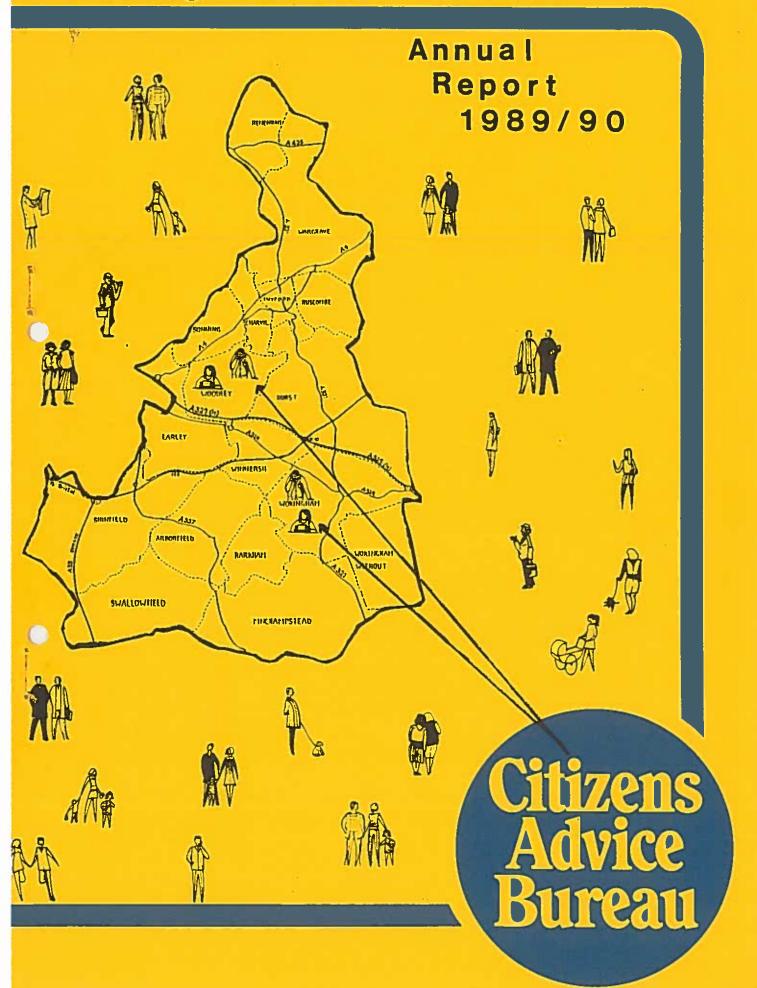
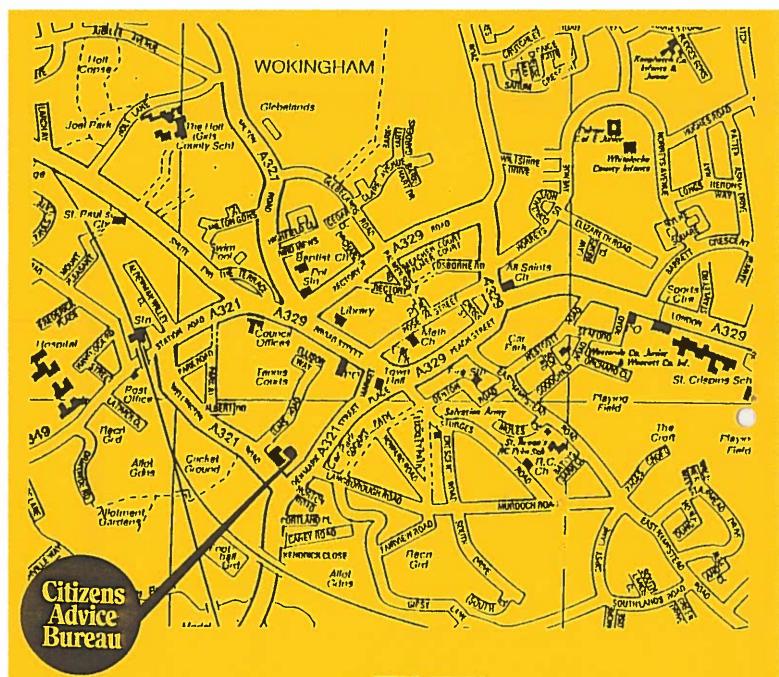
## Wokingham and District





#### OFFICE DETAILS

WOKINGHAM:	Old Social Club Elms Road Wokingham Berks. RG11 2AA	Hours	Monday Tuesday Wednesday Thursday Friday	9.00 - 3.00 9.00 - 3.00 9.00 - 1.00 9.00 - 3.00 9.00 - 3.00
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Tel: 781883 Legal Advice Sessions:

Every Tuesday afternoon (By appointment only)

WOODLEY	Coronation Hall (rear) Headley Road Woodley Reading Berks.	Hours:	Monday Wednesday Friday	10.00 - 2.00 10.00 - 2.00 9.30 - 1.30
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Tel: 699006

The aims of the Citizens' Advice Bureau are:-

- To ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the services available; or through an inability to express their needs effectively.
- To exercise a responsible influence on the development of social policies and services both locally and nationally.

The Citizens' Advice Bureau therefore provides to all citizens an <u>impartial</u> and <u>confidential</u> service of information guidance and support, which is completely <u>independent</u> and <u>makes responsible</u> use of the experience so gained.

#### A POSITIVE INFLUENCE

C.A.B. is impartial politically and in advising clients.

Impartiality is a carefully guarded principle of the C.A.B. servic. But we do monitor our clients' problems and pass on this information to government, local authorities and relevant organisations.

Councillors, MPs and Ministers all draw on C.A.B. evidence to guage public feeling on a wide range of issues.

- "Many people wouldn't know where to go for advice if it wasn't for the work of the C.A.B. Government supports the National Association and is glad to do so. And many local authorities support the local C.A.Bx. I'd like to pay tribute to the volunteers. They do a wonderful job of work."

  RT. HON. MARGARET THATCHER MP (THE PRIME MINISTER)
- "Without the C.A.B. a lot of basic rights would remain dormant and completely unknown to the people who need to exercise them."

  RT. HON. NEIL KINNOCK MP (LEADER OF THE LABOUR PARTY)
- "The open door of the Citizens' Advice Bureau is essential if uncertain and troubled consumers or claimants are to have access to the best specialist advice. Throughout the United Kingdom the Citizens' Advice Bureaux are a vital safeguard for the exercise of basic citizens' rights."

  RT. HON. PADDY ASHDOWN MP (LEADER OF THE SOCIAL AND LIBERAL DEMOCRATS)
- "The C.A.B. over 50 years has been explaining to people their rights and also their responsibilities and enriching democracy in the process." RT. HOW. DAVID OWER MP (LEADER OF THE S.D.P.)

#### MANAGENF AT CONNITTEE

MRS J	LE PATOUREL	-	CHAIR
MR J	WATSON	In the Allen	VICE-CHAIR
MR R	JESSOP .	-	TREASURER
MRS S	JACKSON		SECRETARY
MR D	EYRIEY	- Transpo	LEGAL REPRESENTATIVE
	POTTS	-	TRUSTEE
MR D	LEWIS	-	HONORARY PRESIDENT
MRS S	JACKSON	10-19-1	BUREAU MANAGER
MRS J	TOMLIN	-	DEPUTY MANAGER (WOKINGHAM)
MRS G		_	DEPUTY MANAGER (WOODLEY)
MRS S		-	BURFAU REPRESENTATIVE
MR B	BOYD )		
MR D	EYRIEY )		PRENISES SUB-COMMITTEE
MR P	HENESEY)	7.	FREMISES SUB-COMMITTEE
MR G	REWMAN >		1000
MR J	VEST		FIRST MEMBER
MR P	HENESEY	-	ELECTED
MR R	WYATT	- HENRY	WOKINGHAM TOWN COUNCIL
MRS A	WATSON	James Act 10	WOODLEY TOWN COUNCIL
MRS G	FLANAGAN	E mar my	SOCIAL SERVICES
MR L	SOUTHGATE	7 · · · ·	WOKINGHAM DISTRICT COUNCIL
MR R	CAMPBELL		ELECTED MEMBER
MRS S	TOMLINSON	er sage	ELECTED MEMBER
MR G	NEWMAN		ELECTED MEMBER
MS V	VATERS	Evenil III i	ELECIED MEMBER

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#### CHAIR'S REPORT

My first year in office has been a truly momentous one, not least because after many years of striving we have at last succeeded in moving to more suitable premises.

Our long-standing home in Wokingham Town Hall was central, but had become extremely cramped as the Bureau's work evolved over the years. Indeed it fell short of our National Association's membership requirements in a number of respects, most importantly the lack of any kind of waiting area and the possibile comprumise of confidentiality resulting from this, from the lack of privacy for telephone enquirers and from the generally cramped arrangements. During the sweltering summer of 1989 conditions became almost unbearable for staff, volunteers and clients alike. It is a great tribute to the service's professionalism that work continued normally.

Our thanks are here formally extended to everyone who contributed towards making the move possible. They are far too numerous to mention individually but it would be remiss of me if I were not to express particular gratitude to all members of the Bureau's Premises Sub Committee for their tireless efforts and dedicated hard work and to Wokingham District Council for their positive support in making available the former Sports and Social Club building in Wellington Road for our use.

We are not complacent. We know that the Social Club premises are likely to be of a temporary nature. Nonetheless they provide spacious and comfortable working conditions for our staff and volunteers and a solid foundation on which to build plans for the future expansion of the Bureau's services.

It may appear in all this that Woodley is forgotton. This is far from the case and it will now become increasingly pressing to address in turn the shortcomings of Woodley extension's accommodation.

The year was notable also for the start of work in earnest on Wokingham's submission under the new national Membership Scheme. A Working Party was set up to co-ordinate the work involved and three members of this group, including myself, were fortunate in attending a residential Planning Seminar organised by Southern Area Office to prepare us for the task which lies ahead. The size of that task is daunting, but the Scheme provides the Bureau with an unparalleled opportunity to move forward with the strength gained from producing a coherent and considered three year development plan.

There can be little doubt that the nature of CAB work is undergoing subtle but far-reaching changes. Statistics relating to numbers and types of enquiry only bear little relevance to the steadily increasing complexity of the problems brought to the Bureau or to their often emotionally harrowing nature. Interviews frequently take hours rather than minutes, while return visits are an increasingly common feature of the work. All this makes ever greater demands on the expertise and professional skills of our voluntary advisers and places consequently greater strain on training and other support services.

In particular Wokingham has experienced a dramatic increase in debtrelated enquiries over the past year. The introduction of the Community Charge and of the new unified business rate is likely to exacerbate this trend. The professionalism and capacity for hard work of our Manager, Sue Jackson, our Deputy Managers, Judy Tomlin and Gwen Dean and all our volunteers are to be highly commended. I should also like to express my personal thanks to our Vice Chairman, John Watson, our President, David Lewis, our Treasurer, Richard Jessop and members of the Management Committee for the support and encouragement they have given me in my first year.

Janet Le Patourel



The old accommodation was very cramped

# Heartbreak house

In the prosperous Thames Valley, divorce petitions have soared by 20 per cent in the past year.

The number of home repossessions is also showing a marked increase as relationships huckle.

Worst affected are the newly-weds who rushed into the property market to best lest August's dead-line on mortgage relief for single people.

single people.

Since then mortgage rates have shot up from 9.6 per cent to the present 13.5 per cent, sending the monthly repayments on a 550,000 mortgage up from 100,75 to £502.90.

m.75 in ESO.290.
eith Allsop, of the Halltax Building Society, said:
"Younger couples who
rushed into taking mortguges are now splitting up
because of money problems."

A marriage guidance spokesman said. There is no doubt that high mortgage rates do put a lot of pressure on marriages. If morigage rates are excessive it does tend to cause problems in the home and increasingly it is contributing to the breakdown of marriages. The worry of trying to cape with debts puts a strain on the whole relationship. Some people feel that if the home is repossessed then the marriage is over.

Wokingham, Berkshire, is an example of an afflu-

Crippling mortgage rates are being blamed for a sharp increase in divorces. More and more couples are breaking up under the financial strain of Chancellor Niget Lawson's stubborn policy of high interest levels. of more young couples

#### By JOHN COLES

ent area where a growing number of couples are now suffering from mort-gage misery.

gage misery.

Sue Jackson, manager of the Citizens' Advice Bureau in Wokingham—
Britain's Instest-trowing town—said: "We have seen a marked increase in repossessions and a lot of people in arrears.

"Coping with debt puts a tremendous strain on relationships. This area is a nightmare for marital breakdowns."

The danger of divorce is

breakidowns."
The danger of divorce is now so great in some paris of Berkshire that one local marriage guidance office has a waiting list of more than three months just to hear new rases.

Cases.

So we Jackson said: "We have had a tremendous increase in people coming to us for debt counselling.

"Seventy-five per cent of those are in difficulty because of high mortgage rates.

"If they didn't have such high repayments they wouldn't have the problems.
"It is fair to say that we do get a lot of people on the brink of divorce com-

ing in with mortgage debt problems, and they have increased since the beginning of this year. Many of the couples who seek help from Sue lackson have three main factors in common.

• AGE: "Although it is not a problem exclusively for the young, most of those who come to us are couples in their late 20s and early 30s," said Sue.

"For many it is the first time that they have left time need to seek help from organisations such as ourselves.

• CHILDREN: One com-

seives."

•CHILDREN: One common factor in adding to the mortgage misery for many is the arrival of children.

many is the arrival of children.

"Most of the cases involve the loss of one income through pregnancy." Sue explained.
"People have budgeted for a child at a time when the mortgage rate was lower and tiey obviously felt they could afford to start a family.
"But it only needs one thing like that to happen and the problems really begin to escalate.
"People don't seem to realise what an increase of a quarter or half a per cent means in real terms."

OTHE LOCAL PROP-ERTY SCENE: Miss Jack

ERTY SCENE: Miss Jack-son explained: "Most of those who come to us are professional couples. "They are people who almost take it for granted that they will be able to buy their own homes."

Inety per cent of properties in the Wokingham area are owner-occupied.

are owner-occupied.

But in some cases couples have split up after
losing their homes
because they feel that
without a roof over their
head they are no longer a
unit.

head they are no longer a unit.

Most ousted people try to more away from the area rather than going on the local council's interminable waiting itst.

But one added difficulty for beleaguered couples is the current stagnation of the property market in the South East.

Thiany try to escape their mounting debts with a move to a cheaper property, but then find themewes trapped, unable to that buyers.

"Property Isn't moving it this area at all, and so people who see the equity they have in their homes as a way of solving their debt problems can't take advantage of it hecause they can't sell," said Miss Jackson.



Signs of the times: Homes not selling as couples can't afford to p

## COUNCIL TO SOLVE CAB CRISIS

A SOLUTION is at hand for the Woldingham Citizens Advice Buresu, a top council chief has re-vesled. Council chiefman Mo-

pr Progine Godderd crys
ow prysises for Surems
obstates; are just
seaths orrey.

Woldrigham CAB
slunteers have lift gride
sign with their
commondation and could
on closury within a year

tion.
Speaking at the CAB
AGIA last Friday Major
Goddard saids "I must
ony that I have a terrible
connections about the cusdistant you are working
in, having just count from

our lovely new Stock End cellions,
"Set we sell do our heat to solve the problem, There is a polution and we are doing our best to work towards as Serveyen as we case come to a fish contribution and after you to work, in conditions that are acceptable,"

After the mercing he not the report to the money of the record are head for a fine policy of the contribution of the council are bent-flag at a two-phone and-council or the contribution of the resurril are bent-flag at a two-phone and-council are towards and the council are towards or the standard of the council are towards or the standard of the council are towards and the council are towards and the council are towards and the council are to the council are towards and the council are towards and the council are towards and the council are to the c

first phose is a temporory ratestim. We hope to move CAB hole the visif metal sufficient or terrapia buffering or old recreation offices — terrapia bufferings on the south offe of vellegates Rand.

"But that has the problem that it is not convenily leaved," he added.

"The overeal and larger term country metal the problem that it is not convenily leaved," for our country of the form country metal the form convenience on to whether we can find personnered district of eventy council accumulation. for the

releasters. "I would say we not tolking be a metter of neutrins, and years — sithough I can't see a critical solution for two or three peers of lend," Velouters or Friday's AGM neet friday God-dord's programbs with applease.

dard a propu-pleans.
Calla to the horsus here restricted during the last year and leads not to go on rising with conclusing problems of debt and market breakdown.

Volunteers are desperately needed to constow errice to the 144,000 people. In the Weldingham District — expeniers any three are neveled to-complete the new fisters. But even that depends on new premiums, CAB resouper See Jochan ands "We were very longered and energy to the proceed and energy to the proceed and energy to the figure Godderd had as any, if or get new premium of a bit greyanden up at a bit go on the proposition of a bit greyanden in the second part of the proposition of the proposition in the process of the process of the process of the proposition in the process of the proposition in the process of t

## CAB must survive, says Redwood

HELP is on the horizon for the Wokingham and district Citi-zens' Advice Bureaux. Wokingham MP John Red-wood said the service MUST survive in the wake of closure

fears.

And Major Douglos Goddard, chairman of Wokingham District Conneil, said new venues were being looked at le repiace the old Wokingham Town Hall and Woodley Coronation Hall premises, which were proving intelerable.

Mr Redwood was speaking on Friday at the bureau's AGM at the

All Saints Annexe, Norreys Avenue, Wokingham, where he restillmed the vital rule the CAB played in the area.

He emphasized the necessity of such organizations in a demo-cratic society and criticised the Soviet regime where help for its citizens depended entirely on the State.

Focusing on the bureau's main areas — debt and formily breakdown — he suggested were of alleriating the load on Wakingham and Woodley CABs.

First, he believed lower interest rates would curb debt.

"I wish to stop interest rates going up any further. Anything more will be very unpleasant and masschistle," he said.

manochistic," he said.
"For rates are hitting hard a
number of people who bought
houses a year ago when the situation was a let be-tier."

He believed divorce figures
were too high—one in three
marriages hit the rocks—and he
said many couples should try and
soldier on.
"I accord some marriages."

soldier on.
"I accept some marriages are irredeemable, but there is too much divorce. Presumably she thought he was abit of all right at one singe and vice versa."

Major Goddard suggested two
possible temperary siles for the
Wokingham and district bureau—
both on Wellington Road,
Wokingham—with a view to o
permanent central base in years to
come.
Burgan manusay Con Verbage

come,
Bureau manager Sue Jackson
was pleased with Major Goddard's
comments and saw them as a stepin the right direction.
But staff recruitment was just as
vital as new accommodation for
the Woodley and Wokingham
bureaux, she said. "We need more
volunteers urgently—two or
three straightaway and maybe len
more in all."

#### BUR AU STAFF

MRS. S. JACKSON

MRS. J. TOMLIN

MRS. G. DEAN

VOLUNTARY STAFF - VOKINGHAM

MRS. V. BENNET

MRS. M. BURT

MRS. S. COLVILL

MR. E. COX

MRS. A. DE GENNARO

MRS. B. GIFFORD

MRS. S. GOOK

MRS. B. HAMILTON

MRS. A. HARMON

MR. D. HARRINGTON (Training)

MRS. E. HARVEY

MRS. E. HILTON

MISS C. HOLLAND

MRS. C. LLOYD-WILLIAMS

MR. B. MACHIN

MRS. C. MAKINGS

MISS L. MARTIN

MRS. S. RABBETT

MRS. E. RAMSAY

MRS. M. ROSENBERG

MRS. N. SAVAGE

MRS. A. SMITH

MR. H. SMITH

MRS. J. THOMPSON

MRS. N. TROTT

MANAGER

DEPUTY MANAGER (WOKINGHAM)

DEPUTY MANAGER (WOODLEY)

VOLUNTARY STAFF - WOODLEY

MRS. S. ALBUM

MRS. E. HYAMS

MRS. J. JENNINGS

MR. D. LEE

MRS. T. MCADDEN

MRS. A. SHEPSTONE

MR. D. WHITE

VOLUNTARY STAFF - LEFT 1989/90

NRS. J. CRAWFORD

MR. A. CUNNINGHAM

MRS. S. MONCUR

MRS. P. SEELEY

ADDITIONAL HELPERS

MRS. E. KING (Left)

MRS. M. JONES

MR. J. HARVEY

MR. K. KIRKWOOD

MRS. M. SUTTIE

#### MANAGER'S REPORT

We have had a good year for recruitment staff and have 25 staff at Wokingham at the end of this year. We have recruited deliberately with a view to moving into new premises and this was achieved with the help and support of Wokingham District Council who have provided us with new premises in the form of the Old Sports and Social Club in Elms Road. This is a "temporary" move and negotiations will continue with the District Council to find town centre accommodation.

We moved into our new premises over the Christmas period. The Bureau was closed for two weeks to allow the move to take place and we re-opened our doors on 2nd January. The new premises are a vast improvement - we have a very spacious general office with a separate manager's office, three interview rooms and a waiting room. There is access for the disabled and one of the interview rooms has been adapted for this same purpose. We also have a small kitchen and a store room, which can be adapted at a moments notice into a fourth interview room.

On opening in the new premises we also decided to extend our opening hours. We are open from 9 a.m. - 3 p.m. daily with the exception of Wednesdays when we close at 1 p.m. This allows us time for our staff meetings, and also for the training of both new advisers and our existing staff.

Within the first weeks of opening our building was subjected to graffiti, and we were aimised to install security lights to act as a deterrant.

Our Solicitors rota continues on a weekly basis on Tuesday afternoons by appointment, and it is fairly well subscribed. Our thanks to the local firms of solicitors for this service, which is badly needed, especially now that only two local firms still operate the fixed fee interview scheme. Our financial advice rota has been suspended for a six month period as the demand for it had decreased over last year. Thank you also to the Accountants who have given the service to our clients.

We have been negotiating with the Westmead Centre for the disabled over the provision of a monthly surgery on their premises and for the "users" of their services. This will take place in confidential surroundings and we will have the use of a telephone and a photocopier there. They will be able to use our free legal advice scheme and we will also represent them at tribunals. We are hoping to commence the service in May and are trying to raise funds in order to purchase an information system on microfiche, which will also help us to extend a better "home visits" service.

We have had a growth in enquiries relating to debt, and particularly to mortgage debt and house repossesions. Because of a lack of resources and a total lack of secretarial support we have been encouraging our clients, who are willing and able to do so to take some of the initial moves themselves. We do, of course, help them to complete income and expenditure sheets; work out a method of repayments based on an equitable distribution of income; and draft letters to the creditors. At all stages

liase with us about these procedures and the creditors are also informed of our involvement.

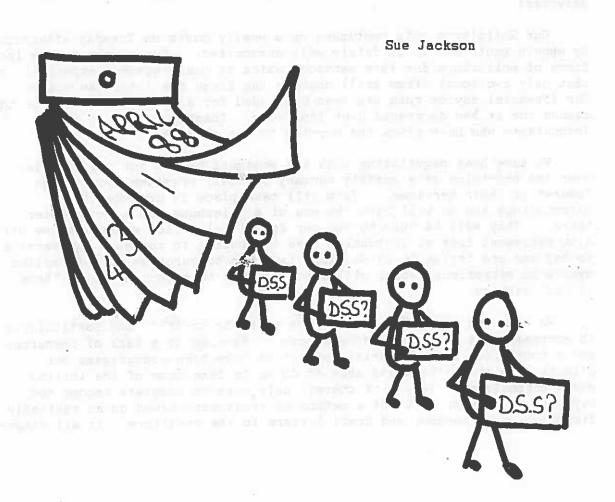
During the last year our appeal work and representations at social security and medical appeal tribunals has grown - this is another very time consuming and also worth while area of work and has met with a condiderable amount of success for our clients - we have also two cases for which we have appealed to the Commissioners.

I would like to thank Reading Welfare Rights Unit and particularly Malcolm Lewis guidance and support in these areas.

However, there has been an overall fall in our enquiry level for which there is a combination of explanations. Firstly the very large increase in 88/89 because fo the Social Security changes, but there has also been a change in the method of recording statistics by NACAB. The move from town centre premises has also undoubtedly had as effect and the resulting closures and confusion during the move itself.

Lastly the enquiries themselves have become increasingly more complex and time consuming and a typical enquiry is at least one hour in the interview room.

Once again I would I be to extend my thanks to everyone connected with the bureau and all the staff paid and unpaid who continue to give much of their time and energy to ersure its running, availability and development.



#### STAGES IN DEBT COUNSELLING

1. Diagnosis and Investigation

Explore problem with Client
Total income from all sources
List debts and weekly outgoings
Obtain details of credit arrangements
(County Court forms & Warrant nos.)

2. Assessment and Planning of Expenditure

Maximise income
Calculate basic expenditure
Check liability for debts
Consider legal debt recovery methods
Deal with crises

3. Case Preparation

Plan repayments to creditors Prepare for negotication Refer for legal advice

4. Implementation

Negotiations with creditors Complete Court forms Accompany client to hearing Advise on Administration orders

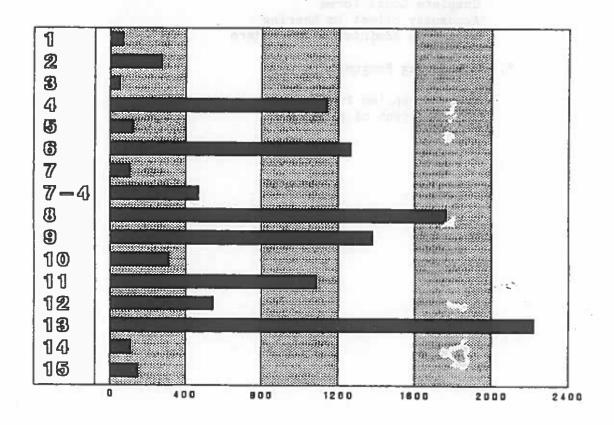
5. Monitoring Progress

Receive replies from creditors Advise client of progress

## **ENQUIRIES BY CATEGORY**

### **TOTAL ENQUIRIES FOR 1989/90 - 11,058**

1	COMMUNICATION	72
2	TRAVEL, TRANSPORT & HOLIDAYS	274
3	IMMIGRATION & NATIONALITY	5 6
4	ADMINISTRATION OF JUSTICE	1142
5	EDUCATION	123
6	EMPLOYMENT	1264
7	NATIONAL & INTERNATIONAL	106
7-4	LOCAL INFORMATION ENQUIRIES	471
8	FAMILY & PERSONAL	1763
9	SOCIAL SECURITY	1362
10	HEALTH	313
11	HOUSING, PROPERTY & LAND	1084
12	TAXES & DUTIES	547
13	CONSUMER, TRADE & BUSINESS	2224
14	LEISURE	109
15	ENQUIRIES ABOUT C.A.B.	148



- 5

#### NATIONAL & INTERNATIONAL LOCAL INFORMATION\_ **EMPLOYMENT** ENQUIRIES FAMILY & . EDUCATION PERSONAL **ADMINISTRATION** OF JUSTICE IMMIGRATION & NATIONALIT' TRAVEL, TRANSPORT & HOLIDAY! COMMUNICATION - C.A.B.

LEISURE

CONSUMER, TRADE & BUSINESS

SOCIAL

SECURITY

HEALTH

HOUSING, PROPERTY & LAND

CATEGORIES AS A PERCENTAGE OF TOTAL

TAXES &

10	COMMUNICATION	0 - 6 5
2	TRAVEL, TRANSPORT & HOLIDAYS	2 - 48
3	IMMIGRATION & NATIONALITY	0 - 5 1
4)	ADMINISTRATION OF JUSTICE	10-33
Ø	EDUCATION	1.11
6	EMPLOYMENT	11 - 43
7	NATIONAL & INTERNATIONAL	0 - 9 6
7 - 4	LOCAL INFORMATION ENQUIRIES	4 - 2 6
<b>B</b>	FAMILY & PERSONAL	15 - 94
9	SOCIAL SECURITY	12 - 32
10	HEALTH	2 . 8 3
101	HOUSING, PROPERTY & LAND	9 - 8 0
17 22	TAXES & DUTIES	4 - 9 4
13	CONSUMER, TRADE & BUSINESS	20 - 11
14	LEISURE	0 - 9 9
11 65	ENQUIRIES ABOUT C.A.B.	1.34



Judy has taken over the training of volunteers.

#### TRAINING REPORT

One of the surprises in store for any new volunteer at the Bureau is finding out the level of training commitment required of all who enter the CAB service. After interviews by the Bureau Manager, Area Office and Management Committee and subsequent acceptance for training, a volunteer has to spend eight weeks training, one day a week, with the In-Bureau Tutor. This is followed by an Area-based training course with trainees from other Bureaux which lasts a further seven weeks. At this stage a volunteer then starts interviewing clients in the Bureau, but is heavily supervised for a further 4 - 6 month period, during which their In-Bureau Tutor arranges additional training courses and visits to other agencies. Their Basic Training ends with a two day Area-based residential course. At this stage, some 9 - 12 months after their initial interview, a volunteer becomes eligible for various Area-based courses which they continue to attend periodically for the rest of their time in the Bureau. In addition each month the volunteer must attend a staff meeting at which there is either a speaker or additional In-Bureau training.

Over the past year this additional In-Bureau training has covered changes in the Social Security system, the new Housing Act, the Community Charge, and even a session on moving premises. We have also had speakers from the Association of British Insurers, and an Insolvency Practioner.

Thus it can be seen that it is essential to have someone in the Bureau responsible for organising and co-ordinating the training, not only because of the heavy commitment required, but also because of the constant changes in legislation and the complexity of the information which is dispensed. During the past year I have taken on the responsibility for all In-Bureau training which is an ever increasing workload.

As an additional burden to each Bureau during the coming year there will be a major change in the training programme which is used at present. In effect all Bureau tutors will have to completely reorganise their basic training. It will necessitate In-Bureau Tutors undergoing several training periods themselves in order to familiarise them with the new requirements which at present appear much more subject-based than before.

The additional time commitment on In-Bureau Tutors over the next two years will be enormous as they have to continue with their present format of basic training and ongoing in-bureau tutoring whilst at the same time acquiring and preparing the new common core training material.

However, the new common core training, together with all the other training, is aimed at continually improving the standard of service to our clients who are always our prime concern.

# THE THOUGHTS OF A CAB TRAINER

the life and the selection of the last the life and the selection of the selection of

Our group of six trainees got together very nervously last Autumn, having endured and successfully passed the interview, which was by a panel of three and relatively informal.

The six of us then started meeting once or twice a week up until Christmas for our Stage I training, held relaxingly in our tutor's house. I'm sure she would admit to wondering whether this group of mostly shy, inarticulate volunteers would ever blossom into capable workers, but as the weeks went on we relaxed, discussed, exposed prejudices and opinions we didn't know we had, acted in role plays and analysed ourselves. The whole process being similar to lying on a psychiatrist's couch - but cheaper!

We were split up for Stage II training - four to Basingstoke, two to Reading. Over the eight weeks we tackled interviewing skills, welfare benefits, housing, employment, legal, consumer and family problems. This served to broaden our horizons, and as well as being taught a great deal by our tutors we learnt much from the differing experiences of workers from other bureaux. We seemed better prepared than some other workers - a tribute to our Stage I tutor. As time passed, self-consciousness diminished and we even took to role-playing with relish. I think we all felt the last interviewing skills day to be must beneficial. We took the problems, and our alternating roles as client and worker seriously, and miraculously the threads came together and it all seemed to make sense! Personal experience was drawn on, sometimes heatedly, sometimes hilariously, and once or twice quite poignantly in our roles as clients.

Obviously, we approach CAB with different lifestyles, attitudes and backgrounds and it is this wealth of experience we contribute in our work as advisers. We also gain from it in different ways, and the new trainees will be as disparate in their goals as they are in personality, but whatever else happens we've all gained a deeper insight into ourselves and other people.

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We can't always give the answer the client wants.

#### A DAY IN THE LIFE OF A CAB WORKER

There is no such thing as a typical day at CAB, each one is different, although the pattern of whether it will be busy or quiet tends to be set early in the day. Predictably, wet weather does not bring many clients, although the telephone may be busy. Less predictable is that very fine weather also reduces business, perhaps because people decide to forget their problems and take off for the day - leaving us gazing through the windows at the blue sky and wishing we could do the same.

When it's busy, it can be very busy, with people queueing in the waiting room and a backlog on the telephone, so that as soon as the receiver is replaced, the bell rings again. Often the day begins with a phone call exactly at nine o'clock, as though the client is waiting there, watch in hand, ready to be the first in line, like pub customers at opening time. Similarly at closing time the phone may ring with a half-hour enquiry, introduced by "this will only take a minute".

Early in the day you read, or should read, about what has been happening in the Bureau since you were last on duty, noting any jolly little comments from the manager on the quality of your case reports and - more keenly - whether there have been any thank-you calls from satisfied clients. Most likely during the morning were will be a consumer problem or two, and later there may be a debt proton for, regrettably, these are on the increase. They can sometimes be very complicated and can take two hours at a time, with subsequent follow up meetings. However, no matter what the problem, we give each client the same professional attention and objective response.

Lunch of sandwiches brought by ourselves and tea or coffee provided by the Bureau is taken on the job. We try to stagger our eating, so that somebody is available to answer the telephone, without the sound of munching, or to greet a personal caller with an uninhibited smile. are wise (or hungry) you will endeavour to complete your repast early, otherwise a sequence of clients may claim your attention and it will be two hours before you get back to your half-eater sandwich. When times are quiet we obviously enjoy a chat amongst ourselves - interspersed of course, with a study of the latest legislation and the relevant hand-outs from Since we are all volunteers operating in normal working hours NACAB. most of our members are married women a few with children and the occasional horse to attend to at home, while the men, about one in five of the total staff, are usually retired, although a recent arrival has happily lowered the average male age.

The day continues with clients bringing problems in all shapes and sizes to be dealt with, aided by our reference books and back-up information arranged under fourteen main headings including: Education, Employment, Family & Personal, Health, Housing, Travel & Leisure. The variety of the problems and the need for help of the clients provide the interest and the satisfaction of the job. More experienced colleagues plus the manager and her deputy are on hand to help if we really get baffled. There are the lighter moments such as the request from a client of mine for information on how to import a tortoise from the USA. This

winter's storms have brought a lot of questions about faller trees and replacement of fencing, with arguments between neighbours regarding the positioning, height and even the texture of shared fences.

Sometimes you pick up chance information on extraneous subjects, I learned a new definition of "cutting corners" from a client speaking of her childhood in another part of the country seemingly she and her friends were puzzled as to why the local gravedigger carried a small saw, until they discovered that when a previously buried coffin projected into his newly dug grave he would saw off the offending corner. I was assured the removed corner was reburied adjacent to the coffin from which it came.

The hours pass and soon it is time to switch the telephone to its recorded message and to close the outer door to clients. So ends another CAB day, in which once again you have endeavoured to do the best you can for each of your clients. Apart from giving factual information the skill in CAB work lies in encouraging your clients to see for themselves what needs to be done and how to go about doing it.

Brian



One client wanted to import a tortoise from the U.S.A.

#### WOODLEY REPORT

ENOUIRIES	1988/89	1989/90
Communication	25	7
Travel, etc.	35	50
Immigration	28	17
Administration of Justice	163	160
Education	18	17
Employment	235	231
Wational and International	14	14
Local Information	12	43
Family and Personal	242	337
Social Security	290	305
Health	63	57
Housing	195	211
Tax	50	111
Consumer	358	365
Leisure	men 110	19
C. A. B. Enquiries	66	22
TOTAL	1905	1966

Voodley extension continues to work to its full capacity, restricted only by its premises and the difficulty it finds in recruiting volunteer staff in the Voodley area.

There has been a marked increase in debt enquiries and, in recent months, the community charge.

One of our advisers is leaving thirt month to move to Edinburgh and we wish her all the best for the future. We have one new volunteer, David White, who has joined us this month, and to whom we extend a warm welcome.

Megotiations are taking place to improve the working conditions at Woodley. Woodley Town Council has agreed to provide us with a panic button and a new work top, which will be installed by the end of the year. Woodley Town Council has also supplied and fitted a letter box, which we use jointly with them, on the front of Coronation Hall. This is a very positive step forward, and helps us to provide a better service to our Clients.

Ve are also exploring the possibility of opening from 9.00 a.m. - 3.00 p.m. on Fridays. This would enable some of our volunteers to fulfill their six-hour commitment, and the other volunteers would then give an extra session. By increasing these hours, not only will we be conforming to the new Membership requirements, but also the volunteers will be providing a better service to our Clients.

Gwen Dean

#### ACKNOVL BDGENERTS

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