

Plain English

The voice of Plain English Campaign

Issue 79 Autumn 2012

Why is pension terminology unclear and full of jargon?

Pension terminology is confusing for people of any age. However, young people find it particularly baffling, a recent study has suggested. The study stated that millions of young Britons are more likely to understand a foreign language than pension jargon. According to the report fewer than 10% knew the precise meaning of basic pension terminology.

Katie Morley from Pensions Week, who has had a part in the study, was quoted as saying: "It is no surprise that pensions jargon isn't resonating with young people in the UK. The terminology is not actually that complex once you are familiar with it... However, the lack of knowledge is severe. It screams of a need for schools to provide 'real life' financial education, and the Government can be blamed for this non-provision."

Basic cost of a pension

Pension firms (mostly insurance companies) look after the money in your pension scheme and charge you every year for their work. Their charges are usually a percentage of the value of your pension fund. At first glance the charges may not seem very much (say 1%, 2%, 3% and so on) of your fund but, as they are charged year after year, after 20 or 30 years they can mount up to a big chunk of your pension savings.

Millions of new pensioners have been warned that they face retirement in poverty after slashed annual payouts. Pension firms are making huge profits and must be asked why they slash annuity rates again and again. Why are there no basic guarantees?

Until young people fully understand how the pension system works, they may consider ISAs a better idea. With an ISA, you pay no tax on your interest and you have full control of your savings.



Jargon can harm you

If we don't read the 'small print' because it is too difficult, we can sign up for things we don't understand. We've all done it.

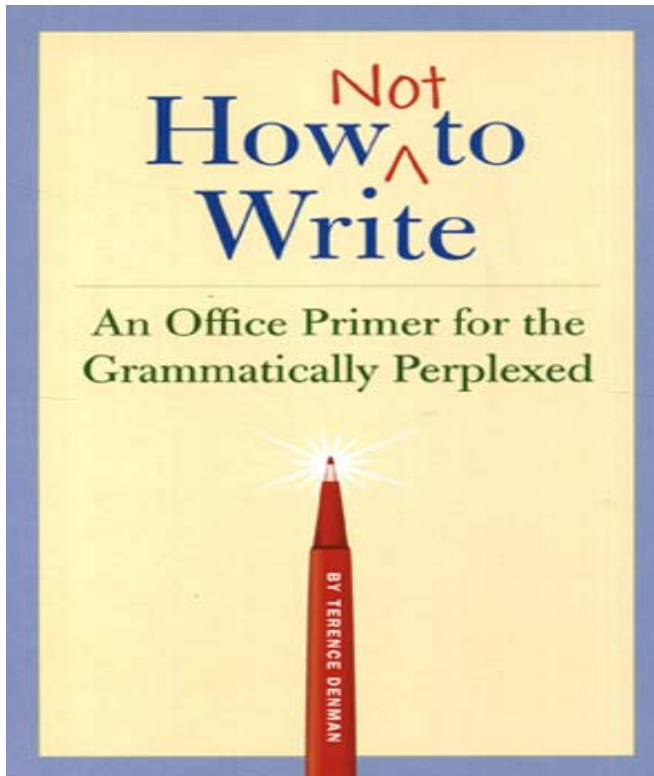
We say 'If you don't understand, don't sign, and you won't get caught out.'

2012 Awards

It's that time of year again – our annual awards will take place on 14 December. Nominations for the best written, and spoken, examples of plain English, and the worst examples of gobbledygook have been flowing in to our office. This year our closing date for entries is Friday 26 October 2012, so there is still time to nominate. Send yours in by post or email as soon as possible.

The award categories this year include: Plain English Media, Plain English Written, Plain English Online, Plain English Communicator, Plain Web, Plain Internal Documents, Golden Bull and Foot in Mouth.

The importance of a flipchart pen



Concise memoirs of Plain English Campaign trainer Dr Terence Denman, our longest-serving trainer

It seems only yesterday (April 1998 in fact) when a young (well, early middle-aged) man set off from Clapham Junction station at dawn to head to Farnborough. He was about to run his first Plain English Campaign (PEC) training course for an insurance company. Nervous and excited, the ink still wet on his PEC diploma scroll, he wondered what the day would bring. Luckily, it went well. And many years, several thousand training days later, and showing a pathetic lack of initiative in getting a sensible job, he's still doing the same thing.

He's been everywhere

He's still leaving early and has never been late. He's learnt never to be surprised at where the journey ends. He's trained in functional business parks, swanky city offices, grim underground bunkers and the top floor of a skyscraper (despite his vertigo), in schools, colleges, universities, town halls, hospitals, sports halls, hotels (including a hotel room), fire stations and police stations. He has even trained in a sheltered home for elderly people and a converted monastery – the chapel was still being used but there wasn't a bar.

He's trained in rooms the size of an airing cupboard and in spaces as big as Wembley Stadium. He's seen more buffet lunches than you've had hot dinners. He's learnt to travel lightly, but to take what every good PEC trainer needs: flipchart pens (four colours), some spare training books, a couple of that day's newspapers, some pens (he's still amazed at how many delegates turn up for a writing course without one). Oh, and a pack of tissues in case any delegates get too emotional when hearing the great news that plain English has come to town and that they can start sentences with 'and' and 'but'. And, of course, a copy of the best book on plain English ever written: *How Not to Write*, by ... guess who?

Terence has almost always received a friendly welcome, and the feedback he receives has always been good. And the people who have taken part in his courses have always left feeling excited about plain English.

Plain English, just like that!

He's never had to use the boxing gloves or trot out the old Tommy Cooper joke: 'The audience were with me all the way, but luckily I shook them off at the railway station'. Walking boots, brogues, trainers, wellington boots, taxis, buses, tubes, the Dockland Light Railway, trains and planes (but sadly, no helicopters, luxury yachts or submarines) have taken our trainer all over the UK and Ireland. However, he has never been to Bali, as he knows that only the more handsome trainers get the exotic locations. At an age when any sensible man is snuggled up on the sofa watching 'Loose Women', he's still in the trenches battling legalese, gobbledygook, management-speak, waffle, jargon, acronyms and Latinisms.

The future is crystal-clear

The people he trained, like policemen and firemen, are getting younger every year. They've asked him to look at letters, reports, procedures, emails, notes from meetings, newsletters, leaflets, legal contracts, and even CVs and college essays. He's kicked passive verbs into activity, he's revealed many hidden verbs and he's broken down pretentious language to reveal a much more simple sentence. Thanks to him there is a lot more plain English out there, but the battle is still on. Younger trainers will one day wrestle the flipchart pen from his wrinkled old hands. He'll tell them stories of a dark age when offices still had typewriters, when plain English was still a dream and the PEC's Crystal Mark had never been seen. They won't believe him.

Never mind your Ps and Qs - what about their Ts and Cs?



Marie Clair, press officer, with a camera crew for BBC One's 'Rip Off Britain'.

In September BBC One's 'Rip Off Britain' broadcast a programme about terms and conditions. On the programme our press officer Marie Clair gave some tips on how to understand the complicated language organisations use in terms and conditions. Plain English Campaign are working with other public organisations to put a 'health warning' on terms and conditions. This would allow you to protect yourself against the law that seems to protect only those providing the service.

Terms and conditions – health warning

1 Terms and conditions can often seem to go on forever and are difficult to follow. A few important things to look out for though are details on how to cancel your contract. If you are unhappy with your contract and you want to cancel, then look out for 'redemption fees', 'time limits', 'tie-ins' or any hidden or extra charges. The 'cooling-off period' gives you time to think and get other advice.

Think about whether the terms and conditions clearly explain what you are getting. Also, do you know what you are not getting? Has this been explained to you?

2 How will organisations use your personal information? Privacy policies are sometimes included in the terms and conditions, but by agreeing to them, you may be agreeing to let the organisation pass on your details to other companies.

You could be agreeing to give your details to a company you know nothing about.

3 If you don't understand something, ask the organisation to explain it to you in plain English. If you are expected to be responsible for the contract, you have a right to information you can understand the first time you read it. If you are online and the small print is too small to read, print out the document or make the text bigger. Take this time to protect yourself for the future.

4 Look or ask for contact details for the organisation – see if they provide a Freephone number or email address.

You can challenge contracts under the Unfair Contract Terms Act. But you cannot do this if you simply didn't read or understand the terms and conditions.

In the future, whenever you are faced with terms and conditions, always take time to read everything before clicking the tick box or signing on the dotted line.

Baffling energy jargon confuses over half of small businesses



Marie Clair with members of the film crew for promoting British Gas' new website.

Research shows 57% of small and medium-sized businesses believe their energy suppliers use too much complex jargon.

The British Gas 'Energy made simple' website is the first website to have all the information edited in plain English to the globally-recognised standard of the Crystal Mark. This forms part of the British Gas commitment to making energy use clearer for small and medium-sized businesses.

Around the world with plain language

We have always believed that the quality of information published by private and public organisations is influenced by everyone involved in that company, for example the employees. However, we must also remember that the way an organisation communicates is influenced by the language and documents used by Parliament, the Government and other legal organisations.

Not a luxury, but a right

Many organisations still see the use of plain language as something that is 'nice to do', rather than something that is needed. We should not have to force people to use plain language in public information, but it seems that is the last resort. The power and much of the responsibility for the solution rests with those at the root of the problem – Parliament, government offices and legal organisations. Some have finally taken on this responsibility. There are now laws in some countries such as Australia and the United States of America, which make it illegal to use unnecessary jargon, legal terms and gobbledegook in public information.

Elsewhere, people are still campaigning for plain language. The benefits of plain language have been discussed as far back as the time of the great philosophers Socrates, Plato and Aristotle. We were the first recorded pressure group to lobby for plain English and promote the ideas of the founder of the campaign, Chrissie Maher. As a young woman who couldn't read or write growing up in the revolutionary times of 1960s Liverpool, Chrissie simply thought that using plain language was plain common sense.

Since the official launch of Plain English Campaign in 1979, the fight for plain language has continued throughout the world. The most recent plain-language group to be set up followed a visit from the Minister of Culture for South Korea. After learning about PEC, the minister travelled to our offices in New Mills, Derbyshire, for information on setting up a plain-language movement throughout South Korea. In 2010 Plain English Campaign were invited to Seoul for the successful launch of the National Plain Korean Language Network.

The crystal-clear empire strikes back



Countries that promote plain language

| | | | | | |
|-----------|-----------|-------------|-------------|--------------|----------------|
| Australia | Denmark | Ireland | New Zealand | South Africa | Turkey |
| Austria | Finland | Israel | Norway | South Korea | United Kingdom |
| Bahrain | France | Italy | Qatar | Spain | United States |
| Belgium | Ghana | Luxembourg | Romania | Sweden | |
| Brazil | Greece | Malaysia | Russia | Switzerland | |
| Canada | Hong Kong | Netherlands | Singapore | Tanzania | |

(continued)

Back in 1993 in the US, the Plain Language Association International was set up for people across the world who specialised in plain language. Many of the academics and language experts involved, like David Crystal and Joe Kimble, have worked with PEC through the years.

Campaigns taking place across Europe

Other countries formed their own plain-language groups in government organisations. For example, in the US Federal Government and the Mexican Government used plain language in their government information. These modern developments across the world in plain language make those in Europe seem rather limited after Chrissie's first attempt. Although we received a warm reception from the European Parliament in 1990 when we took our campaign to Europe, 12 years on progress seems non-existent. Eurojargon is still used in Strasbourg and Brussels. However, it is exciting to see there are small campaigns taking place across Europe.

For example, we became fully involved in the Grundtvig project, the European Union (EU) programme for mobility and co-operation in adult education. The workshops we held with representatives from members of the EU at the time were aimed at launching their own plain-language community newspapers for the public. These followed the successful model for the UK's first community newspaper the 'Tuebrook Bugle', launched by early members of Plain English Campaign in 1971.

In 2005, our first encouraging attempts to establish plain-language movements throughout Europe seemed to take a step back, when the funding for the Grundtvig project ended. However, the seeds had been sown throughout EU countries, and independent plain-language groups have developed throughout the EU as well as the rest of the world.

Now you say it, now you don't

Despite the publications carrying the European Commission (EC) logo, there is an interesting paragraph on the final page of a 2010 publication called 'Languages and translation' that says the following.

'Neither the European Commission nor any person acting on its behalf is responsible for any use which might be made of the information contained in Languages and translation.

This is not an official publication and neither the Commission nor any of its services are bound in any way by its contents.'



2010 publication 'Languages and translation'

A member of the public asked us why the EC logo appears on a document which they are not responsible for. This sends out a confusing message.

Make it clear

Communication is at the heart of our changing global society. Whether the message is being exchanged between two people or several countries, it must start with language that is familiar to and appropriate for the intended audience.

Plain language gives us the best chance to understand and deal responsibly with information the first time we read something.

Everybody has the legal right to plain language and it is everyone's responsibility to communicate clearly.

Stormont Gobbledygook



Earlier this year the Belfast Telegraph sent our founder, Chrissie Maher, four current Stormont consultation papers to assess.

After viewing these papers Chrissie said: "The papers they showed me often use words as walls to cut off communication. They could so easily make it easier for readers if they were properly edited. When people don't want you to understand, they often clothe the message in waffle, old-fashioned language and quasi-legalistic words. These particular documents may have been written with the best intentions, but they don't show proper consideration for their intended audience."

Chrissie pointed out that if the papers were shortened and simplified they would cost less to print, get a better public response and achieve more.

The consultation documents which Chrissie and her team examined were from Caral ni Chuilin's Department of Culture Arts and Learning (DCAL), Stephen Farry's Department of Employment and Learning, Nelson McCausland's Department for Social Development (DSD) and Edwin Poots' Department of Health, Social Services and Public Safety (DHSSP).

Chrissie said: "Training could put it right in one moment. You wouldn't believe the difference in the responses you could get if people are able to understand the information."

She believes jargon costs money, slows down internal communications and ties up staff resources. The National Audit Office estimates that each page produced by a senior public-service manager costs between £20 and £100, and each printed page on each desk costs £1. Dealing with complaints and queries about difficult forms doesn't come cheap.

Chrissie urged Stormont to follow the example of the Scottish Government which has adopted plain English principles since devolution.

Last year the Government of Scotland received an award from Plain English Campaign for implementing its principles. All public bodies in Scotland were sent an 'Inclusive Communications Guide' and provided with training in communications.

Sir Peter Housden, Scotland's most senior civil servant, said at the time: "High-quality writing is central to the effectiveness of our work across the Scottish Government and the award is testament to colleagues throughout the organisation who strive for continuous improvement."

An example of Stormontspeak... (from a DSD paper on urban regeneration)

- Enabling Objective 2 – To maximise the resources available for urban regeneration and community development by supporting an innovative financial environment: Find new ways to raise money for developing and improving our towns and cities.

4.3.1 The Department will aim to support an effective enabling environment for urban regeneration and community development by maximising the available resources. Key actions in the delivery of this objective will include:

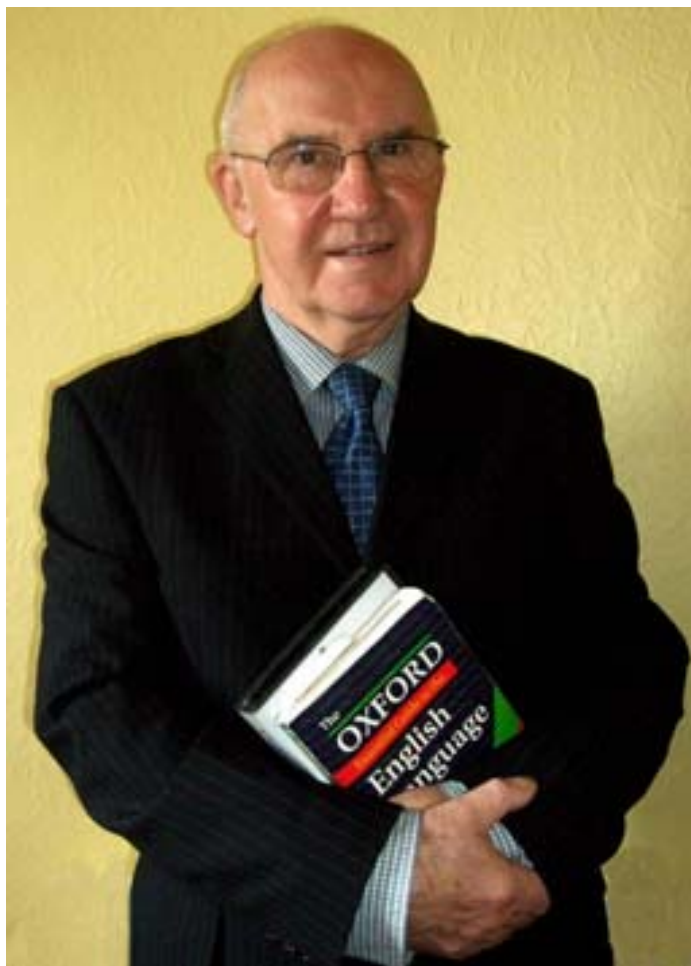
- Examining the feasibility and potential of suggested new instruments to maximise the financial opportunities for urban regeneration and community development; and
- Negotiating with relevant government departments and agencies to better integrate the spatial effects of public spending in urban regeneration and community development through the use of financial oversight and accounting tools.

... And what it really means

How will we do this? We will look for, and examine, new ways to raise money for developing our towns and cities.

Clamping jargon – not your money

Difficult times often reveal problems or poor ways of working in our businesses and public services that we didn't know about. It's not just the fiasco of Barclays banking interest rates or the NatWest software problems that make the front-page headlines.



Andy Black, plain English financial and medical writing trainer.

We are as much at risk of losing our hard-earned money by being clamped in car parks because of poorly-worded signs. Even our well-planned pensions and insurance policies can leave us out of pocket, and out of time to make ends meet.

The good news is that when these problems and unfair practices are made public, we can improve the laws and rules we use. Sadly, telling people about these changes is sometimes just as confusing and frustrating as the original problem. This is mainly because of the complicated language the Government and Parliament use.

We have two examples of these changes taking place later this year. The first will happen in

October when the Freedom of Protection Act 2010 will prevent private car-park owners from clamping vehicles that are parked illegally. Andy Black and Jeanette Mercer, two of our plain English trainers, spoke to members of the British Parking Association (BPA) earlier this summer. We are working with the BPA to provide clear information for the people who own car parks and those who use them. We are working with them to use plain language in their code of practice, policy documents and signs. The new law will better protect people wanting to park legally, and protect the rights of private landowners.

The second date to look out for is January 2013, when there will be big changes to how the financial services industry works. The Retail Distribution Review from the Financial Services Authority will limit the type of advice financial advisers can give and set the charging structure for their fees. We have been working with financial advisers throughout the UK to train their employees to use plain language.

Whether the information starts as rules or laws, it is the person buying the product who has to make sense of how they are affected. Using plain English will save an organisation time and money. For example, customers will make fewer calls about information they cannot understand and there will be fewer penalty fines and court cases from customers who feel they have been sold something they didn't want.

Jargon to make you frown

A beauty of a nomination for our annual Golden Bull awards to be held later this year comes from Carl Portman of Banbury who has been nominated for our Plain English Champion awards. Carl's jaw sagged when he read the following advert in his local magazine for treatments at Minerva Beauty Clinic.

"The clinic specialises in facial volumisation and 3D Vector Lifting. These techniques involve using Radiesse(TM) to anatomically correct volume loss and tissue laxity."

Plain English Campaign's remedy to keep wrinkles and frowns at bay is to simply avoid jargon.

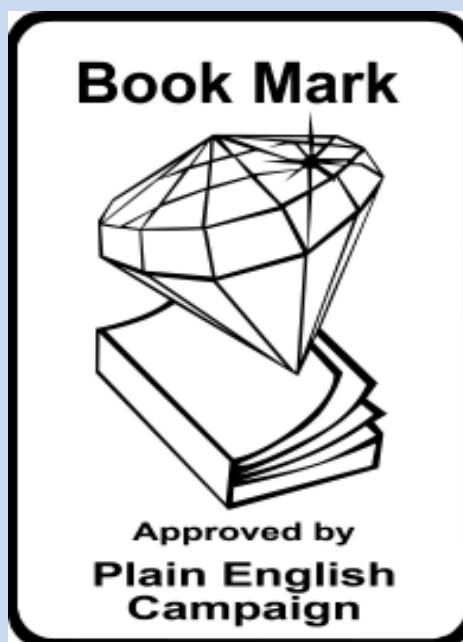
The mark of a clear book

For 32 years we have Crystal Marked documents that meet our strict standards in clear communication. Authors and publishers can now apply for their books and learning materials to be accredited with our 'Book Mark', which indicates the same approved levels of clarity and excellence.

If you are interested in applying for the Book Mark for your book or learning material, please contact us for more information.

Your books and learning materials would undergo the same rigorous checks to establish which parts of the publication communicate effectively and which don't.

We also add observations and advice as to how best improve the language, look and format of the material in question.



Authors and publishers can apply for their book to be accredited with a Plain English Book Mark.

Training dates for 2012 (open courses)

If you have any questions about our range of courses, please phone us on 01663 744409 and ask for Terri Schabel.

Open-course dates 2012

Plain English open courses

Thistle Euston Hotel – London

Thursday 13 September
Thursday 11 October
Friday 9 November
Wednesday 5 December

Thistle Hotel – Manchester

Thursday 18 October
Thursday 6 December

Days Hotel – Belfast

Thursday 15 November

'Grammarcheck' open courses

Thistle Euston Hotel – London

Wednesday 10 October

Thistle Hotel – Manchester

Wednesday 17 October

'Grammarcheck' open courses (continued)

Writing for websites in plain English

Thursday 27 September – Thistle Euston, London

Advanced Grammar

Thursday 25 October – Thistle Euston, London

Report writing

Thursday 20 September – Thistle Euston, London

Plain English and forms design

Thursday 4 October – Thistle Euston, London

Plain English for medical writers

Wednesday 7 November – Thistle Euston, London

**December 14 is
Plain English Day**