

Plain English

The magazine of Plain English Campaign - Issue 53 (Summer 2002)

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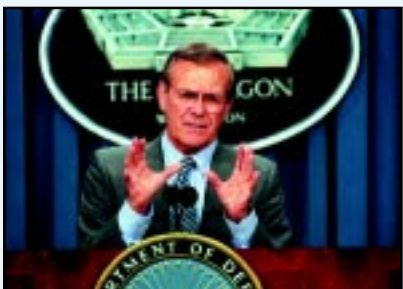
Which Lord challenged fellow peers to put a draft law into plain English?

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What did former Lloyds of London boss Ron Sandler have to say about the clarity of financial information?

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And which government form left US Defence Secretary Donald Rumsfeld completely baffled?

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Crystal-clear list reaches one thousand

A financial group has become the 1000th organisation to earn our coveted Crystal Mark for at least one document.

The Impartial Group of Companies achieved their first Crystal Mark with their 'Reaching retirement with a pension plan' brochure.

Since we launched the Crystal Mark scheme in 1990, a wide range of organisations have earned the mark for at least one document, including:

- more than 250 local authorities;
- more than 50 housing associations;
- more than 100 insurance and pension firms; and
- more than 100 government departments and bodies.

The Crystal Mark now appears on more than 7000 different documents. As well as in the United Kingdom, the Crystal Mark appears on documents in Ireland, South Africa, the United States, Australia, and New Zealand.

Our founder director Chrissie Maher said research showed the Crystal Mark was actually better known than the Campaign itself. 'We have reached the stage where many documents that go out to the public almost seem naked without the mark. It's very satisfying to know that so many documents have earned the Crystal Mark despite us refusing to lower our standards. In fact, the public become more demanding for plain English every year, and we reflect that when we assess documents.'

Farewell to a friend

Sybil Law, one of Plain English Campaign's most passionate supporters, has died from cancer aged 55.

Sybil was the first and only person awarded the MBE for services to plain English. She trained hundreds of staff at Scottish Power to write in plain English.

Please turn to page 7 for an obituary and some personal memories from our founder director Chrissie Maher.



News in brief

Nitty-gritty

Deputy Home Secretary John Denham's use of the phrase 'nitty-gritty' has reawakened the old argument about political correctness and offensive terms.

One case has it that the phrase has its roots in slavery and should not be used, while another says it is an innocent term originally used to describe the action of curing headlice.

What did surprise us was The Sun's report on other terms that have allegedly been deemed 'politically incorrect'. Supposedly some people would have it that using the phrase 'gobbledygook' could be considered sexual harassment.

We're not convinced. But if necessary, we've got a lot of other terms to describe the worst examples of public documents. And some of them are a lot plainer than 'gobbledygook'!

Business jargon

It appears the middle managers of the world have realised that their colleagues are starting to decipher their business jargon.

A survey of 1000 employees suggests the offenders are now using abbreviations of the jargon to make it even more confusing. For example, the cliché 'think outside the box' is now 'TOTB'.

Around two thirds of people questioned admitted that the abbreviations left them baffled. The survey showed the marketing industry used such jargon most frequently, closely followed by financial firms.

Employment firm Office Angels carried out the survey. Their operations director Paul Jacobs said the abbreviations were 'the latest development in business jargon and reflect today's time famine culture.'

Our spokesman John Lister told reporters that this would hopefully be a passing craze. 'We expect most people will very quickly realise that anyone speaking in such abbreviations is merely trying to show off.'

'Looking on the bright side, we presume the only thing these jargon users could do to make their communication any more obscure is to resort to grunting!'

Campaign goes continental

As this issue went to press, we were about to announce that Plain English Campaign is launching a department dedicated to documents from and about the European Union.

The department is headed by Peter Rodney, senior legal draftsman for the Government of Gibraltar. His experience includes interpreting European Commission directives and advising Parliament on European legislation.

Expert advice

An entry from Mrs M Shrive of Mansfield in the Daily Mail's 'One-line philosophers' section could well apply to the people responsible for jargon:

'An expert is someone who can take something you already understand, and make it sound confusing.'



Westminster waffle watch

A committee of MPs may have persuaded a government department to simplify the wording of a regulation - but it's not quite that simple.

Earlier this year, the Statutory Instruments Committee, which examines government regulations, reported that 'It seems [a particular regulation] is drafted in an unnecessarily complex and obscure way.' The committee produced its own suggestion for a rewrite.

The Department for Education and Skills, which is responsible for the regulation concerned, has now responded.

'The Department agrees that the drafting approach suggested by the Committee expresses the point more simply and clearly than the provisions currently in the regulations although the Department would not necessarily agree that regulations 6(1) and (2) are drafted in an obscure way.'

While the Department's officials seem a little defensive, the good news is that they have promised to look at the suggested rewrite 'with a view to a possible amendment of regulation 6.'

Meanwhile, during a recent debate on a proposed law, Lord Dixon-Smith read a baffling piece of drafting and then made a challenge.

'There are some subsequent qualifications which finish, in subsection (4), with the words:

'Without prejudice to the generality of any power conferred apart from this section, the provision falling within subsection (3) that may be made by any such regulations, terms and conditions or arrangements as are mentioned in that subsection.'

'Put that into plain English if you can!'

We asked visitors to our website to do their best. One offering came from reader James Gobbett: 'This section does not affect what other sections say.'

But, as James said, the real meaning may remain a mystery: 'My bet is the writer has forgotten... if he ever knew.'

Please let us know if you have your own interpretation of this paragraph.

Road to ruin

There's more trouble with ambiguous road signs. One of our supporters noticed a police sign reading 'HELICOPTER TRAFFIC ENFORCEMENT'.

It's not yet clear whether the police are cracking down on helicopters parked on double yellow lines, or whether helicopter pilots will be launching rockets at speeding cars!

There was also a question in the Notes and Queries section of the Guardian asking for an explanation of the sign 'Statutory undertakers diversions taking place'.

The correct answer was that the undertakers are utility (gas, electricity and water) companies that have a legal duty to maintain supplies. They are carrying out this duty by digging up the road.

Nut labellers are not crying wolf

Chocolate producers Cadbury have warned that consumers need to take warnings about nut allergies seriously.

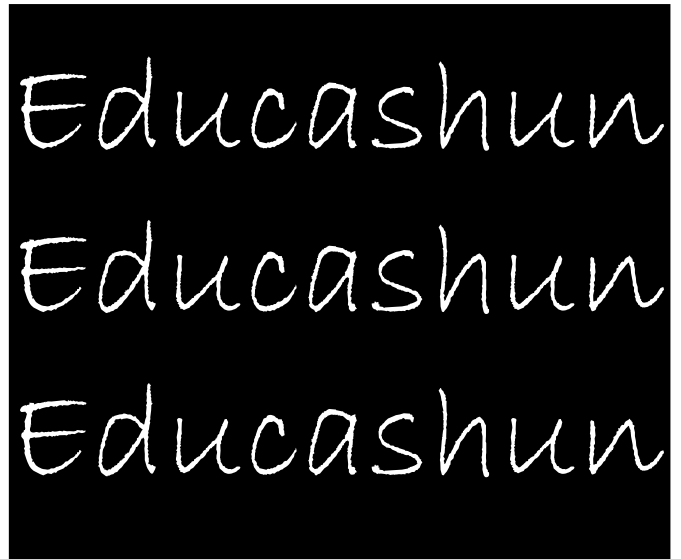
A spokesman said that the warnings were now so common that there was a risk consumers would treat them as a 'cop-out', thinking they were only printed as a legal safeguard.

'This warning is not a blanket label. It's very specific. It's a genuine warning telling people with nut allergies not to

eat Cadbury's Dairy Milk chocolate bars.'

The Food Standards Agency (FSA) recently looked at a range of foods which would not be expected to contain nuts. They found that 71 of the 127 products they checked had a warning about nut allergies.

'Using 'may contain' as a blanket insurance policy has a real impact on nut-allergy sufferers as they find their choice of even the most basic of food items significantly restricted.'



A recent story saw us featured on the front page of the Manchester Evening News as well as in the Daily Mail and Daily Star. It concerned an advert for education jobs written by Manchester City Council.

Unfortunately the advert included:

- eight words with unnecessary capital letters;
- three sentences in a list that made no sense;
- one redundant word;
- three wrong words;
- a rogue apostrophe in the possessive form of 'it';
- a missing comma; and
- a missing apostrophe.

Our spokesman John Lister said, 'This reminds me of adverts for proof-readers that are filled with deliberate mistakes. It's particularly unfortunate for this to happen in an advert for an education post. Thank goodness it isn't advertising for English teachers!'

Of course, we know from experience that such a story inevitably leads to a mistake of our own coming to light. And reader Elizabeth Murphy of Australia correctly pointed out that the phrase 'free gift' on our website had a redundant word!

Utterly butterless

The Consumers Association has highlighted some of the ways in which food and drink manufacturers stretch labelling laws to their very limits.

Some of the more dubious claims included:

- a brand of 'Butter Puffs' biscuits that contained no butter;
- a packet of 'Lites' crisps containing 22% fat; and
- a 'Pure Juice Cranberry with Grape and Apple' which had

50% grape, 28% apple and just 22% cranberry.

Plain English Campaign's John Wild (pictured right) is involved in the Clear Labelling Task Force, a government body formed to make suggestions on the issue. Earlier this year the group produced a series of labelling guidelines for manufacturers.

The Task Force suggested a common format for presenting information, and suggested ways to improve the legibility of the information on labels.



Sandler says... we need more plain English



An independent review for the Government recommends greater use of plain English in medium- and long-term savings products such as unit trusts.

The review by former Lloyds of London head Ron Sandler (pictured top right) found that 'wide use is made of technical terms which are largely incomprehensible to the layman and, in many cases, may not even mean the same thing when used by different providers.'

In a letter to Chancellor Gordon Brown, Mr Sandler warned that 'The savings marketplace is generally daunting for the consumer, with much jargon and a vast range of subtly differentiated products.

'Information on underlying costs and performance is often opaque - or even, in the case of many with-profits products, entirely absent.'

The review called for all customers to get plain English warnings that:

- a salesman may only be able to advise on particular products;
- products may not be suitable for people in particular circumstances;
- products could involve risking the money invested;
- there was no guarantee that products would produce a particular amount for the investor; and
- products would not be appropriate for people wanting to save for less than five years.

Mr Sandler also suggested a range of ways to simplify the products that were sold, in particular by tackling the regulation and taxation involved.

Our spokesman John Lister said, 'By encouraging more straightforward products, the

review should take away one of the main excuses for financial gobbledegook. A straightforward product does not need small print full of 'ifs, buts and maybes'.

'Nobody is asking for all financial firms to offer an identical service with brochures that resemble a child's reading book. But firms can't hide behind a spider's web of hidden surprises and get-out clauses.

'Any firm that fears consumers making an informed choice doesn't deserve to be in business.

'We hope the industry, the Government and the Financial Services Authority will now work together to turn the Sandler Review's talk into action.'

The Treasury and the Financial Services Authority have promised to study the report and draw up action plans, but they aren't expected to make any proposals until next year.

Egg chiefs' ROE deal

Here's a proposal that was put to shareholders of life insurers Prudential, the owners of internet bank Egg.

'Under the Corporate Share Option Element, the ROE result must exceed COE by 2.5% for awards at the Mid-Market Level to be made with no award being made if ROE does not exceed COE...

..If shareholders approve the Plan, awards in 2002 will be based on the 2001 ROE result. The 2001 ROE result was at a level justifying awards of two-thirds of the Mid-Market Level.'

According to one newspaper, another way to express this was: 'Would you like the chief executive to get an £18 million bonus?'

The proposal has now been put on hold.

Would you credit it?

We have reported on several attempts to make it easier for borrowers to compare interest rates on financial products. But a mathematics expert has said that it is almost impossible to compare the cost of borrowing through credit cards.

Robert Hunt, deputy director of Cambridge University's Isaac Newton Institute, attempted to work out one relatively simple bill - but took several hours. He concluded that 'to the man in the street, these things are totally impossible to work out.

Even for a professional mathematician it took some time.'

Mr Hunt's experiment was prompted by a Parliamentary committee session where James Crosby, head of the HBOS group, said, 'I think we should be much clearer about the interest-free period.'

The problem was made worse by the way different credit card firms use different dates to start and finish their calculations. Ian Harley, chief executive of Abbey National, said, 'If you want to have absolute transparency, you have to have standardisation of products.'

Rumsfeld has no defence against gobbledygook



(Picture courtesy of United States Department of Defence)

It seems the problem of baffling forms has reached high places. The United States Defence Secretary Donald Rumsfeld (pictured left) recently wrote a letter of complaint to the Office of Government Ethics (OGE) after struggling with a set of disclosure forms.

'The forms were so complex that no human being, college-educated or not, can understand them,' he wrote. 'There is no doubt in my mind but that with effort, this document could be simplified down to less than one-third its length, and rewritten so it can be understood by the preparer as well as the reader.'

The OGE admitted his complaint was valid and plans to create a simpler form.

Lone star state states loans clearly

Texas has joined the list of American states with laws demanding plain English.

Any firm lending \$500 or less must now either use a model plain English contract, or have the clarity of its own contract approved by the Office of the Consumer Credit Commissioner. Similar changes will be phased in for other loan contracts over the next year.

One change in the model contract sees:

'Upon any such default, and at any time thereafter, Secured Party may declare the entire balance of the indebtedness secured hereby, plus any other sums owed hereunder, immediately due and payable without demand or notice, less any refund due, and Secured Party shall have all the remedies of the Uniform Commercial Code.'

replaced with:

'If I break any of my promises in this document, you can demand that I immediately pay all that I owe.'

Dallas lawyer Bryan A Garner dismissed opponents to the changes. 'They claim we are dumbing down the language. We're not. We're merely simplifying it,' he said. 'When you express an obligation more clearly, you're also expressing it more forcefully.'

The land of clarity

The hunt for a land where the Gobbledygook Monster is extinct may be over. According to a Dutch linguist, a tribe in South America is incapable of ambiguity.

Around 2200 people in Suriname and neighbouring Brazil speak the Trio dialect.

According to Dr Eithne Carlin: 'Trio leaves no room for doubt. Whoever says, 'The man has gone to town' must indicate in the form of the verb whether or not he saw the man going to town.

'If the speaker was not an eyewitness, he also needs to indicate whether he has understood this to be the case or whether he has indirect evidence.

'In the majority of other languages such precision is only possible by means of long clauses, such as in the jargon of lawyers.'

Thanks but no thanks

The problem with sending unsolicited advertising is that you can never be quite sure who will read your message.

So we suppose we should feel sorry for the company that sent us an e-mail that began:

'Dear Sirs,

We are very glad to introduce our new product to you:

TELLUSWireless LAN USB Dongle.'

Plain English Campaign Conference 2002

Friday 6 December at the Brewery, Chiswell Street, London

Featuring four guest speakers



Mark Ashworth

A barrister and company secretary who specialises in pensions



Lord Morris of Manchester

The world's first Minister for Disabled People



Gopa Mitra

Head of Public Affairs for the Proprietary Association of Great Britain



Peter Rodney

A barrister and senior legal draftsman for the Government of Gibraltar

And your choice of any two of these four workshops:

- Clear form design
- Plain English in legal agreements
- Brush up on your grammar
- How to write clear medical information

Tickets are **£100** including VAT. For more details please call Jennie Eley on **01663 744409**.

A tribute to Sybil Law MBE

Sybil Law had worked at Scottish Power since the early 1960s and, in 1992, she worked with Plain English Campaign's staff to rewrite the company's codes of practice.

She was so excited by the benefits of clear communication that she convinced her bosses that she should become Scottish Power's resident expert on plain English.

In 1995 she became the first person from Scotland to graduate from our diploma course, and she went on to train more than 400 of her colleagues to write in plain English. Her enthusiasm for plain English came across so strongly that it is common for her former students to spread the plain English message when they move on to other employers.

In 1997, Sybil chaired a team that reviewed the clarity of a government white paper on Scottish devolution. Two years ago we named Sybil as one of our first group of Plain English Champions - our 'hall of fame' for dedicated clarity crusaders. And last year she was awarded the MBE for her services to plain English.

We thought of Sybil Law as both a fellow campaigner and a friend. We often described her as 'Plain English Campaign's ambassador to Scotland'. Our sincere sympathies go to her family, friends and colleagues.



Sybil checks a document with John Dwyer, a Campaign trainer

Some personal memories from our founder director Chrissie Maher:

Many organisations realise that clear communication can save them time and money, but Sybil was one of those people who believed plain English was the customers' right, rather than just something that could increase sales.

She showed her colleagues that if you use everyday language, whether it's good or bad news, it shows you have respect for customers and treat them as people, not as account numbers.

One of my favourite memories of Sybil was when she was interviewed for Kirsty Wark's show on BBC Scotland.

Sybil phoned me straight after the show and I was expecting her to be star-struck. Instead she was phoning to complain about the gobbledygook in the disclaimer the BBC made her sign!

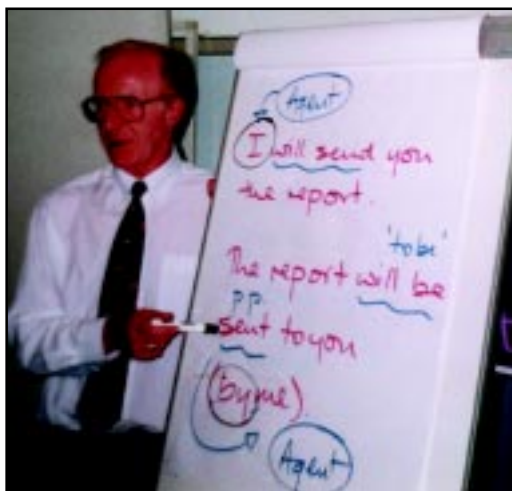
Whenever we felt downhearted because the campaigning was moving slowly, we could count on Sybil to put us back in the fighting mode.

Training diary

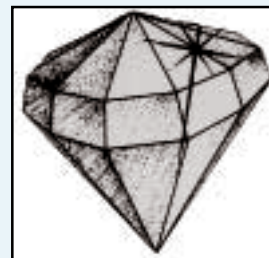
We still have places left on the following courses. For more details on any of the courses, please call Helen Mayo on 01663 744409.

We also have a range of courses available for learning through the internet. You can get more details at www.plainenglishtraining.com.

As you can see, we have a range of special courses. If there is another subject you think we should cover in these courses, please let us know.



Welcome aboard



The following organisations have earned their first Crystal Mark since our last issue.

Aventis Pharma Limited
Bath and North East Somerset Council
Blackpool, Fylde and Wyre Hospitals NHS Trust
Bristol Wessex Billing Services Limited
Card Protection Plan (CPP)
Driving Standards Agency
Drugscope
Four Corners Emigration
General Social Care Council
Government Office for the North East
Handsworth Wood Girls' School
Hurley Clinic
Liverpool Health Authority
Medway Council
Scottish National Heritage
Mondial Assistance
National Childminding Association
NHS 24
North Yorkshire County Council
Presentation Housing Association
Print Image Network Limited
Reading Borough Council
South Tyneside MBC
Southern Housing Group
The Impartial Group of Companies
The Scottish Building Contract Committee
UK Hydrographic Office
West Dorset District Council

The Plain English Course

| | |
|------------------------|------------|
| Thursday 15 August | London |
| Wednesday 11 September | London |
| Wednesday 11 September | Manchester |
| Wednesday 11 September | Birmingham |
| Thursday 19 September | Edinburgh |
| Wednesday 9 October | London |
| Wednesday 23 October | Glasgow |
| Tuesday 12 November | London |
| Wednesday 20 November | Manchester |
| Thursday 12 December | London |

The Grammarcheck Course

| | |
|----------------------|----------------------------------|
| Tuesday 10 September | Birmingham |
| Tuesday 8 October | London |
| Tuesday 22 October | Glasgow |
| Tuesday 26 November | London (Advanced Grammar course) |

Special courses

| | |
|-----------------------|------------------------------|
| Tuesday 29 October | London (Report writing) |
| Friday 15 November | London (Legal writing) |
| Tuesday 19 November | London (Form design) |
| Wednesday 27 November | London (Medical information) |

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