vice-President John Tobin, General Secretary Ken Green CMD and Office Manager and CORCA Secretary Stephen Goulding.

One of the key discussion points was the issue of PRS/PPL fees and ensuring that members receive the best possible deal. A meeting between CORCA and PRS will be requested to further discuss the matter.

Wetherby to host CIU Charity Raceday on November 14

One date to put in your diary for later in the year is Saturday, November 14 when the Union will be returning to Wetherby for its National Charity Raceday after last year's record-breaking meeting.

A total of 1,843 CIU Racing Club members attended the raceday last year and Union President George Dawson CMD is hoping to break the 2,000 barrier this time around.

Last year's event raised a total of £3,686 for the CIU Education Programme with the racecourse and their caterers, CGC Events, each donating £1 for every CIU member in attendance.

For further information on the CIU Charity Raceday at Wetherby or the CIU Racing Club, please contact Sean Ferris on 01753 272 022 or email: sean@clubjournal.co.uk

APPG AGM/election of officers to take place in June

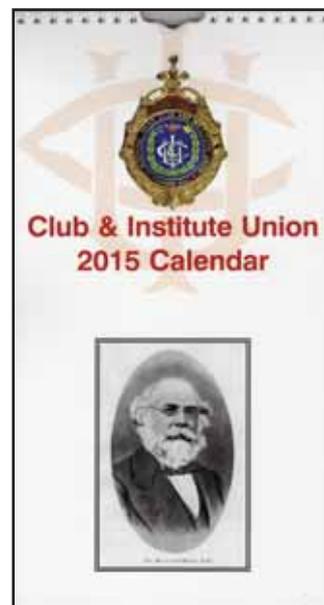
The next meeting of the All-Party Parliamentary Group for Non-Profit Making Members' Clubs will take place on Tuesday, June 16 at the House of Commons. The meeting will incorporate the body's AGM and election of officers.

THE UNION WANTS YOUR PHOTOS FOR THE 2016 OFFICIAL CALENDAR

This year the Union is running a photo competition with the winning entries to be featured in the Official 2016 CIU Calendar, sponsored by Aon.

We're looking for 12 outstanding images – one for each month – which demonstrate just what Union clubs are all about. Whether it's a great shot of the exterior of your club, an image of a special event, or a photo of one of your members displaying their sporting prowess on the green baize, we're looking for photographs which will give inspiration to club members up and down the country whenever they look at their CIU calendar.

You can either submit your photos digitally to info@wmciu.org with the subject line 'Calendar Competiton' or send printed copies through to: Calendar Competiton, CIU, 252-254 Upper Street, London, N1 1RY.



Date set for next Branch Secretary event at Head Office

The next Branch Secretary event will take place at CIU Head Office in London following the positive feedback received after the earlier meeting held in 2014

October 5-6 will see the Union's Branch Secretaries assembling at Head Office



The next Branch Secretary event at CIU Head Office will take place on October 5-6.

The full programme is yet to be finalised but will include guest speakers as well as talks by NEC members and Head Office staff who will cover a range of subjects, including the new CIU Education Programme, changes to pension arrangements and the Union's Constitution.

This follows the Introduction/Induction event for Branch Secretaries held last November which saw Aon, the Co-op Bank, Dransfields and Smart Energy giving presentations,

For most of the Branch Secretaries, it was

their first visit to Head Office and saw a variety of topics covered, including the ongoing projects being developed to generate increased revenue streams for the CIU, improved IT systems and improved lobbying and raising awareness of the Union with MPs and external companies.

The Union President, George Dawson CMD, introduced and presided over the November event, as well as chairing an interactive session on the roles of the National Executive Committee and Branch Secretaries.

Full details of the 2015 event will be sent out in due course but please register with the Office Manager for your attendance.

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DELIVERING MORE

Kevin Paterson, Category Marketing Manager, Wines, Spirits and Soft Drinks for Carlsberg UK, looks at how the brewer aims to support CIU clubs

As one of the UK's favourite brewers, being 'customer-centric' is absolutely fundamental to the way we operate. As a supplier, we have a huge responsibility as we know our pubs and clubs rely on us. That's why we work closely with our customers to make sure they offer the right drinks, at the right price along with the right levels of support.

Quite simply, We Deliver More. We offer a better range, better service, better deals and better support than any other national brewer – and to top it all off, we are the only national brewer to have our own distribution network.

We know that customers like choice. On the bar, they like to see their familiar and trusted favourites, but they also like the opportunity to try and experiment with less familiar brands. Over the last few years, we have built up what is arguably, the very best range of beers.

From the Official Beer of the England football team, Carlsberg, to San Miguel, the best-selling world lager, through to Holsten Vier – we are proud of our excellent range of beers which we know you, our customers, value.

It's not just lager – Carlsberg UK is the only national brewer to proudly hold the Cask Marque Distribution Charter. We are a national distributor of cask ales, wine, spirits and soft drinks. In fact, did you know that we distribute one in five pints of cask beer sold in the on-trade every year, so you can be safe in the knowledge that when you order from us, the beer will arrive with you in the very best condition, having been treated with the care and attention it deserves. Our range of Tapster's cask ales is second to none. We represent over 55 permanent ales from regional and micro brewers as well as over 100 seasonal beers throughout the year, offering a

fantastic range to all our customers.

And of course, with the launch of Somersby Cider and Somersby Flavours in the on-trade, we can now offer outlets great tasting, mainstream ciders, which will benefit from significant marketing support in the coming months. Cider has seen huge growth in recent years driven by modern and premium brands. New product launches have driven growth in packaged cider, particularly flavoured variants. The category is evolving with new modern brands like Somersby leading the way, so now is a great time to refresh your range.

Within our Crown Cellars range of wines and spirits we offer a range of entry level exclusive wines designed to provide your customers with great quality wine for any occasion. Whether you choose to opt for the classic presentation of our Invenio wines or take the plunge with our funky O&E range you can rely on these ranges to provide great value.

We also offer an extensive choice of exclusive wines from around the world, with a wide range of styles and price points so whether your customers prefer New World, Old World or to indulge in a glass of bubbly we can guarantee that you will be able to find great quality wines that will offer a point of difference for your club and we will even sort out your drinks lists for free!

Within our carefully selected spirits range we take pride in offering a choice, from world class big names to niche brands, premium brands to great value alternatives. We can help you achieve the maximum return from your spirits sales, no matter what the style of your venue. Our full range of wines and spirits can be viewed online at:

www.crowncellarwines.co.uk

And let us not forget soft drinks which can be an undervalued category in the On-Trade but it has huge profit potential when it is done well. At Carlsberg UK we can help you achieve the full potential of this category for your

business. We stock a wide range of essential brands that achieve maximum return for you. Working in partnership with global brand owners we can provide easy to implement advice on ranging, in outlet staff training and promotional support as well as the competitive commercial terms on essential bar call brands that you would expect.

And it doesn't stop there with our online portal www.carlsbergwedelivermore.co.uk

We offer practical solutions for businesses to help drive more people, more often, spending more. This includes free HR support, glassware, point of sale and a variety of face to face and online training courses.

And you don't just have to take my word for it – Ackroyd Street WMC changed their supply to Carlsberg UK just over four years ago and have never looked back. They now buy everything from us and we have a great trading relationship.

Club Secretary Daniel Nichols says: "We have found dealing with Carlsberg UK a breath of fresh air. It is so simple for us to have everything delivered on one lorry and paid for on one invoice.

"The range and support available has been excellent and our Sales Development Manager Ian Burrows is always there for us when we need him. A standout success for us has been Holsten Vier which has now become a firm favourite with our members.

"We were delighted to hear that following Carlsberg UK recently becoming a preferred supplier to the CIU and as a Holsten Vier stockist we will be able to take part in the inaugural Holsten Vier National Darts tournament, with a chance of playing in the finals at Riverside! We have come to see Carlsberg UK as more of a partner than a supplier and we look forward to this relationship going from strength to strength."

To find out more about how we can support your club please call us on 0845 371 0199 or visit: www.carlsbergwedelivermore.co.uk

Carlsberg UK's key portfolio of drinks



DO YOU FEEL YOUR CLUB'S ELECTRIC BILLS ARE FAR TOO HIGH?

Enderby & District Social Club are amongst many clubs who have dramatically reduced their electricity spend from £1,000 per month down to just £700 with Smart Energy's Eco Voltage Optimiser!



Bob Mackness

Bob Mackness, Secretary of Enderby & District Social Club, Leicester and his committee were concerned about their club's high electric spend and like many clubs were looking at ways to best try and keep their energy spends to a minimum knowing that their bills were just going to keep on increasing with inflation.

For the majority of clubs the electric and gas spends are probably the biggest overhead they face therefore it is vital to keep those bills under control and reduce them where necessary.

Bob Mackness contacted Smart Energy for a free site survey to see how we could help the club save money.

The club was running throughout at **240 volts** and considering this was well over the standard requirements of **220 volts**, Bob and his committee were quick to realise that the club was spending in excess of what they really needed and why their electric spend stood at a huge £1,000 per month.

Smart Energy installed a Voltage Optimiser back in August last year and the club has not looked back since. Bob says: 'We were expecting savings of around **£150 per month** based on Phil Towndrow's Smart Energy savings proposal at a minimum 12%

reduction over the year. We have been delighted with the results as this has doubled as time has gone by and our club's electric bills are now living proof of this.

"It has been a worthwhile investment against a quick payback and the club now has extra cash each month from our investment.

"The unit is a winner all round and I urge all clubs who wish to save money to contact Smart Energy for their advice and a survey."

Ernie Clarke, Secretary of Old Oscott WMC, Birmingham,

contacted Smart Energy regarding our 'Free Air Cellar System' as the club had a very large cellar with a cooler that was running 24/7 and costing the club a third of their electric bill every year just to cool their beer.

Ernie and his committee were



Ernie Clarke

very interested in our system which uses the cold air from outside (when 10 degrees and below, from October through to May) both day and night to cool their beer for next to nothing.

After a survey was conducted, we installed a Free Air Cellar System in November which cut the club's cooler cost from 70p to just two pence per hour and in just seven months the club saved a huge **£1,759**, equating to a reduction in the electric bill of **£251 per month!**

Ernie states: "Smart Energy's Free Air Cellar System has proved significant savings for our club and I am sure there are many clubs out there who have cellar coolers running all the time and the older they are the more money they will be costing your club to run.

"In times like these club committees need to be thinking smarter to invest to save for their clubs' future and the return on investment of just 12-18 months makes this system a very good money saving product indeed."

Amy Alvarez of Smart Energy goes on to state: "We have advised so many clubs to save money over the years and it's nice to know we have been able to make a difference as this is ultimately why we are here as your National Accounts Supplier.

"Our team is here to help to reduce your bills and manage your club better. If you are concerned about costly cellar coolers or you have old fuel-guzzling boilers that are costing you thousands and mean you have to heat all your club rooms instead of just the ones you want to heat, then please get in touch for a free survey.

"Smart Energy can now offer all

clubs with a large south-facing roof FREE Solar, with no capital needed.

"We are now taking enquiries and realistic savings of £125- £150 per month can be easily achieved and when combined as a package with our other energy-saving products this will really transform your club in dramatically reducing your overheads."



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for more information please call our
'Smart Energy Team' on **0800 0730041**
or email at info@smartenergyprojects.co.uk

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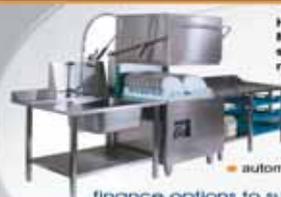
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9-17 Bloomfield Road, Blackpool FY1 6DH.
Tel: (01253) 343 508

Extends a warm welcome to all CIU associates and bona-fide guests.

FREE ENTERTAINMENT

7 nights throughout the summer season (weekends winter).

Change of artists nightly. Coach parties welcome.

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BLACKPOOL ROYAL BRITISH LEGION CLUB

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Enjoy your visit with us at the club.

Good all-round entertainment.

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Sec: Mr K Teasdale or Treasurer Mrs R Thomas

Club: (01253) 626 308; Office: (01253) 290 322

www.blackpoolrbl.co.uk

email: blackpoolbritishlegion@gmail.com

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128 Bloomfield Road, Blackpool FY1 6JW

Free entertainment seven nights a week along with your favourite games

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The club is on one level with disabled toilet facilities.

Coach parties and football fans welcome.

Contact Secretary on (01253) 344583

KNOTT END WORKING MEN'S CLUB

Offers a great welcome to CIU members and parties. Why not try

• a visit to the seaside • a ferry ride to Fleetwood

• a bowling green competition

or just our good food and entertainment.

SALISBURY AVENUE, KNOTT END-ON-SEA, LANCs.

Bar telephone (01253) 810362

Telephone Secretary Mrs Karen Bradford in the

office for dates and details – (01253) 812226

ROSEGROVE UNITY Working Men's Club

Holme Lodge, Rossendale Road, Burnley,

Lancs, BB11 5DL.

Situated 2 minutes from Junction 9 on M65.

Large car parking space available.

Entertainment Friday, Saturday and Sunday.

Bookings must give 14 days' notice.

contact Secretary on 01282 431 363 or

e-mail rosegrove20@gmail.com

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Office (01282) 835 429

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Clapham House, 48 Seaside, Eastbourne, East Sussex BN22 7QL.

A warm welcome is guaranteed to all CIU associates and guests. A good selection of reasonably priced beers and spirits available. Temporary membership can be arranged at the door for all holiday makers.

Large groups or coach parties are welcome with prior arrangements. Situated 5 minutes walk from the beach.

Please contact secretary on (01323) 727703.

EASTBOURNE WORKING MEN'S CLUB

102/104 Firle Road, Eastbourne BN22 8ET.

Tel: (01323) 723322

Email: ewmcltd@gmail.com

www.ewmc.org

Visit the one and only workers' club in our lovely South Coast town. We have live music, raffles, bingo, darts, snooker and pool. See our website for coming events. A warm welcome to CIU members all year round.

Littlehampton Trades & Labour Club

Wick Street, Wick, Littlehampton

BN17 7JH. Telephone (01903) 714 054

A warm welcome awaits all visitors. Facilities include darts, crib and Sky TV. Catering for private parties can be arranged (14 days' notice please). Live entertainment every Saturday. Coach parties welcome with prior notice, please contact the Secretary.

ESSEX & EAST ANGLIA

COMRADES SPORTS & SOCIAL CLUB, CLACTON

A warm welcome awaits at both our premises.

205 Old Road, a short walk from seaford, has live entertainment Saturday evenings, disco Sunday afternoons, back garden and car park. 9 Colne Road is one minute from sea front. Live entertainment Tuesday, Thursday, Saturday afternoons and Saturday evenings. Pool, darts, raffles and bingo at both. Coach parties welcome by ringing the Secretary in advance

on (01255) 423 314.

HUNSTANTON (NORFOLK) UNITED SERVICES SOCIAL CLUB

A warm welcome to all visitors. Large enclosed garden and car park with sea views. Three snooker tables, also pool table and darts. Bingo Mondays and Thursdays and one game Saturday evening. Live weekend entertainment. Catering arranged on request. Disabled friendly. Close to Sandringham Royal Estate, Coaches welcome midweek.

Contact Club Steward on (01485) 533360.

SHERINGHAM TYNESIDE CLUB

95 Station Road, Sheringham NR26 8RG

Safe beer garden and parking. Great home-made food at great prices seven days a week. Coaches welcome, contact the Secretary in advance on

(01263) 822570

Naval & Military Club (Southend-on-Sea)

20 Royal Terrace, Southend SS1 1DU.

Tel: (01702) 347169

A warm and friendly welcome awaits you. Large rear garden and roof terrace with fantastic views overlooking the seafront and estuary. Live entertainment Saturday nights and Wednesday afternoons. Hot and Cold Food available every day of the week. Local Real Ale Club of the Year. Coach parties welcome but must contact the Secretary/Chairman prior to the visit.

WALTON-ON-NAZE RBL CLUB

Vicarage Lane (off High Street)

Visiting the seaside?

Our newly refurbished and refitted club extends a warm welcome and friendly atmosphere. Two minutes from beach front. Good range of drinks and bar snacks available

New memberships available.

CIU and RBL affiliated coach parties welcome!

Free finger buffet for 49-seater coach visit!

Upgraded buffet at a discount.

Contact Secretary on (01255) 674153

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The largest club on the South Coast

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Visiting clubs welcome. Live bands on Saturday nights and food, darts, snooker and pool available all week.

Please contact the Secretary on (023) 92472624

email: workingmens.ins@btconnect.com

website: www.workingmensclubleighpark.co.uk.

Newport (I.W.) Social Club

13-14 Lower St James Street, Newport,

Isle of Wight PO30 5HB. Tel: (01983) 527 291

Situated in the centre of town, with a warm friendly atmosphere where you can bring family and friends.

Open all day, function room, snooker room, darts, pool and jukebox. Kitchen now open 7 days a week for hot and cold food. Coach parties always welcome by prior arrangement.

COWES COMBINED SERVICES & SOCIAL CLUB

85 High Street, Cowes, Isle of Wight PO31 7AJ.

A warm and friendly welcome is extended to all visitors.

Situated on the sea front with panoramic sea views from the stage dining area, the club has one of the best views in the country. Ideal for parties and outings.

Freshly prepared meals available 7 days a week.

Disabled facilities. Coach parties very welcome,

please notify Secretary or bar manager in advance. Entertainment Friday and Saturday evenings.

Tel: (01983) 716482

email: cowesscc@onwight.net

HEREFORD & WORCESTERSHIRE

Hereford Welsh Social Club

1 Hinton Road, Hereford, HR2 6BL.

Tel: (01432) 269038/285974.

Email: herefordwelshclub@hotmail.co.uk

A friendly welcome is extended to all Associate Members. Live Entertainment every Saturday evening.

Hot and cold food available. Coaches welcome (please contact Secretary prior to your visit).

Please visit our website:

www.herefordwelshsocialclub.co.uk

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Contact Secretary, Les Walker on (01432) 356 529.

email: richmondclubsecretary@btconnect.com

KENT

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Telephone (0208) 303 2163

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(Please give advance notice).

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134 BURNT ASH LANE, BROMLEY.

Tel: (020) 8464 3638 (Office); (020) 8460 6348 (Club)

Located close to A21 and A20. A warm welcome is extended to all visitors. Two bars serving a wide range of drinks. TV in bar and the lounge. Purpose-built snooker room with four tables. Live entertainment Saturday and Sunday evenings. Coach parties by prior arrangement with the office.

LEEDS & WEST YORKSHIRE

Belle Isle WMC

Belle Isle Road, Leeds LS10 3PE.

Warm and friendly club with large car park, good value beer and large concert room. Live bands Friday, Saturday and Sunday. Coaches welcome.

Contact Secretary on (0113) 2718 768.

Visiting Blackpool or Yorkshire Coast? Haydock Park or York Races?

Then call at: Eland Working Men's Club

Roseberry Street, Eland, West Yorkshire HX5 0HT

For your breakfast on the outward journey. And for an evening's splendid entertainment on your way home. We are only 2 miles from Junction 24, M62 on the A629. A warm welcome extended to all Associate Members. Live entertainment on Saturday and Sunday evenings. Dancing on Thursdays to our resident organist. Fully modernised Concert Room and Lounge. Excellent Games Room. Floodlit Bowling Green. Large Car Park. Coach Parties welcome – please let us have 14 days' notice in writing to the Secretary Steve Graydon. Tel: Club (01422) 373 023. www.elandwmc.web.com. Telephone pre-bookings to be confirmed in writing to the Secretary.

SWARCLIFFE WORKING MEN'S CLUB

Swarcliffe Avenue, Leeds LS14 5DE

A warm and friendly welcome always assured in the comfortable surroundings of our recently refurbished club. Live entertainment every Friday, Saturday and Sunday evening. Relax in the quiet of the lounge or try a game of snooker on one of our three superb tables. Big screen Sky Sports TV.

Planning a day at the races?

York, Wetherby, Ripon.

We are 2 minutes from the A64 and 5 minutes from the M1. Breakfast and evening meals for large parties available by appointment.

Contact: Glen Doyle (Secretary) – (0113) 2959100

LEICESTER & EAST MIDLANDS

SAFFRON LANE ESTATE WMC

429 SAFFRON LANE, LEICESTER, LE2 6UF

Welcomes all CIU members to our friendly club here in Leicester. Only 5 minutes from the M1 junction 21 and close to the racecourse and the football, rugby and cricket stadiums. Clean, comfortable and fully air-conditioned. Please visit our website where you will find details of all our facilities and activities.

www.saffronlanewmc.co.uk

Nottingham Oddfellows Club

89 Humberstone GATE, Leicester.
TELEPHONE: (0116) 262 0181
262 5404 (Evenings) - CIU Affiliated
City Centre Club

Coach park right outside premises 2 minutes from centre of Leicester. Coach parties and parties always welcome.

Food supplied hot or cold - 7 days' notice or please phone prior to visit. Children welcome. Dances Monday, Tuesday and Friday. Entertainment available. Phone or write to Secretary Eric Johnson

SKEGNESS EX-SERVICE CLUB

2 Grand Parade, Skegness, PE25 2UN.
Telephone: (01754) 762113

Located on the seafront near the clocktower, 2-3 mins from town centre. Lounge bar, pool/children's room, 1st floor patio area. Reasonably priced beers/lagers and house doubles. Selection of relaxing baps. Live entertainment every Saturday (Sundays main season). Open 11.30-11.30 most days. Pre-booked coaches welcome - come to a completely refurbished 21st century club.

LONDON

THE HAMMERSMITH CLUB

Rutland Grove, London W6 9DH

10 mins' walk from Fulham FC and less than 25 mins by local transport to Chelsea and QPR. A warm and friendly welcome to away fans looking for good hospitality and a relaxing drink.

Also 20 mins to Westfield, Europe's largest shopping centre and 30 mins to West End theatres.

Contact Thomas on 07798 735267 or visit www.hammersmithclub.co.uk

HARROW ROYAL BRITISH LEGION

Northolt Road, South Harrow HA2 0DW.

Extends a warm welcome to all Associate members and guests. Situated 10 minutes from the A40 and 20 minutes from Wembley Stadium. We have live bands every Saturday and Sunday night. Catering on request. Coach parties welcome with prior notification to Kath or Roy Roberts. Telephone: (020) 8422 1222.

HAYES WMC

Pump Lane, Hayes, Middlesex UB3 3NB.

Telephone: (020) 8573 1721
e-mail: bobdaybell@aol.com

Why not visit the flagship of clubs in the South? Ascot, Kempton Park & Sandown racecourses all nearby. Live bands every Friday and Saturday night. Late night cabaret last Saturday of every month, at least 3 acts, charge for entry, late bar. Catering available weekends, orders taken in advance to your requirements.

Visit our website:

www.hayesworkingmensclub.com

for our full entertainment programme.

Coaches welcome by prior arrangement with the secretary.

NORTHAMPTONSHIRE & CAMBRIDGESHIRE

St James Working Mens Club

Weedon Road, St James, Northampton.

A warm welcome awaits all club members. Lounge, Games Room and large Concert Room. Parties welcome, catering if required by prior arrangement. 5 minutes M1, Junction 15A. Please contact Secretary Mrs P. Webster.

Tel: (01604) 456 602 www.stjameswmc.co.uk

SHEFFIELD & SOUTH YORKSHIRE

ARMTHORPE CORONATION CLUB

Tranmoor Lane, Armthorpe, Doncaster DN3 3BS.
Handy for racecourse and Doncaster Rovers. Close to M18. Big screen TV, entertainment every weekend. Ring Club Secretary Alan Jones on (01302) 831 393.

Arundel Ex-Servicemen's Club

City Road, Sheffield

A friendly Club close to Town Centre Facilities include a 500 seat Concert Room, two other lounges and a Games Room. Great Cabaret every night except Tuesday and Wednesday. Coach parties please contact Mr B. Simmonite. Children allowed up to 10 years Catering for Buffet if required.

Telephone: (0114) 239 7151

CARCROFT VILLAGE WMC

Chestnut Avenue Carcroft, Doncaster DN6 8AG
Extends a warm welcome to all CIU affiliated members. Coach Parties welcomed by prior arrangement. 1 mile from A1 and close to M1, M18 and M62. Top class entertainment every weekend. Handy for Doncaster Races and trips returning from North or South coastal routes. Big screen TVs and live football
All enquiries to Jim Hutchinson, Secretary on (01302) 725497; email secretary@carcroftvillagewmc.com, website www.carcroftvillagewmc.com

HAWTHORN RECREATIONAL & SOCIAL CLUB

Goodison Boulevard, Cantley, Doncaster.

Tel: (01302) 535 995

Easily accessible for the Racecourse. Big screen Sky TV. Artistes on Saturdays.

INTAKE SOCIAL CLUB

Craithie Road, Doncaster DN2 5EG.

We are the closest club (5 minutes' walk) to Doncaster Racecourse. We can get racing tickets for you. Bar snacks available. Tremendous value for money bar prices. Contact Secretary Tom Forester in advance on: (01302) 320 036 or email intakesocialclub@yahoo.co.uk

SURREY

EGHAM UNITED SERVICES CLUB

111 Spring Rise, Egham, Surrey TW20 9PE.

"North Surrey CAMRA Club of the Year 2008 & 2009"
"Finalist for CAMRA Club of the Year 2009"

Located 5 minutes from J13 M25, handy for Windsor Castle and races, Kempton, Ascot, Epsom and Sandown. 5 mins from Egham Station on the Waterloo to Reading line. Three real ale and cider festivals a year.

www.eusc.co.uk

Tel: (01784) 435120 or (07738) 714572

(Real Ale Festivals and Party Bars also arranged)

DAY OUT RACING - ESHER W.M.C.

142 Esher High Street, Esher, Surrey.

Telephone: (01372) 467 758

Sandown Race Course within walking distance. Kempton Park and Epsom also nearby.

A warm welcome is extended to all associate members.

THAMES VALLEY

Banbury Trades & Labour Club

32 West Bar Street, Banbury, Oxon OX16 9RR.

Tel: (01295) 254 168.

A warm welcome is extended to all Associates. Coach parties welcome with 14 days prior notice to Secretary Joan Conley. Live entertainment on Saturday night. Food available. Please contact Secretary with your booking.

WALES

CARDIFF WEST END SOCIAL CLUB

COWBRIDGE ROAD WEST, ELY, CARDIFF CF5 5BY.

A very friendly welcome to CIU Associates and their families from CARDIFF'S PREMIER SOCIAL CLUB. 10 minutes from M4. 15 minutes to city centre. Millennium Stadium, Cardiff International Arena, St. David's Hall/ Centre, Cardiff Bay.

Live entertainment every Saturday night with

Bingo/Raffle/Tote/Disco

FULL SKY SPORTS/RACING UK

Hot and cold food available.

COACH PARTIES MOST WELCOME.

Telephone: (029) 2059 4004

Bettws Social Club

Lambourne Way, Bettws, Newport, Gwent.

A warm friendly welcome assured to all CIU affiliated members and guests.

Less than 10 minutes from junction 26 of the M4.

Coach parties welcome by prior appointment.

Live entertainment every

Saturday evening. Catering can be provided by arrangement. Tel: (01633) 858 780.

Going to Premiership Swansea City or racing at Ffos Las? Visit

MORRISTON WMC

11 Slate Street, Swansea SA6 8AA.

A friendly club which makes visitors welcome. Liberty Stadium 15 minutes, Ffos Las 45 minutes, Ospreys 15 minutes. 10 minutes from M4 Junction 45. Coach parties welcome with advance notice.

Ring (01792) 771580

Rogerstone and Bassaleg Social Club

1 Tregwylm Road, Rogerstone, Newport NP10 9DW.

A warm friendly welcome assured to all CIU affiliates and guests, less than 10 minutes from junction 27 of the M4. Coach parties welcome by prior appointment, live entertainment every Saturday evening. Telephone: (01633) 893 508.

WARWICKSHIRE & COVENTRY

BEDFORD EX-SERVICEMEN'S SOCIAL CLUB & INSTITUTE

Rye Piece, Bedworth, Nr. Nuneaton,

Warwickshire. Tel: (024) 7631 3236

Extends a warm welcome to all associates. Restaurant facilities Monday to Saturday - Bar snacks also available. 6 minutes from junction 3 of M6. Approx. 5 miles to Coventry City. Saturday/Sunday night entertainment, live music, bingo, bar and lounge. Contact Secretary for bookings.

Willenhall Social Club

Robin Hood Road, Coventry CV3 3BB.

Secretary: (024) 7630 1222 or 7630 3278.
Welcome to all Associate Members. Entertainment every Saturday and Sunday night in concert room (seats 600). Bar, games room and luxury lounge facilities. Large car park. Hot and cold snacks available. 10 minutes from City Centre. No Children Allowed. Coach parties apply to Secretary.

HEN LANE SOCIAL CLUB

Beacon Road, Holbrooks, Coventry CV6 4DS.
5 minutes from M6 Junction 3, 10 minutes' walk from Ricoh Arena, minibus from club on match days. Excellent function room and facilities. Hot and cold snacks available at all times. Prior notice required for coach parties and catering (menu sent on request). Please contact the Secretary. Tel: (024) 7672 4830; Office: (024) 7672 4832.

WEST COUNTRY

THE ANZAC CLUB

Anzac Street, Dartmouth, Devon TQ6 9DJ
(01803) 832661

A warm and friendly welcome awaits all affiliated members and guests. Coach parties welcome, please give 14 days' prior notice. Catering for buffets can be arranged. Situated behind St Saviour's Church. Please like us on Facebook.

Poole Labour Club

22 Wimborne Road, Poole, Dorset
Tel: (01202) 674 059/686 256

Offers the 3 S's to all affiliated members, Sea, Sand and Speedway! Centre of Poole, 20 minutes from Bournemouth, 2 minutes from Poole Stadium for Speedway and Greyhound Racing. Good beer, warm welcome, open all day. Entertainment on Saturday nights, Tuesday Tea Dances.

Darts, Skittles, Snooker, Pool and Dominoes games can be arranged. Certain restrictions apply to children. Contact Secretary for details.

WESTON-SUPER-MARE WMC

Orchard Street, Weston-super-Mare.

Telephone: (01934) 418 202

A warm welcome is extended to Associates and their families in Weston's premier club. Situated in the town centre and close to the sea front. Live entertainment every Saturday and Sunday evening, Sunday, Tuesday and Wednesday afternoon Bingo (Friday, Saturday and Sunday). Buffets arranged. Large downstairs concert room seating 250.

Coach parties welcome including a Saturday. Please contact the Secretary giving prior notice of visit. Open all day.

WEYMOUTH WMC

MITCHELL STREET, WEYMOUTH,
(Harbour End Of Town)

Less than 5 minutes from the beach!

We welcome all CIU affiliated members.

Music Friday & Saturday evenings,

with Bingo fliers on these nights.

Plus the usual club activities.

Restaurant now open.

Tel: (01305) 786 392 or (01305) 787254

www.weymouthworkies.co.uk

WEST MIDLANDS & BIRMINGHAM

REMEMBRANCE CLUB LTD

10 CHESTER ROAD, CASTLE BROMWICH,
BIRMINGHAM B36 9DD

Extends a warm welcome to all Associate Members.

Live entertainment every Saturday and Sunday evening. Line Dancing Mondays. Ballroom Dancing Tuesdays. Large comfortable lounge. Games Room.

Ample parking. Close to M6/M42

(nr. Spaghetti Junction). Coaches by arrangement.

Contact the Secretary. (0121) 747 5256 / 747 2943

Yardley Wood Social Club

118 School Road, Yardley Wood,
Birmingham B14 4JR.

Club Tel: (0121) 474 2026 Sec: (0121) 474 3725

Visit our brand new website:

www.yardleywoodsocialclub.com

Two large TV screens, 6 snooker tables,

bingo and weekly entertainment, bowling green.

Function rooms available

for hire and catering.

Large car park at rear of the club.

Associate members welcome.

YORKS (N&E) & NORTH EAST

BEECHWOOD, EASTERSIDE & DISTRICT SOCIAL CLUB

Broadwell Road, Easterside, Middlesbrough TS4 3PP. (Opposite The James Cook University Hospital) Live music every night with bingo, totes and raffles. Large bar with 4 snooker and 2 pool tables, 2 dart boards and all Sky sports channels. Two smoking areas with heated Beach Huts. Coach parties welcome with prior notice to The Secretary. Tel: (01642) 318789. Check the website it's all on there, www.beadsclub.co.uk

Going to watch Sunderland or Newcastle United? Visit

BELMONT CLUB & INSTITUTE

Grange Road, Carrville, Durham DH1 1AJ Friendly club. Football and other sports supporters welcome. Large screen TVs. Coach parties by arrangement. Tel: (0191) 386 1487

CENTRAL WMC

7 Beaumont Street, Darlington Tel: (01325) 464054

Situated near town centre, five minutes from A1(M). Associate members and coach parties are welcome as are football and racing followers. Please give prior notice. Live entertainment and catering by private arrangement. Room available for birthdays, engagement parties, wakes and weddings.

CHILTON & WINDLESTONE WMC

Darlington Road, Chilton, Co. Durham DL17 0EY Great facilities in our modern bar, lounge and concert hall. Sky Sports - Snooker - Pool - Regular Entertainment

Convenient for M/bro, S/land, N/cle football matches. Only 3 miles from A1(M), 5 miles From Sedgfield Racecourse For bookings contact the Secretary on **07789 003529** or email via our website at www.chiltonwmc.co.uk Situated on the main road in Chilton - look for the flagpole!

Middlesbrough RAOB Club (The Buffs)

51 Wilton Street, Southfield Road, Town Centre A19-A66 2 minutes. Redcar races, 10 minutes. Middlesbrough FC 5 minutes. Games Room, TV Lounge and Lounge. Live entertainment Saturday and Sunday. Disco Wednesday and Friday. 50/50 Dancing Tuesday and Thursday. A warm welcome to all affiliated members including coach parties with prior notice to the Secretary. Telephone: (01642) 860 511.

NEW YORK CLUB & INSTITUTE LTD

22-26 Blossom Street, York YO24 1AJ. Tel: (01904) 612 244 newyorkclub@btconnect.com 300 yards from station on way to racecourse. Warm and friendly welcome to all Associate Members and guests. A great place to call into before or after your visit to York. Beer garden and 42" screen with Sky TV. Parties and buffet-style catering by prior arrangement.

OSBORNE WMC

Osborne Road, Chester-le-Street, County Durham DH3 3DS. 200 yards from the station and short walk to the Riverside Cricket Ground. Evening car and coach parking facilities. Live entertainment every Saturday night. A great place to call in after your day at the races. Bingo Mondays and Fridays. Just give us a ring on (0191) 388 8679.

King Street Social Club

Phoenix House, 27 King Street, North Shields NE30 1BZ. Telephone: (0191) 2900473.

Situated on the main road from North Shields to the coast. Main bingo sessions are Tuesday and Friday evenings and Sunday morning.

Top class live entertainment every weekend supported by resident band "Soul Machine".

Coach parties welcome with prior notification to the Secretary David Farrell.

Telephone (0191) 2900474.

NORTHALLERTON & DISTRICT WMC

Elder Road, Northallerton, DL6 1NH. Tel: (01609) 772390

Email: Northallertonwmc@hotmail.co.uk

Situated in the picturesque county town of North Yorkshire, with easy access to A19 and the A1, we extend a warm welcome to CIU associates. Only 15 mins from Catterick, Ripon and Thirsk racecourses. Racing and football channels showing on four TVs. Live entertainment and bingo Saturdays and Sundays.

North Biddick Social Club

Bonemill Lane, Fatfield, Washington NE38 8AN. Excellent riverside location. Five minutes from

A1(M) with excellent car/coach parking facilities. Games room with 2 snooker tables and 2 pool tables.

Restaurant facilities and buffets catered for. Why not call on your way to see football games or cricket games in the area? Coaches welcome by prior arrangement with Secretary Michael Normile on (0191) 416 0148

Why not visit our website at www.northbiddickclub.co.uk

POPPLETON ROAD WMC

132 Poppleton Road, York YO26 4UP (01904) 793398

A warm friendly welcome assured to all CIU affiliates and guests. Wide selection of beers available, ideal for the races and close to the city centre. Bingo and raffle Fridays. Live entertainment and bingo, Saturdays and Sundays.

VICTORIA SAILORS & WMC

3 Cliff Street, Bridlington YO15 2NU Tel: 01262 605093

Warm & friendly welcome offered to all C.I.U members, affiliated members & guests. Situated town centre, 200 metres from the beach and harbour. 2 snooker tables, pool, darts, cards and dominoes. Fully functional kitchen open 7 days a week. Bingo 5 nights a week and live entertainment every Friday and Saturday. All Coach parties welcome with prior arrangements, contact Derek or Jacky for more information..

Tang Hall Social WMC

Talbot House, 25 Hull Road, York YO10 3JL 15 minutes' walk from city centre.

Excellent car parking, close to York bypass and A64. Concerts every Sunday night. Bingo and prize games five times a week. 250-seater concert room available for private functions. Games room bar with large screen TV Coach parties welcome by appointment.

Tel: (01904) 410565

City of York Tramways Employees' Club and Institute

1 Mill Street (off Piccadilly), York YO1 1PY. Entertainments Fridays, Saturdays and Sundays. Prize games. Concert room (seating 275), Games Room, Bar and live Sky Sports TV. Visiting Associates are welcome. Parties by arrangement. Telephone: (01904) 623 953

MEMBERS' CORNER

Informative articles which affect our life

by Dione Mobley

A recent report by First Direct has found that sharing your home with a partner can save an estimated £60,000 over a lifetime. But for others being single can also mean you will have a lot less money to spend. The average couple spends 24% of their income on living expenses, while singles are estimated to spend 40% of their income.

If you are on your own, it may be beneficial to let your local council authority know your circumstances. Ask if you are entitled to a discount on your local council tax or any other rebates.

As a single adult, you may become entitled to a 25% per cent discount on your Council Tax. You may also receive exemptions if you share your home with a full-time student, a child under 18 years of age or have to have a live-in carer.

Another way to save money is by installing a water meter. By using the water meter calculator at

www.ccwater.org.uk you can check to see if you are entitled to this free benefit. Or you can contact your local water provider to charge you on an 'assessed basis'.

This involves filling out a questionnaire and providing information about your current property such as the number of rooms you have and the water usage. This is not quite as accurate as installing a water meter but it can help save money on your utilities.

Planning for the worst! Everyone who owns property should have a financial plan in place for household emergencies to cover those unexpected expenses like a boiler breaking down (which has happened to me on a Bank Holiday weekend) or the worst case scenario of a leaking roof.

Start today by deciding on a figure you can afford to put away, even if it is £25 per month, and set up a standing order that pays into a savings account. By having the money leave your current account automatically you will not have to do anything and it will be empowering and reassuring to know you have a safety net at the ready should you ever need it.

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Every month we give five £10 prizes to a lucky five correct entrants.

ACROSS

- 1 Laziness of programme time with headstart. (5)
- 4 Space it out in order to be sterile. (7)
- 10 Turn-outs to be taken as policy reforms. (1-5)
- 11 Fully illuminated - so visible to Noah? (8)
- 13 New Zealander of some ardour! (4)
- 14 Stewed fruit with no top no longer an issue. (3-2-5)
- 16 Visible radiation - extract of floor, say? (12)
- 19 Aunt, better up and away (as spread). (6,6)
- 22 Following a bust - of the Queen's bust. (10)

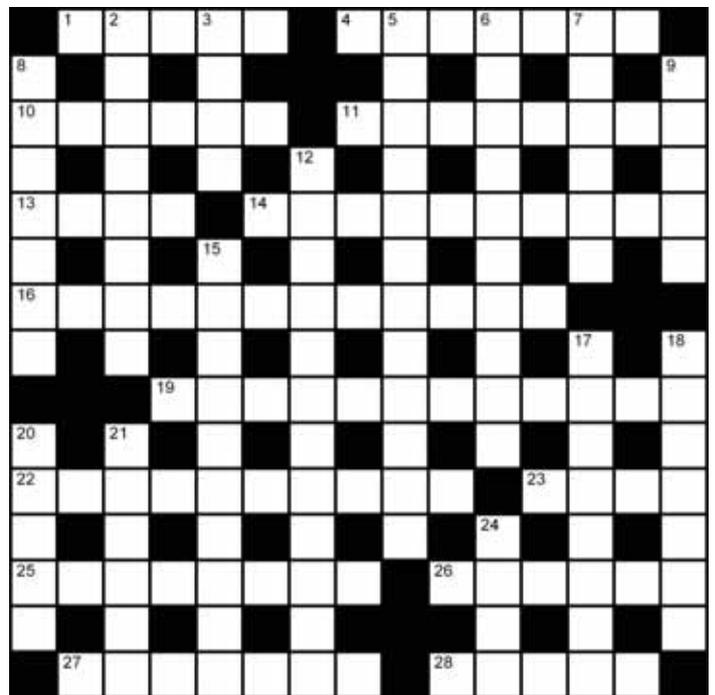
- 23 Miscellany found at back of portfolio. (4)
- 25 Throw into pail for an old master's medium. (3-5)
- 26 Sofa - could be from attendee's loss of DNA. (6)
- 27 It's light, but could be magic. (7)
- 28 Decrepit one of gold? (5)

- 7 Recessed into surface - like eggs produced indoors? (6)
- 8 Invitation to fly away.... (4,3)
- 9 Claim a bit of America. (5)
- 12 Nun burns beer in effort to be lab. heater. (6,6)
- 15 Invert real set-up to have no bearing. (10)
- 17 Lithe cat - so agile! (8)
- 18 Military index of swearing? (7)
- 20 Race place - just like a crib? (5)
- 21 Available? Not Val! More like a shrub. (6)
- 24 Rip rate to pieces. (4)

DOWN

- 2 Poppy stuff to praise miner's union. (8)
- 3 Fortunel (but not for the melody). (4)
- 5 Thin eulogist is somehow shadowing.... (12)
- 6 Pup's corset designed as a course list. (10)

Send your entry to Crossword, Club Journal, 59/60 Thames St, Windsor, Berkshire, SL4 1TX
Deadline June 25

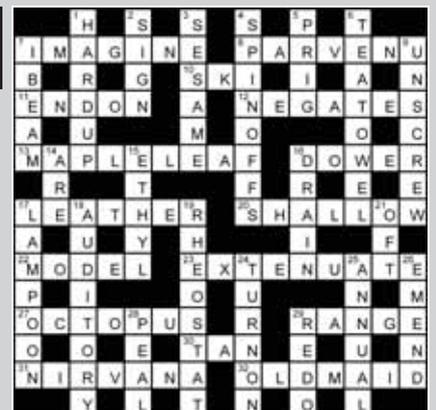


Name _____
Club _____
Address _____

CROSSWORD SOLUTION

Congratulations to the five winners of our £10 Prize Crossword for May.

- Ted Charlesworth of Harworth Comrades
- Yvonne O'Malley of Zingari Social Club
- Roger Woodward of Cowley Workers Club
- H. Shaw of Alberta Social Club
- Les Stuart of Burnham WMC





Saturday June 6, 5pm – ITV/Sky Sports 5 HD
Football: UEFA Champions League Final

The pinnacle of European club football as the original field is whittled down to the final two. Lionel Messi has been in superlative form for Barcelona – witness his two goals against Bayern Munich in the 1st leg of the semi-finals – and will take some stopping in Berlin.



Starts Tuesday June 16, 2pm – Channel 4
Horse Racing: Royal Ascot

Britain's most valuable race meeting gets underway in Berkshire. Over the five days of the meeting there will be a total of 18 Group races, eight of them in Group One, and a total of £5.5 million in prize money up for grabs. The highlight of the week will be Friday's Gold Cup.

SPORTING HIGHLIGHTS

Club Journal looks ahead to some of the key sporting fixtures coming up in June, including England's Euro 2016 Qualifier against Slovenia, Royal Ascot and the World Cup of Darts in Frankfurt

Friday June 5
6pm
BT Sport 1 HD
International Football: China U20 v England U20

Friday June 5
7:30pm
Sky Sports 5 HD
International Football: Scotland v Qatar

Sunday June 7
7pm

Sky Sports F1 HD
Formula 1: Canada Grand Prix

Sunday June 7
8pm
ITV
International Football: Republic of Ireland v England

Tuesday June 9
2pm
Sky Sports 2 HD
Cricket: 1st ODI – England v New Zealand

Wednesday June 10
7:45pm
BT Sport 1 HD
International Football: Germany v USA

Thursday June 11
7:45pm
BT Sport 1 HD
Football: England U21 v Belarus U21

Thursday June 11
8pm
Sky Sports 3 HD
Super League: Leeds Rhinos v Castleford Tigers

Friday June 12
1pm
Sky Sports 2 HD
Cricket: 2nd ODI – England v New Zealand

Friday June 12
7:45pm
Sky Sports 5 HD
Football: Euro 2016 Qualifier – Wales v Belgium

Friday June 12
8pm
Sky Sports 3 HD
Super League: St Helens v Wigan Warriors

Saturday June 13
5pm
Sky Sports 1 HD
Football: Euro 2016 Qualifier – Republic of Ireland v Scotland

Saturday June 13
5pm
Sky Sports 3 HD
Super League: Catalans Dragons v Hull FC

Saturday June 13
7:45pm
Sky Sports 5 HD
Football: Euro 2016 Qualifier – Northern Ireland v Romania

Sunday June 14
10:30am
Sky Sports 2 HD
Cricket: 3rd ODI – England v New Zealand





Starts Thursday June 18, 5pm – Sky Sports 4 HD

Golf: US Open

Major action from Chambers Bay as the world's top golfers battle it out for this prestigious title. European golfers have done very well in this event in recent years with the likes of Graeme McDowell, Rory McIlroy, Justin Rose and Martyn Kaymer all title winners in the past five years.



Tuesday June 23, 6.30pm – Sky Sports 2 HD

Twenty20 Cricket: England v New Zealand

A fast and furious evening of cricket in prospect as England take on the Black Caps in the shortest form of the game. The home side will be wary of big-hitting New Zealand captain Brendon McCullum who is one of the best Twenty20 specialists in world cricket.



Tennis: Wimbledon Championships, Monday, June 29, BBC

Sunday June 14
12.45pm
BT Sport 2 HD
MotoGP: Catalunya

Sunday June 14
5pm
ITV
Football: Euro 2016 Qualifier – Slovenia v England

Sunday June 14
7pm
Sky Sports 1 HD
World Cup of Darts

Tuesday June 16
2pm
Channel 4
Horse Racing: Royal Ascot

Thursday June 18
5pm
Sky Sports 4 HD
Golf: US Open - Day 1

Thursday June 18
7.45pm
BT Sport 1 HD
Football: England U21 v Portugal U21

Thursday June 18
8pm
Sky Sports 1 HD
Super League: Castleford Tigers v St Helens

Friday June 19
5pm
Sky Sports 4 HD
Golf: US Open - Day 2

Sunday June 21
7pm
Sky Sports F1 HD
Formula 1: Austrian Grand Prix

Tuesday June 23
6.30pm
Sky Sports 2 HD
International Cricket: Twenty20 – England v New Zealand

Wednesday June 24
7.45pm
BT Sport
Football: England U21 v Italy U21

Saturday June 27
7pm
Sky Sports 2 HD
Greyhound Racing: William Hill Derby Final

Sunday June 28
2.30pm
Sky Sports 2 HD
Cricket: NatWest T20 Blast: Somerset v Glamorgan

Monday June 29
11.30pm
BBC
Tennis: Wimbledon Championships – Day 1 (Tournament concludes on Sunday, July 12)

CIU SPORT

DARTS

The Team Darts Final will be held on Saturday, June 20 at the Kenilworth Sports & Social Club between Broadwater WMC (South East Met Branch) and Merthyr Tydfil Labour Club (South Wales Branch).

POOL

The Team Pool Final was held on May 16 at Leicester Railwaymens Club between Upperby Mens Club (Cumbria Branch) and Bargoed Labour (South Wales Branch).

Bargoed Labour won 5-3.

Probably the best way to ensure sales this weekend...

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drinkaware.co.uk for the facts

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*Source - CGA, Mainstream Standard, MAT to 21st Feb 2015