

Plain English

The voice of Plain English Campaign

Spring 2006 Issue 64

Pensions shake-up

A major change in pensions law came into effect on 6 April 2006, dubbed 'A-Day', in an effort to tidy up the system. After many months of debate, in Parliament as well as in the newspapers, the new 'simpler' regime is the biggest revamp of pensions for decades. Experts say people will now have much greater control over their investment planning. This is great news, as long as everyone has access to the right information in time to make informed choices.

We have been watching the pensions 'crisis' for some time now. Planned changes to retirement age, and the collapse of some UK company schemes, have left many people concerned about their retirement situation. The causes of some of the confusion include people not having a clear understanding of the system, and a lack of plain English in pensions documents. Many people feel that they have been effectively 'misled' by not having enough information, or that they didn't understand the complicated language of their documents.

Most of us cannot afford to stop

work and exist purely on state pensions. Yet many of us don't think about retirement early enough. With so many options available to people, we feel that everyone involved in the process should make sure that their leaflets, forms and contracts are easy to understand.

Like any savings plan, your pension should be straightforward. You should know what is happening to your money. Even schoolchildren and students are now being encouraged to think about their financial future.

Some of the blame for the recent problems has been directed at the Government. Ann Abraham, the Parliamentary Ombudsman, recently published a report that criticised the Government. It suggested that some of the information people had received when they joined their company's pension scheme was 'inaccurate, often incomplete, inconsistent and misleading.' Despite the fact that the Government had issued several leaflets and guides which explained such schemes, Abraham's report suggested that some information had not been given to people.

Amid calls from the Opposition that the Government should 'top up'

schemes that have collapsed, the Government argues that taxpayers should not be responsible for bailing out company pension schemes. Stephen Timms, Minister for pensions reform, said, "For the report to assert that the taxpayer should make good all such losses - however they arose - is a huge and unsustainable leap of logic."

The Department for Work and Pensions has made a significant effort to make sure that its public information is written in plain English. Other departments are making great improvements to their communications.

Recently, the income tax laws have been simplified (see page 3). Banks have found themselves being taken to court by people fed up with paying penalty charges they don't understand. The Financial Services Authority is investigating the way banks sell 'payment protection insurance' without giving customers accurate information. All good to hear, but there is still a long way to go.

For years, accountants and financial advisors have blinded us with jargon and terminology. Perhaps the future will be different. We are quietly pleased to see that financial institutions are slowly accepting the need for plain English.

Inside: Plain English Campaign in Moscow, Pretoria and Jerusalem, new food labelling, the tax law rewrite...and two very furry hats!

Plain English Campaign - working for clearer communication

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The small print

We see them on a daily basis

- promises of free gifts, subscriptions, flights and almost anything else you can think of. 'Free - no obligation'. 'Free gift for every reader'. But what does the word 'free' really mean today?

For years companies have used clever techniques to attract customers. They are only too happy to give you a product, as long as you buy another one at the same time. But the small print is getting smaller and smaller while becoming longer in length.

Companies have realised that the pace of modern life means customers have less time to question things. People are more easily won over by the promises contained in advertisements.

We are finding that more and more people are becoming frustrated with the lack of clarity in promotional offers and advertising. They contact us to complain that they have been fooled into taking up a particular offer, or that the small print is so complicated that they cannot understand what it means.

Free tickets (they'll cost you)

One popular offer often features in newspapers - 'Free flights to a choice of locations for every reader'. But these promotions usually include compulsory taxes and charges. This means that they are in no way 'free' (as in order to take up the offer you have to pay). Further complications become clear when the small print reveals that you have to provide a choice of destinations and a choice of travel dates. Oh, and if too many people apply, you might not even get any tickets at all!

You might think that this is obvious, or old news. After all, why should companies give us things for free? However, it is interesting that many of us are still fooled into buying a newspaper, for instance, purely because of what the front page offers.

Only then do we get to read the small

What the advert says

Free flights to ten popular European destinations!

Free set of knives!

Free credit report!

Free credit card Payment Protection Insurance!

Free music downloads!

Free broadband - no 12 month contract!

Free DVD inside - worth £15.99!

What it really means

Cost of 14 issues of newspaper plus flight taxes and charges

£10 delivery and admin charge

Only on payment of membership fee

Higher interest rate and no interest-free periods or benefits

Monthly subscription fee of £4.99

£50 fee if you cancel within 12 months

Cut-down version of 'shop version'

print buried on page 47.

Mobile phone contracts are increasingly sold with 'free line rental' and 'free minutes'. Most often, this 'free rental' comes in the form of a refund once the customer has paid all their bills. The customer has to send copies of their paid bills back to the service provider, on certain dates, or forfeit the refund. Again this small print is usually well hidden. One company advertises a 'no commitment' broadband package on its website, before revealing a possible cancellation charge if you cancel it within a certain time limit.

Often, a company includes the cost of a 'free phone' in its call or subscription charges, but it is very difficult to prove. The Committee of Advertising Practice (CAP) states within its code that:

'Promoters should not describe an individual element of a package as "free" if the cost of that element is included in the package price.'

The Advertising Standards Authority (ASA) regularly rules against companies that have misled their customers. Last year, BT was heavily criticised for its handling of a free flight offer for broadband customers, after many did not receive the flights of their choice.

Internet shoppers are most exposed to sellers' empty or misleading promises.

We contacted the ASA about an internet website offering 'free internet'. They told us that there are currently no specific regulations about the word 'free' within advertising on the internet as it is too difficult to police. Amazingly, there do not seem to be any regulations concerning the claims companies make on their websites.

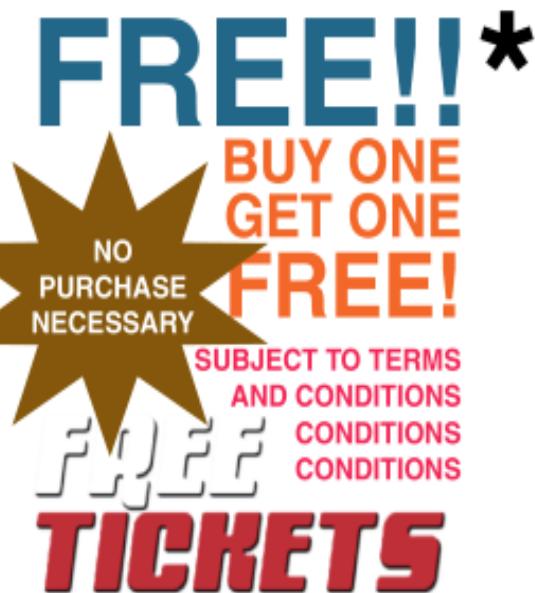
The missing asterisk

At the end of the 'Amazing Offer' tagline, companies will often place a tiny asterisk, which normally refers to a minefield of conditions, exceptions and rules at the bottom of the page.

Sometimes, finding what the asterisk refers to is impossible. A clause in the CAP code suggests that using asterisks in this way is unacceptable:

'Unless taxes and charges are not passed on to consumers for payment, (flights) should not be described as "free" even if that claim is asterisked to explanatory copy'

Some will say we are being pedantic - that these are often very good offers, and people don't mind the small costs involved with taking them up. This may well be true, but the fact remains that the conditions behind any offer, free or otherwise, should be made clear to the customer at the point of sale. Like any public document, people should be able to fully understand something on one reading, and too often this is not the case. After all, we are talking



about commercial organisations - where profit is king.

It seems too much to expect an official definition of the word 'free' to become standard. So, despite the fact that there are plenty of 'honest' offers out there, with no complicated conditions, costs or ties, it pays to be careful before you commit to any of them. Here is a list of golden rules.

- Always read the small print first.
- Always question why a particular company would want to give its products away free.
- What is the catch?
- Remember the old saying "There's no such thing as a free lunch."
- If it sounds too good to be true...it probably isn't true!

If you have a complaint about an advert or promotion you have seen, visit the Advertising Standards Authority's website at www.asa.org.uk or call them on 020 7492 2222.

Tax laws get welcome makeover but lose some of their 'poetry', according to poll

A recent survey of tax professionals, conducted by Mori for HM Revenue & Customs, has found that the rewritten income tax laws are much easier to use and understand.

Although the new laws are spread over five thick volumes, they have been warmly received by tax professionals, who say they will be much easier for trainees to use. They do away with old-fashioned terms such as 'foreign emoluments' (now 'chargeable overseas earnings').

The Tax Law Rewrite project, which began in 1996 under the Conservatives, is designed to make tax laws clearer. The project's fourth bill on income tax will be completed later this year. It will then turn its attentions to corporation tax. Kenneth Clarke, the former chancellor, said that rewriting the laws was like "translating 'War and Peace' into lucid Swahili".

However some people are not convinced, arguing that the new language could contain loopholes. Many of the old-fashioned words used in the old 'Income and Corporation Taxes Act' have specific meanings, which are apparently difficult to define using plain English. The report suggests that using this out-of-date language 'helped professionals feel like specialists as they were aware that only they would be able to interpret it.'

Now that many people have to fill in self-assessment forms every year, it is vital that they can do so without

becoming confused by the laws. While some tax experts feel that most people would turn to them before referring to the actual laws it confirms the Government's commitment to 'making tax law clearer'. The Government has already rewritten the Capital Allowance Act 2001, the Income Tax (Earnings and Pensions) Act 2003 and the Income Tax (Trading and Other Income) Act 2005, which have all been well received.

Some other countries have tried to rewrite their laws, with less success. Australia, Canada and New Zealand all found it very difficult to simplify the law without changing the underlying policy. There has been some concern in the UK that there is a 'lack of transparency' about some changes to the law which have happened because certain terms had several interpretations. Cynics have even suggested that HM Revenue & Customs have been able to close certain tax 'loopholes' as a result.

If the project continues to be a success, it will offer further proof that plain English makes complicated things easier. Although there are the usual accusations that 'when you write things in plain English, it just doesn't have the poetry', it seems clear that with the right effort, even the law can be made understandable to everyone.

We were lucky enough to receive copies of the five volumes produced. It is certainly an achievement, although you wouldn't want to drop one on your foot!

Plain English Campaign gives green light to new food labelling

Plain English Campaign has congratulated the Food Standards Agency (FSA) for recommending a 'traffic light' system for food labelling. Customers will be able to see at a glance the levels of fat, sugar and salt in food products.

Campaign founder Chrissie Maher OBE said, "We have campaigned for years for clearer labelling on food.

People want to know what they are eating, and they need the information in black and white - or in this case, red, amber and green. We urge all food firms to adopt this system as soon as possible. However, they must make sure they explain what the labelling means."

Spokesperson Dave Smith added, "This is an important step that will allow

customers to make an instant informed decision about the food they are buying. Any food manufacturer or supermarket taking on this system will be showing a dedication to their customers' health and well-being."

Most of the major retailers will adopt the optional scheme, although some have decided to use their own version of the labelling design.

All around the world

Since December, campaigners have found themselves in several different parts of the world, helping to spread the word that plain language is best for public information. The next few pages feature some of their reports.

Moscow State University, 2006

This is the story of George Maher's and Peter Griffiths's visit to Moscow State University's Department of Journalism to take part in a university communications conference.

30 January

We were both looking forward to the visit to Moscow (George's fourth visit and Peter's second), though we were a little worried about how to cope with temperatures of -30°C. We got through the formalities at Moscow Sheremetyevo Airport and went to find the taxi that Intourist had arranged for us.

Our spirits dropped when we saw the taxi. It was more than a bit battered and, when the driver opened the boot to put our cases in, it was full of junk. After much huffing, puffing, pushing and prodding, he finally managed to squeeze everything in.

It was late at night and so, expecting a trouble-free, peaceful journey, we relaxed as we set off for the hotel. But our driver was having none of that. Although the road was covered in thick ice, he careered down it at 100kph (about 60 miles an hour), dodging round other vehicles and driving right up behind anyone who would not move over. Our nerves were a bit shredded by the time we arrived at our hotel!

31 January

Peter went for an early morning walk round Red Square. It was very beautiful but he came back feeling like he had been sitting in a freezer all night!

After a quick defrost, we spent the day preparing our presentations. George took an article from the English version of the Moscow Times and rewrote it with a number of mistakes. We used this later as an exercise with the students, asking them to edit it into a well-written article.

1 February

Another early morning walk after donning extra layers of protective clothing - talk about looking like the 'Michelin Man'! An army of workers was clearing snow from the pavements, and a fleet of snowploughs (three abreast) was clearing the roads and squares. Nothing stops Moscow's people and traffic from getting

out and about. Later we met Irina Alexandrova and Vladimir Slavkin from the university to discuss their communications conference and our part in it. We agreed our planned programme with them.

Irina and Vladimir then took us to see the Novodevichy convent. Founded in 1524, it is a stunning series of buildings inside a high white wall. We were taken inside wonderful museums and churches filled with ancient pictures, books, pottery and other artefacts.

2 February

It was time for the tutorials and presentations. Irina took us to the Moscow State University Faculty of Journalism. The students have pretty good English skills and we were there to show them that good journalists use plain language, logical planning and good design when producing articles.

We prepared the room and Vladimir struggled to set up a projector for us. The students filed in and we tried to remember all of their names, but it wasn't easy.

George started with a series of slides showing how poor design can make articles unreadable. He explained what the problems were and how to put them right. Then Peter took over and explained some of the principles we follow to write in plain English.

We then moved on to George's rewritten article. A question-and-answer session developed naturally as the students attempted to edit the piece.

Afterwards, the students came to talk to us about the problems they have in Russia with poorly-written documents. One student said that legal agreements, such as holiday-insurance policies, were so difficult to read that everyone just signed them and then hoped for the best.

In the afternoon, George gave a presentation to an audience of professors, students and visitors including Professor Yassen Zasursky, Dean of the Journalism Faculty. George explained how the Campaign grew from its tiny roots in the 1970s to be the largest plain-language movement in the world today. He told the audience about the young plain-language movements springing up in other parts of the world such as Finland, Belgium, Denmark and Holland.



Clockwise from top left: Russian students with PEC; sightseeing in Moscow; Peter and George brave the elements

The presentation was well received and we answered questions from the audience with the help of our translator Arsene.

After a tour of the faculty, Irina and Vladimir took us to a Georgian restaurant. Peter loved the Georgian food but George complained that there were no burgers! Vladimir introduced us to Georgian wine and vodka - very nice too.

3 February

We went back to the university for a round-the-table discussion about communication in Russia. Irina surprised George by asking him to do another presentation about Plain English Campaign. So, never at a loss for words, George did as he was asked. This time, after giving the Campaign's history, he explained how even legal documents such as a Memorandum and Articles of Association can be written clearly without losing the legal meaning. And he showed them an example of one which carried Plain English Campaign's Crystal Mark.

George's presentation was followed by animated talks involving several delegates. Our translator for the day,

Natalya, managed a simultaneous translation to keep us in the picture. It was soon obvious that there was deep feeling about the lowering of standards in written Russian and about the corruption of the language. It all sounded very familiar, even though we were 2000 miles from home. We think a plain-Russian movement can't be far away.

4 February

We looked all over Moscow for reference books to help us with our campaigning when we got home. We couldn't find many shops and the trip wasn't too successful, so we went to look at the Kremlin instead. Wow!

5 February

Irina came to say goodbye. When we commented on the lack of shops, she crooked her finger and said 'Come with me'. George, looking a bit worried about going out in the cold, offered to stay in the warmth. So Irina wrapped Peter up in his 'Michelin Man' outfit and took him about 200 yards from the hotel where there was a massive underground shopping centre. We really must brush up on our Russian so we can read the signs. We thought it was the Metro.

The call of the Wild

RIPE 15 and 16 December

RIPE (Reseaux IP Europeens Network Coordination Centre) are in charge of administering a quarter of the world's internet addresses (known as 'IP addresses') and have their headquarters in Amsterdam.

Many nationalities work at their offices, but their working language is English. Because of this, they realised that they needed to communicate as clearly as possible. They chose us to train them to use plain English, partly because we were able to provide the combination of internet knowledge and communication skills.

Plain English Campaign trainer John Wild has run a number of courses for them in Amsterdam, the latest being on 15 and 16 December 2005. John commented, "If you are taught English as a second language, you are often taught a very formal style. Using plain English is an ideal way to soften your tone and communicate in a clearer, friendlier manner."

The end of double Dutch?

Plain English Campaign representative John Wild recently travelled to Brussels to help celebrate the foundation of 'Klare Taal Punt Vlaanderen', which translates roughly as 'the clear Flemish Centre'. But the language spoken in Flanders is Dutch, hence the (maybe slightly optimistic) headline.

The centre has been founded by Karine Nicolay, who is also responsible for producing 'Wablieft', a newspaper for adults with reading difficulties. It is the latest in a network of plain-language centres in Europe (English, Finnish, Norwegian, Swedish and so on) which regularly meet to compare notes and to plan future plain-language activities within Europe.

We were delighted to be invited to the launch. Karine said that the story of Chrissie Maher founding Plain English Campaign in 1979 had inspired her to start the clear Flemish group.

John was impressed by the enthusiasm of the delegates, as well as the beauty of Amsterdam bedecked with Christmas decorations.

Pretoria 17 to 20 Januray 2006

No sooner had the new year bedded in than John was off to foreign parts again, this time to Pretoria in South Africa. He was again working with a multilingual group, the staff of the Department for International Development (DfID). They have offices throughout the world, and decided to use the Campaign's services to improve the communication skills of their staff abroad.

If the delegates thought they were in for an easy ride they were mistaken. The Head of Office, David Hallam, gave them the job of rewriting their project descriptions into plain English, using their newly acquired skills. Even worse, they had to have the job finished within two weeks, ready for a ministerial visit! Having gained a new sense of urgency, the delegates



John addressed an audience of about 150 people in the headquarters of the Flemish Parliament in Brussels. He then ran a 'train the trainer' session for Karine and her colleagues, to help them design their own plain Flemish training course.

We wish the new campaign every success. It is the latest in an ever-growing international movement that is working successfully to improve communications worldwide. But we can't help feeling slightly sad about the potential demise of the phrase 'double Dutch'.

worked hard and completed the course with flying colours.

Jerusalem 22 to 24 February 2006

DfID next arranged for us to train staff at their Jerusalem office. This is located in the diplomatic quarter, far enough away from the old city to avoid any problems, but close enough to still hear gunfire from the hotel bedroom. The normally lengthy passport and immigration procedures were considerably shortened by means of a letter of introduction from DfID's Head of Office.

The staff John was training had a wide range of English skills, which meant that he had to use a mixed-ability teaching approach. The delegates were most enthusiastic and improved their plain English skills dramatically.

One advantage of training abroad can be the weather - while John was training the temperature was above 70 degrees Fahrenheit, while at home it was snowing!

Spreading the word

In December, representatives from several new European language groups visited our offices to 'see how things were done'.

Working as part of the 'Grundtvig' project, which is part of the EU's Socrates programme, they hoped our expertise could help others to achieve similar successes in their own countries. Grundtvig is designed to promote links between similar educational organisations in different European countries, allowing them to work together and share their knowledge. The scheme aims to develop the quality of adult education in Europe.

Our spokesperson said, "All public information should be clear, whatever language it is written in. The success we have had over the past 26 years should encourage people setting up campaigns in other countries. They too can make a difference."

Bits and pieces

No God today thank you

We recently spotted this little story in the Daily Mail, sent in by one of their readers.

'Our local school holds a weekly meeting called God on Mondays. There was much hilarity - and embarrassment for the church rector - when a printing error in a recent Sunday service sheet led to the announcement: "No God on Mondays this week".'

Cutting through the jargon

Confused about computer terms? You might find some of these 'jargon-busting' websites useful.

www.computeractive.co.uk/interactive/jargonbuster

www.helpwithpcs.com/jargon/jargonmenu.htm

www.cyberview.co.uk/jargon.htm

www.cordless-phones.uk.com/jargon-buster.php

www.proweb.net/proweb_jargon_buster.html

http://www.comet.co.uk/comet/html/cache/jargon_buster.htm

<http://www.bbc.co.uk/radio1/news/entertainment/pcjargonbuster.shtml>

Plain-speaking science

It seems the science sector has seen a need for plain English at long last.

'The new GC1000 Mark II from Yokogawa UK is a process gas chromatograph incorporating a number of new developments that make it exceptionally stable, sensitive and easy to use. Key features of the new GC1000 Mark II process gas chromatograph from Yokogawa UK include a HMI (human-machine interface) which provides easy operation via user-friendly 'plain English' displays, a stable gas regulator installed in the isothermal oven, long-life liquid injection valves, and a high-sensitivity thermal conductivity detector.'

We're not sure that this is plain English, but we do have a question. What does a gas chromatograph do?

But what do you really do?

Vacancy found on Surrey Council's website:

Late Night Enforcement Officer

That was then, this is now

Whatever happened to simplicity? It seems that new words, job titles and 'buzzwords' enter the language every day. Where once we got impatient in the supermarket queue, now we suffer from 'checkout-line rage'. We used to hear about people being fired from their jobs, now they are more likely to have been 'uninstalled'. Here are a few 'before and after' examples that have amused us over the last few months.

Then

Teacher
Estate agent
Bus conductor
Bus stop
Traffic light
Make someone redundant
Trainspotter

Now

Knowledge navigator
Space consultant
Revenue protection officer
Pedestrian refuge
Traffic signal control equipment
Offer a career-change opportunity
Ferroequinologist

Plain English Awards

Our annual awards ceremony in December was attended by the likes of journalists Andrew Marr and Alistair Stewart. The event was a great success. Rhodri Morgan, who won the 'coveted' Foot in Mouth award for the second time, was good-humoured enough to reply to us.

"I won this award before for my 'does a one-legged duck walk in a circle?' quote. In fact, it made my name. Jeremy Paxman is still trying to work out whether there is a deeper meaning behind my proverb. This latest award is not quite in that class so it must have been a thin year. Nevertheless, I am delighted that the Plain English Campaign tunes in to the Welsh Assembly every Tuesday for my question time waiting for another one-legged duck!"

We are already accepting entries for this year's awards, which will take place on 12 December. If you would like to nominate a document, website, or Golden Bull, please send your entry into us by e-mail (info@plainenglish.co.uk), or by post to the address on the front of this magazine. The closing date for entries is 30 September 2006.

Training dates for 2006

For more details, please call our training administrator, Heidi Selkirk on 01663 744409. Or e-mail us at info@plainenglish.co.uk.

Belfast

Tuesday 17 October

Birmingham

Tuesday 19 September
(Grammarcheck)
Wednesday 20 September
(Plain English)

Dublin

Tuesday 23 May
(Plain English)

Edinburgh

Wednesday 11 October
(Grammarcheck)
Thursday 12 October
(Plain English)

Glasgow

Wednesday 14 June
(Plain English)

London

Tuesday 25 April
(Grammarcheck)
Wednesday 26 April
(Plain English)
Thursday 11 May
(Report writing)
Tuesday 16 May
(Writing for websites)
Tuesday 23 May
(Plain English)

London (continued)

Tuesday 20 June
(Plain English)
Tuesday 18 July
(Grammarcheck)
Wednesday 19 July
(Plain English)
Thursday 17 August
(Plain English)
Tuesday 12 September
(Writing for websites)
Thursday 14 September
(Plain English)
Thursday 21 September
(Plain English and forms design)
Tuesday 26 September
(Report writing)
Tuesday 10 October
(Grammarcheck)
Wednesday 11 October
(Plain English)
Thursday 9 November
(Plain English)
Wednesday 15 November
(Writing medical information)
Tuesday 21 November
(Advanced grammar)
Tuesday 12 December
(Plain English)

Manchester

Thursday 20 April
(Plain English)
Wednesday 31 May
(Grammarcheck)
Tuesday 20 June
(Plain English)
Wednesday 16 August
(Plain English)
Tuesday 24 October
(Grammarcheck)
Wednesday 25 October
(Plain English)
Thursday 7 December
(Plain English)

Welcome aboard!

The following organisations have recently earned their first Crystal Mark

Alnwick District Council
BioScreen Products Limited
Burnley, Pendle and Rossendale PCT
Charted Institute of Arbitrators
Combined Literature Project
(Barstow Chapman Roberts Limited)
Complete Mortgage and
Loan Services Limited
Confetti Network Limited
Connaught Environmental Limited
D & D Homecare Limited
Disability and Carers Service
Fenland District Council
Financial Regulator (Ireland)
Gebro Pharma GmbH
Hartlepool PCT
Healthcare Inspectorate Wales
Help the Hospices
High Weald Housing Association
Human Tissue Authority
Kelsey Housing Association
LearnDirect Scotland
Michael W Halsall Solicitors
National Debtline
North Devon Homes Limited
Phoenix Safety
Portsmouth Hospitals NHS Trust
Public Services Ombudsman for Wales
Railway Procurement Agency
Rossmore Group Limited
Royal Institution of Chartered
Surveyors
Scottish and Southern Energy
Scottish Children's
Reporter Administration
Serco Home Affairs
South Essex Homes
SSAFA Forces Help
Travel Counsellors PLC
Welcome Financial Services
Widnes and Runcorn
Sixth Form College
Wolverhampton Homes Limited

The next issue of Plain English will be available in June 2006

These organisations have become corporate members

Anchor Trust
BP Pensions Limited
DVLA
Education and Training Inspectorate
Fenland District Council

 Corporate member of
Plain English Campaign
Committed to clearer communication.

Glasgow Housing Association Limited
Health Protection Agency
Housing Services, Haringey Council
Railway Procurement Agency