

# Plain English

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## Is this the end of small print?

### **According to Government plans, credit card and personal loan small print could soon become an endangered species.**

The plans are part of a white paper titled 'Fair, Clear and Competitive - The Consumer Credit Market in the 21st Century.'

(A white paper is published to show the Government's specific intentions for proposed laws, but allows for public and industry feedback before the plans are discussed in Parliament.)

There are several changes proposed that relate to clear communication.

- Firms must all use the same method to work out the annual percentage rate (APR) of interest that they quote in adverts (at the moment rival companies use at least 10 different methods).
- Adverts must be "clear, fair and not misleading" (this is already a guiding principle of the self-regulating advertising industry, but will now be a legal requirement).
- Terms and conditions must carry a standardised box giving the key points of the agreement.

The proposals came as a committee of MPs announced the findings of their investigation into the credit card market. The Treasury Committee report was welcome news to those who believe credit card small print is confusing or even actively misleading. Among the committee's recommendations were the following.

- The industry should, within a few months, voluntarily adopt government proposals for leaflets to carry a summary box of the most important information about a credit card deal, rather than waiting for legislation to force them into action.
- The format and content of the summary boxes should be tested on the public to find the most effective style.
- The text in the summary box should be at least 12 point (the Government's proposals do not state a minimum size, merely saying it must be legible) while details of the APR should be at least 18 point.

John McFall, chairman of the committee, has urged the banks to respond quickly.

In a letter to the six biggest banking groups he said, "It seems that progress in some

key areas raised by the report, in particular displaying the cost of borrowing scenarios... and possible standardisation regarding the way interest rates are calculated, is slow. I hope there is no question of some in the industry seeking to create obfuscation around these issues rather than to seek genuine solutions which will benefit consumers."

It's not just credit information that could be getting clearer. A Competition Commission report has warned retailers to give clearer information when selling extended warranties. Sir Derek Morris, chair of the Commission, says firms should:

- display the price of warranties as prominently as the price of the product itself;
- make it clear that extended warranties can be bought from other companies as well as the one selling the product; and
- clearly state whether or not the scheme is backed by insurance (which affects whether or not it will pay out even if the retailer has gone out of business).

Patricia Hewitt, the Trade and Industry Secretary, has formally accepted the report and will soon give legal force to the recommendations.



## Testing the question

We recently asked visitors to our website for their opinions of the proposed wording for a possible referendum on joining the single European currency scheme (“Should the United Kingdom adopt the euro as its currency?”).

Generally, those who replied felt the wording was surprisingly clear and unambiguous and that people would not be confused or misled into voting for the ‘wrong’ option.

Some people thought that the question was unsuitable because it was not politically neutral; the most common objection was that the question did not specifically state that the euro would replace the pound.

So, what do you think? Please write to us at PO Box 3, New Mills, High Peak, SK22 4QP with your thoughts, or suggested alternative wordings.

## Government red light for green claims

**Two government departments have called for clearer and more specific information on environmental claims on product packaging.**

The Department for Environment, Food and Rural Affairs and the Department of Trade and Industry have produced ‘Green Claims — Practical Guidance’.

The guide warns that vague, confusing or meaningless claims may no longer be allowed. Among the examples given of dubious claims are:

- paint tins saying ‘no added lead’ (lead has been banned for many years);
- ‘sustainable’ or ‘environmentally friendly’ (both vague); and
- ‘recycled’ (when it is unclear if this applies to the packaging or the product itself).

Lord Whitty, the minister responsible for business and the environment, said, “False, misleading or meaningless information undermines consumers’ faith in green claims and labels generally.”

## No need to panic about ‘emergency’ definition

**We are quick to criticise when proposed laws are written in excessive legalese so, to be fair, we must say we were pleasantly surprised by the definition of ‘emergency’ in the recently-published Civil Contingencies Bill.**

“In this Part ‘emergency’ means an event or situation which threatens serious damage to:

- (a) human welfare in a place in the United Kingdom,
- (b) the environment of a place in the United Kingdom, or
- (c) the security of the United Kingdom or of a place in the United Kingdom.”

The bill then lists a series of specific situations that are covered by these three categories.

We’ll be interested to see how this wording fares in the legislative process, though naturally we hope it never needs to be used.

## Shopping’s a pain when food labels aren’t plain

**An international network for food-allergy sufferers has accused manufacturers of confusing and misleading through inconsistent labelling.**

The Food Allergy & Anaphylaxis Network says problems include:

- terms ‘may contain’ and ‘free from’ being used inconsistently;
- labels claiming products are ‘dairy-free’ when they contain casein, a milk protein; and
- flavouring being listed simply as ‘natural flavours’ with no indication of what is used.

The group also found that the difficulty of finding information on labels means an average shopping trip takes 39% longer when the shopper has a food allergy.

## The crusade for clarity now has an army of five thousand!



(From top: 'BBC News 24', 'Channel 4 News', 'ITV Evening News' and BBC 2's 'Working Lunch' spread the plain English message.)



Host Fiona Bruce talks about her passion for clear communication

**To say the least, our 2003 annual awards were a success. Thanks to the interest created by the ceremony, our list of registered supporters has passed the 5000 mark! Among the countries new to our membership list are Bahrain, Belarus, the Cocos Islands and Jordan.**

The event itself went to plan with the venue packed to capacity. Guest presenter Fiona Bruce gracefully read the text of the winning Golden Bull entries including a 108-word sentence, while Standard Life's Director of Legal Services was brave enough to collect the firm's Golden Bull trophy. This is the first time a Bull winner has appeared at the ceremony since 2000.

We also made the news, with our staff giving more than 40 radio and television interviews: plain English devotees could literally watch the story morning (BBC), noon (Channel 4) and night (ITV)! According to a CNN chart, our awards were number

one in their top 10 of e-mail subjects for the day.

Not everybody agreed with our choice of Donald Rumsfeld for the Foot in Mouth honour, and the award has provoked countless debates on internet message boards, ranging from the purely linguistic to the political and philosophical. But we certainly seem to have promoted the cause of plain English, with more than 100,000 people visiting our website on the week of the awards.

Aside from the various pro- and anti-Rumsfeld comments, we've received several dozen reports of a comment by another politician, which is already a leading candidate for next year's awards.

And several people offered the theory that a runner-up comment by Arnold Schwarzenegger — 'I believe gay marriage should be between a man and a woman' — was actually a case of the California governor using "gay" in its original sense of 'happy' or 'care-free'. Could 'Arnie' be a stickler for traditional language?



# Inquiry judge vexed but not floored by ‘sexed-up’

Lord Hutton recently published the findings of his widely-publicised inquiry. Naturally we aren't going to get involved in the political and journalistic arguments, but we thought the following paragraph from the report's conclusions would interest our readers. It shows the dangers and difficulties that arise from ambiguous expressions.

“The term ‘sexed-up’ is a slang expression, the meaning of which lacks clarity in the context of the discussion of the dossier.

It is capable of two different meanings. It could mean that the dossier was embellished with items of intelligence known or believed to be false or unreliable to make the case against Saddam Hussein stronger, or it could mean that whilst the intelligence contained in the dossier was believed to be reliable, the dossier was drafted in such a way as to make the case against Saddam Hussein as strong as the intelligence contained in it permitted. If the term is used in this latter sense, then because of the drafting suggestions made by 10 Downing Street for the purpose

of making a strong case against Saddam Hussein, it could be said that the Government ‘sexed-up’ the dossier. However in the context of the broadcasts in which the ‘sexing-up’ allegation was reported and having regard to the other allegations reported in those broadcasts, I consider that the allegation was unfounded as it would have been understood by those who heard the broadcasts to mean that the dossier had been embellished with intelligence known or believed to be false or unreliable, which was not the case.”

## Plain English is par for the course

**The official rules of golf have been rewritten in plain English.**

The Royal and Ancient Golf Club of St Andrews (R&A) and the United States Golf Association review the rule book every four years, but this is the first time they have made a specific point of looking

at style as well as content.

R&A rules secretary David Rickman said: “In an essentially self-regulating sport, players need the rules readily available and as simple to understand as we can make them.

“This is the biggest change in content and presentation of the

rules for 20 years and, while the rules remain detailed and precise, we have clarified and simplified them where possible.”

The clearer rules should also make the task of translation easier. The rule book is reproduced in 20 languages, from Arabic to siSwati (spoken in Swaziland).

## Last year's crazes become unwanted phrases

Every year, Lake Superior State University in Michigan publishes a list of the words and phrases that the public has chosen to ceremonially banish for “mis-use, over-use or general uselessness”.

This year's list, based on the votes of more than 5000 people, includes:

- metrosexual (a heterosexual urban male who takes pride in his appearance);
- X (when used with no specific meaning, such as ‘The X-Files’ or X-Box);
- companion animals (in place of ‘pets’);
- bling bling (formerly a fashionable term for jewellery, now so mainstream it has become a cliché);
- captured alive (which raises questions of how you capture a dead person); and
- sweat like a pig (pigs don't have sweat glands which is why they roll in mud to keep cool).

## Misleading adverts a thing of the past?

**The Financial Services Authority has tightened its rules to make references to past performance clearer in financial advertising.**

Such adverts must now include a table showing the figures for the past five years (or for as far back as possible). If there is less than 12 months' data available, the firm cannot refer to past performance at all.

Firms are also specifically banned from implying or claiming any link between past and future performance.

# Jargon-buster makes his mark



**The new head of the Learning and Skills Council, the government organisation responsible for adult education, has condemned education jargon.**

In his first speech in the job, Mark Haysom (pictured) told college heads that "I have to say I am somewhat taken aback by the language of this world of education that I have joined. I am surprised by the assumption of knowledge, the jargon, the acronyms and the lack of clarity. What strikes me most of all is that the language of education appears to have been taken

away from you and hijacked by the new speak of the bureaucrats. You must believe me when I tell you that it is particularly alienating and confusing to people from the world of business."

Mr Haysom later wrote to Plain English Campaign to tell us, "I have a passion for using plain English to communicate with the people and organisations we serve.

"I want to get rid of the unfathomable jargon and acronyms that I believe alienate people and stand in the way of communicating the excitement and challenges of our work."

## Making it clear from head to toe

**A healthcare company has become the first group to earn the Campaign's Crystal Mark for 150 separate documents. (Only six organisations of any type have ever achieved more than 100 Crystal Marks.)**

EIDO Healthcare produce patient information consent documents for the most commonly performed surgical and medical procedures: the 150 Crystal Marked documents run from cataracts to bunions and wisdom teeth to circumcision.

EIDO's writers and editors (many of them trained by the Campaign) have worked to make the documents readily understandable but still retaining medical accuracy and legal validity.

Our founder-director Chrissie Maher praised EIDO's achievement. "Expecting patients to sign a consent form they can't understand is nothing short of a cruel joke. EIDO have shown that, no matter what the



medical or surgical procedure, you can produce clear information that truly allows patients to understand what they are agreeing to.

"By achieving plain English in every document, EIDO have become a guiding light for the entire healthcare industry."

Owain Tudor, the director responsible for product development at EIDO, said, "Having an operation can mean a very anxious time for most patients. A crystal-clear written explanation of what the operation involves, including the benefits and possible risks, is vital to ease stress and support shared decision-making between doctor and patient.

"A natural by-product is that the doctor's exposure to the risk of litigation is reduced."

## Why the future is so uncertain

**Financial Times writer Jeremy Grant wrote a column after visiting Chicago's futures exchange (where people effectively gamble on whether a particular financial market will have risen or fallen by a particular date). He asked somebody to explain how a typical trade worked... and soon wished he hadn't.**

"In the options we trade the 'at-the-money' straddle, which would be buying the put and the call of a single strike exercised at the closest to the futures price right now, the 98, 81 $\frac{1}{2}$ , 98, 87 $\frac{1}{2}$ . The guy on the phone picks up the phone and says 'where's the deece 87 straddle?' The yellow coats ask the blue coats in my group. I ask the pit and they say 'nine ten'. I tell the yellow coats, they tell the guys at Deutsche Bank, they tell the guys in Germany and they say buy a thousand."



Thanks to reader Charles Baillie for sending us this picture. It seems overblown language is no barrier to a thirsty cat!

## News in brief

We had an interesting phone call to our office, with the caller introducing himself by saying, "I'm from (company name) and I wrote to you on Monday. Have you had a chance to look through the material yet?"

On hearing that we hadn't received his letter, the caller probably should have stopped rather than continue with his sales pitch.

"That's very odd. I don't understand why you didn't get our letter. Anyway, we wrote to tell you about our central mailing service. We can take your newsletter and deliver it by post to thousands of people, quickly and accurately..."

**We like to bring you the latest jargon, so here's a term to watch out for. A spokesman for Cadbury, giving evidence at a House of Commons inquiry into the links between 'junk' food and obesity, pointed out the benefit of chocolate's "pauseability".**

It turned out he was arguing that a customer can stop eating a bar midway and leave the rest until later, while with a hamburger they are more tempted to eat it all at once before it goes cold.

**We've all seen public figures trying to keep things vague and uncertain when they speak to journalists, perhaps trying to keep their true feelings hidden for the sake of professionalism.**

Fausto Tonna, the chief financial officer of troubled Italian firm Parmalat, appears not to believe in this tactic. Confronted by a barrage of questions from journalists recently, he simply told them, "I wish you and your families a slow and painful death."

# DIY deciphered

If you've ever struggled with flat-pack furniture instructions, there's now a course to help you make sense of them. Northampton College is offering a three-hour course, without charge, as part of a 'Bite Size' promotion to encourage adult learning.

As well as deciphering instructions, tutor John Tilley will deal with the 'freehand' approach where customers (usually 'dominant males') insist on trying to put the furniture together without consulting the instructions.

## The real world

**The uncensored views of our founder-director Chrissie Maher.**

**Even in this age of faxes and e-mails, we still receive plenty of letters at the Campaign offices every day.**

I'm always happy to see the ones from our supporters: they may make me joyful, sad, angry, relieved or frustrated, but they are all human. Which is more than I can say about some of the junk we get.

**I hate letters** that make me read through two or three pages to get to the point — especially when it's just trying to sell me something.

**I hate letters** that make no sense and when you complain, the writer says, "It's not my fault; those bits are generated by the computer." So who told the computer to do it?



**I hate letters** where my details have been slung in from a mailing list, particularly when those details are wrong. If you call me 'Mrs Maler' or 'Chris Marr', why should I think you've got something useful to say? (That said, I didn't mind when I got a phone bill addressed to "Mrs PLAIN ENGLISH".)

**I hate letters** that are missing a name or contact details, or simply don't tell me what to do next.

So what annoys you about letters? Please write to let us know. Even better, send us examples!



# In other words...

**One of our supporters recently sent us a 'project overview' (shown to the right) that had left him baffled. We asked visitors to our website for their suggested rewrites. As you will see, they took several different approaches.**

**If you have your own suggestions, we would love to see them.**

The project is structured around multifaceted incremental work plan combining novel content design based on new pedagogical paradigms blended with the e-learning environments to facilitate hybrid mode of delivery. This is combined with series of educational experiments on the target learner groups with possibilities to adjust the approach and disseminate the interim and final results.

Our pedagogical approach is based on the educational model which assumes that the learning process is an interactive process of seeking understanding, consisting of three fundamental components: Conceptualization, Construction and Dialogue. The relevant modules of the New Curricula are mapped onto these three components and a hybrid way of delivery is investigated through different scenarios.

**Graham C. Reed of the John Povey Centre for English Studies at the University of South Africa (UNISA) in Pretoria sent a list-based offering.**

The project is designed around the following guiding points:

- A step-by-step work plan;
- New content;
- New teaching methods; and
- Computer-based ways of delivery.

There is also a built-in method to check the project, for later improvements and research purposes.

We teach with the idea that the learners and teachers are working together towards a better understanding. This process is made up of:

- Conceptualization (Forming the idea)
- Construction (Building on that)
- Dialogue (Talking about it)

The relevant parts of the New Curricula are then applied, and new and better ways of teaching are looked at.

**Some people tried summaries. This is from Nancy Wright of Uxbridge, Middlesex.**

A project of piecemeal design, various modes of delivery and results to be advised.

And this is from Tim Tanner of the Mutual Members Campaign, Camberley.

The project aims to try out various combinations of traditional teaching methods together with computer-based learning. Each combination will be evaluated to see which works best with the target learning group.

**Andrew of Rhode Island in the United States took the cynical approach!**

We make people watch a screen and press buttons. People learn better when they get to do things. Like press buttons. Can we have the grant money now, please?

**Jason Walker, an NHS doctor from North Wales went for the translation approach.**

The project involves new teaching methods including the use of computers. In addition, a number of other teaching methods will be tried on the class. We may change the course design to use some of these more often if they prove successful.

The way we teach assumes that learning involves thinking, doing, and discussion. The relevant modules of the New Curricula reflect this.

**Peter Thoen of Ontario, Canada suggested this.**

The project is expected to develop increasingly varied and innovative approaches to teaching. It will incorporate use of the Internet and other electronic media.

Our teaching style is based on the assumption that learned skills develop from the presentation, development and open discussion of ideas and concepts. We plan to combine this fundamentally human process of learning with experiments in different and mixed teaching techniques.

We will include a series of tests on our subject group and expect that, with perhaps some refinements, we can publish useful results.

# Welcome aboard

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

- Acton Housing Association
- Astra Tech Limited
- Conwy County Borough Council
- Cornwall County Council
- Darlington Borough Council
- Greater London Magistrates' Courts Authority
- Health Protection Agency
- ING Direct
- Jill Rogers Associates
- Keens Shay Keens (Chartered Accountants)
- The Labour Party
- Lanark Practice Patient Participation Group
- National Disease Surveillance Centre
- North and West Belfast Trust
- North Ayrshire Council
- Patrick Housing Association
- Safestyle UK
- SecureMove Property Services
- States of Jersey
- Sunderland Housing Group
- Thames Valley Housing Association
- Union Pub Company
- WaterVoice

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## Training dates for 2004

Please call Helen Mayo on **01663 744409** for more details.

### **Birmingham:**

- Tuesday 9 March (Grammarcheck)
- Wednesday 10 March (Plain English)
- Wednesday 15 September (Grammarcheck)
- Thursday 16 September (Plain English)

### **Edinburgh:**

- Wednesday 3 March (Grammarcheck)
- Thursday 4 March (Plain English)
- Wednesday 20 October (Grammarcheck)
- Thursday 21 October (Plain English)

### **Glasgow**

- Wednesday 3 March 2004 (Grammarcheck)
- Thursday 4 March (Plain English)
- Tuesday 15 June (Plain English)
- Wednesday 20 October (Grammarcheck)
- Thursday 21 October (Plain English)

### **London:**

- Tuesday 16 March (Plain English)
- Wednesday 31 March (Advanced Grammar)
- Wednesday 21 April (Grammarcheck)
- Thursday 22 April (Plain English)
- Friday 23 April (Plain English in legal agreements)
- Thursday 13 May (Plain English)
- Tuesday 18 May (Report writing)
- Thursday 20 May (Writing medical information in plain English)
- Wednesday 16 June (Plain English)
- Tuesday 22 June (Plain English and forms design)
- Thursday 24 June (Advanced Grammar)
- Tuesday 6 July (Grammarcheck)
- Wednesday 7 July (Plain English)
- Wednesday 11 August (Plain English)
- Thursday 9 September (Plain English)
- Tuesday 5 October (Grammarcheck)
- Wednesday 6 October (Plain English)
- Thursday 18 November (Plain English)
- Wednesday 8 December (Plain English)

### **Manchester:**

- Tuesday 27 April (Plain English)
- Thursday 17 June (Plain English)
- Tuesday 17 August (Plain English)
- Wednesday 13 October (Grammarcheck)
- Thursday 14 October (Plain English)
- Tuesday 7 December (Plain English)