

# Plain English

The voice of Plain English Campaign

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## Small print: big problem

Let's just say it straight about small print: it's a contemptuous way of hiding information that should be easily understood. We've grown accustomed to it because it appears to be written in a sneaky and obscure manner.

Not only does small print shrink and hide important information, the information itself, if you have a magnifying glass handy, is often totally impenetrable. And, our collective lack of resistance to it has given its worst offenders licence to shift more and more important information out of view.

We at Plain English Campaign feel it's time to bang the drum a bit louder on this issue.

We want to outlaw it: that is our aim. We want to see all relevant information – and you can bet your life any small print contains nothing but relevant information – placed in the main body text, jargon-free and clearly written, not conveniently nudged onto the margins in an unreadably small font size.

Small print is thinly disguised shiftiness. It's not text considerably placed out of your way for clarity's sake – it's crucial information placed inconspicuously and discreetly out of your eyeline on the off chance that you might not read it. Those writing it don't want you to read it, and nor do you: it's a chore.

So if this level of misdirection has become the norm, your lack of ready access to important information is also the norm. Or, things have become quietly and unnecessarily weighted in favour of those who are restricting information you have a right to see. This has to change.

Organisations carefully producing endless terms and conditions will make sure that extremely complex information, information that you need in order to properly understand what you are getting yourself into, is cluttered, repetitive, jargon-heavy, unclear and tedious.

And you will be inclined to accept such terms and conditions without necessarily understanding them for two reasons. You won't want to seem stupid; and the thought of actually reading them in any detail and attempting to unravel them will rightly fill you with dread.

So here's hoping for change in 2013. We challenge any organisations or individuals to get rid of their small print and include any information – such as, say, whether or not you're getting what you're paying for – in an upfront and open way.

Plain English Campaign has helped thousands of organisations achieve crystal clear understanding of their forms, documents and agreements. If you feel we could help you attain higher standards of clarity in your organisation, please phone Tony Maher on 01663 744409 or email [info@plainenglish.co.uk](mailto:info@plainenglish.co.uk).

### What's in this issue

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**Brian Cox, this year's winner of our 'Pat on the Back' award. See page 5.**

# Plain English Campaign 2012

## Plenty done, plenty (still) to do

2012 was unremarkable in many ways. Financial jargon continued to infuriate and confuse at a time when clear guidance was crucial. Pensions, insurance and mortgages still kept consumers in the dark. Educational jargon failed to learn old lessons, small print got smaller and more elaborately nonsensical, and pretty much every week brought with it another painful example of political gobbledygook.

Bruce Willis also allegedly bemoaned the discovery that his iTunes library wasn't his, Judge Peter Bowers farcically redefined 'courage' and Mitt Romney, Todd Akin, George Galloway and David Cameron, in particular, were gaffe-prone.

But there was still plenty to applaud.

NTUC Income mocked 'terms and conditions jargon' with an amusing advertising campaign, Alan Duncan waged an admirable if admittedly low-key 'war on jargon', publications such as The Guardian and journalists such as David Hills continued to uncover evasion and doublespeak, and Brian Cox once again drew fair comparison to Carl Sagan as an accessible and infectious guide to a complex universe.

### Farewell Ceefax

And it seems right to offer a final thought for Ceefax, which provided an invaluable service for years before the internet inevitably led to its demise, and which finally came to a close in 2012.

Founder Chrissie Maher said: "Ceefax helped everyday people with everyday words and I will be giving it a Chrissie Maher Award for its 30 years of commitment to using plain English. It was my first port of call."

She added: "It helped the public keep in touch with world affairs and everyday information with its crystal-clear communications. I will miss its clarity."

Steve Herrmann, editor of the BBC News website, said in response: "Throughout its distinguished years of service to audiences, Ceefax has always aimed to provide news which is clear, concise and simply expressed.

"It is an honour for us to receive this award from Chrissie Maher, and it stands as a tribute to all the journalists who have worked on the service over the years, and the care they have taken in writing every story."

We can only hope that the clear and concise service Ceefax offered will continue to be provided by those information services that have ultimately replaced it. As ever, we will be keeping a vigilant eye on such matters.

Here's to a clearer, better 2013.

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### Business as usual, unfortunately

We at Plain English Campaign are naturally opposed to the kind of business gibberish you've all unfortunately experienced – 'Ducks in a row', 'Going forward', 'On message', and so on.

Words like 'paradigm' always seem to be involved, perhaps because they sound impressive. Paradigm suggests something exotic and important. It normally means very little, or nothing at all. It's a typically hollow example of business waffle.

The simple truth is that if all this was spoken about properly – in plain English – it would sound very ordinary. This is because most of it is meaningless, and the rest of it is pretty bland stuff dressed up to keep you out of the loop or make you reluctant to get involved with it. And business folk neither want to admit as much nor make themselves look insubstantial.

Horrid, relatively new terms such as 'stratactical', which is an awful combination of 'strategy' and 'tactical', surface all the time. Business people with time on their hands and a desperate need to glorify simple terms or hide behind confusing alternatives will continue to pick new ones. It's a disease that thrives on insincerity and deception. And it's all a waste of time – your time.

We can't stamp out this kind of thing but we can and will continue to point out any new additions to the emperor's wardrobe.



# Our 33rd annual awards 2012

## Golden Bull winners

### Cheshire, Warrington and Wirral NHS Commissioning Support Service

This explanation of a commissioning support unit was nominated anonymously.

'A unique factor of the NHS Cheshire Warrington and Wirral Commissioning support organisation is its systematised methodology for project and programme management of small, medium, large service re-design and implementation...Building in equality and risk impact assessments the options are taken through a process to arrive at the content for an output based specification and benefits foreseen as a result of the implementation.'

The service is inclusive of full engagement with Clinical Commissioning Groups who direct at decision-making points how they wish the proposal to be deployed (re-commission, de-commission or changes to current services/providers), and lastly an implementation team who see the service redesign through to evaluation and benefits realisation.'

### The Children's Mutual: Investors' Report December 2011

Nominated by Alex Ball for a report that contained the following.

'UBS believe that the 'New Normal' economic environment of relatively low growth means that the ability to differentiate between secular and cyclical growth opportunities becomes more important and that for the foreseeable future the main driving influence on market sentiment will be the structural adjustments and the political capital required to help mitigate the contractionary influence of low growth.'

What this means for portfolio construction is that in a low growth, low return, capital constrained environment, competitive advantage favours a combination of income generative, conservatively funded, self sustaining businesses - groups that UBS class as "dividend aristocrats" and who are experiencing secular growth. This leads UBS to their long-term core investment objective of being invested in high quality businesses.'

### Close Brothers

Nominated by John R White for a letter about the Close Beacon Investment Fund which contains the following paragraph.  
'With swing pricing, a single price is issued, and all clients buy and sell at this price. To calculate the dealing price, the fund's administrator calculates the net asset value (NAV) for the fund before consideration of subscriptions and redemptions and then adjusts ("swings") the NAV by a pre-determined amount. The direction of the swing depends on whether the fund is experiencing net inflows or net outflows on the dealing day, while the magnitude of the swing is based on pre-determined estimates of the average trading costs of the underlying investment. Whether or not a swing is applied to the single price will depend on whether net subscriptions or net redemptions on a particular day exceed the threshold (if any) stated in the Prospectus.'

### NHS Norfolk and Waveney

Nominated by Richard Bacon MP for a letter explaining NHS fee structures. It included the following explanation.

'The concern regarding the lower base fees in 2010 cannot be supported by the evidence gained from national research or the use of evidence and experience of a national review of costs undertaken by OLM.'

The PCT is obliged, via the NHS Operating Framework 2012/13, to apply a negative financial uplift to the out-turn value of all our supplier contracts in the sum of -1.8%. This is to reflect the pressures on the health care system as a result of the national economic situation and the normal efficiencies that suppliers are expected to deliver.

The contract outlines the new fee structure. All care homes fees need to be adjusted, deducting -1.8% and then adding 1.25% as an advanced payment for CQUINs. A further 1.25% can be achieved at the end of each quarter if CQUINs are met; this further payment will be made by NHS Norfolk & Waveney.'

**More Golden Bull winners on page 6**

# Annual award winners 2012

For this, our 33<sup>rd</sup> annual awards ceremony, and in keeping with belt-tightening economic times, we have decided against the extravagance of hiring a venue and inviting you all to attend.

Instead, for 2012 we have produced a podcast to accompany the end-of-year awards. And our panel at the Campaign have put plenty of time and effort into carefully selecting this year's deserving winners, who receive due recognition for their efforts in these pages.

The BBC have had a difficult year but will hopefully find some cheer in several well-deserved awards. The Guardian/Observer have also rightly been recognised for further exemplary work.

Among other recipients, Mitt Romney didn't finish 2012 entirely winless and easily scooped our coveted Foot in Mouth award.

The Coalition Government got a well-earned Kick in the Pants. And the late Christopher

Hitchens was given due credit for great work against spin and jargon. We also made sure we recognised the less starry but no less worthy for their plain English contributions. Many organisations do great work every year and we're delighted to note all their efforts.

## Special 35<sup>th</sup> awards ceremony

In two years' time we plan to make up for our brief absence with what will be a special 35<sup>th</sup> awards ceremony (more on that in the future). For now, here are this year's worthy award winners.

## Plain English Diplomas

**Vickie Kristensen** – ALOC A/S

**Sorriya Ali** – Hounslow Council

**Liz Davenport** – Leeds City Council

**Kathryn Johnson** – Poplar HARCA

**Linda Charlton** – personal booking

**Julie Musk** – pi2 Health Limited

**Mike Gogan** – Ulster Bank

**Asif Mahmudov** – EBRD

**Karen McGeary** – Healthcare Improvement Scotland

## Plain English Awards

**NHS Derby City and NHS Derbyshire County** – Diabetic Eye Screening Service leaflet

**Rowallan House** – Welcome to Rowallan

**Dudley Zoological Gardens** – ZooNooz

**Tower Hamlets Homes** – Looking after your new kitchen and bathroom, Open Door newsletter, Review of the Year 2011/2012

**The Scottish Government Children's Rights and Wellbeing Division** – Getting it right for children and families

**Liverpool Housing Trust** – Supported Tenant Handbook

**Age UK** – Five information guides: Staying steady, Healthy living, Advice for carers, Caring for your eyes, More money in your pocket

## Plain English Media Awards

**Best National Newspaper**  
The Guardian

**Best Regional Newspaper**  
Worcester News

**Best National Television**  
The BBC – Olympics coverage

**Best Regional Television**  
Newsline (BBC Northern Ireland)

**Best National Radio**  
BBC 6 Music

**Best Regional Radio**  
Betty and Beryl (BBC Humberside)

**International Award**  
The New York Times

**Best Podcast**  
Sam Tannenhaus/ Jocelyn Gonzalez

# The Campaign celebrate 41 years of plain English

In 1971, Chrissie Maher was frustrated by bureaucracy. She was a mother of four children and had to complete forms from Liverpool City Council which were much too complicated and difficult to understand. Those forms were full of jargon, legalese and gobbledegook and were misleading in many ways. As a result many families were denied welfare benefits they were entitled to.

So Chrissie decided to do something. She founded the 'Tuebrook Bugle', the UK's first

community newspaper. The Bugle was written in plain English and gave advice about completing benefit forms. In the Bugle, Chrissie encouraged Liverpool City Council to use plain English.

The Council gave in and Chrissie worked with them to simplify the forms so that she and other people could understand the information more easily.

The seeds of Plain English Campaign were sown at this time.

Little did Chrissie know that her actions would eventually lead to a revolution.

Back then, the public were expected to understand complicated information, often written in jargon understood only by insiders.

As a result of the revolution led by Chrissie, many public bodies now make information for the public as clear as possible. Their lead has also been followed by thousands of commercial organisations.

## Web Award

**National Trust**

<http://www.nationaltrust.org.uk>  
Extremely well-designed and easy-to-use website.

## Osborne Memorial Award

**Christopher Hitchens**

Awarded posthumously for being a great fighter of gobbledegook, jargon and misinformation.

## Foot in Mouth Award

**Mitt Romney**



Hapless Mitt provided us with well over a dozen potential Foot in Mouth winners, the best being: 'I believe in an America where millions of Americans believe in an America that's the America millions of Americans believe in. That's the America I love.'

## Plain English Communicator Awards

**Sport – Tony Pulis**

For talking straight and avoiding managerial gobbledegook.

**Arts – Mariella Frostrup**

For asking great, informative, clear questions on behalf of the public.

**Business – Richard Quest**

For being an engaging and clear guide through dire economic times.

## Kick in the Pants Award

**The Coalition Government – For 'Pastygate'**

All the talk of 'ambient temperatures' and hot pasties being taxed (but not cold ones), was badly timed and woefully handled.



## Chrissie Maher Award

**Liz Sheppard** – Space for Nature – a beautiful book.

**OCBC** – for showing a real commitment to communicating with their customers in plain English. Banking and mortgage documents can be very complicated and OCBC have done a lot to clarify this complex area.

**NTUC Income** – The sheer volume of NTUC's documents shows their amazing commitment to plain English.

More than any other Asian company, they are leading the way in proving to their customers they care about clarity.

**Ceefax** – For putting years of clear and important information into the homes of millions.

## Pat on the Back Award

**Clare Balding** A great guide to the Olympics.

**David Hills** For exposing and humiliating hypocrites in football.

**Brian Cox** For providing a great service in an invaluable way: opening up the universe for everyone to understand and enjoy.

# More Golden Bull winners



## Transport for London London Road User Charging Registration Terms And Conditions

Nominated by Gloria J McLaren-Green for these clear explanations.

'**Billing Day** means a day falling no earlier than 5 Working Days after the last day of that Billing Period or such other day as Transport for London may in the particular circumstances of the case determine on which Transport for London shall take the automatic payment under paragraph (8) of the Scheme Order.'

'**Billing Period** in relation to CC Auto Pay means a period of 1 month or such other period as Transport for London may determine and specify on its Congestion Charging website in each case beginning with the day on which Transport for London accepts an application for the Registration of a CC Auto Pay Account or such other day as Transport for London may in the particular circumstances of the case accept. First Billing Period may be shorter than 1 month dependent on what day of the month is selected for statement generation.'

## NHS Tayside

Nominated anonymously for a governance dashboard discussion paper with this introduction.

'NHS Tayside Board has asked the Executive team to develop a dashboard approach to performance reporting and assurance. It is increasingly recognised that high quality information presented through a dashboard approach is a key driver in promoting a performance and improvement culture within organisations by providing a balanced and intuitive view of improvement and performance.'

## NHS Litigation Authority produced this explanation for rejecting an application to open a pharmacy at Madeley Surgery

Nominated anonymously.

'The Committee concluded, having regard to the totality of the factors considered above that choice could not be given significant weight and that there was not currently a gap on the spectrum of adequacy sufficient to conclude that the provision of pharmaceutical services is not currently secured to the standard of adequacy. Accordingly the Committed concluded: The application was neither necessary nor expedient to secure the adequate provision of services in the neighbourhood, and therefore dismissed the appeal in this respect.'

## Enfield Council

Nominated by Dr Duncan Bell, Kay Wright and Sean Ellis for a letter about the change of use of a building.

## 'NOTIFICATION OF THE MAKING OF ARTICLE 4 DIRECTION (REF: Art 4/HMO) RELATING TO HOUSES IN MULTIPLE OCCUPATION

I am writing to inform you that on the 15th October 2012, the London Borough of Enfield made a direction (reference: Art 4HMO) under article 4(1) of the Town and Country Planning (General Permitted Development) Order 1995 as amended.

The direction relates to development consisting of a change of the use of a building to a use falling within Class C4 (houses in multiple occupation) of the Schedule to the Town and Country Planning (Use Classes) Order 1987 from a use falling within Class C3 (dwellinghouses) of that Schedule, and removes permitted development rights for this type of development from the date when the direction comes into force.'

## The NSG Group

Nominated by Jan Walsh for a letter to Members and Pensioners of the Pilkington Superannuation Scheme which contained the following explanation.

'Where PSS benefits are indexed by specific reference to the Retail Price Index ('RPI') these will continue to be so indexed. This means that if and when the financial state of the Scheme allows for non-statutory increases to pensions in payment (including to pre-1997 accrued pension in excess of Guaranteed Minimum Pension) under the terms of Clause 19 or 17 of the Trust Deed these will still be referenced to March/March RPI (subject to a cap).'

## Department for Communities and Local Government

Nominated by Councillor Mike Boulton, Radstock Town Council, for the Department's Localising Support for Council Tax document.

'Should legislation permit the council tax base (TP) for each of the items A-E listed above for billing authorities and F and G for major precepting authorities to be calculated including or excluding localised council tax support reductions (new item Z in the draft regulations)?'

# Please excuse me – I don't understand!

I have spent 25 happy years managing companies from industries such as insurance, telecommunications, and consumer goods. I guided people, confronted complex business processes, and led streamlining programmes. I dealt with insurance agents, lawyers, accountants, and board members while thinking that I must have a severe impediment. I didn't understand what on earth they were talking about! At board meetings these professionals spoke of 'pure spin-offs', 'EBITDA', and 'EVA'. My insurance agents described their 'sales pitch', and spoke of 'subrogation', 'bodily-injury certificates', 'PHI', and most importantly 'production values'. I nodded, sometimes in agreement, other times I nodded when I disagreed because I wasn't sure what they meant.

This was the main reason I started 'Speak Simple' five years ago. My inability to understand the jargon that everyone around me was using became the generating power behind our success.

For the revolutionary Direct Insurance I.D.I. Company (the first direct insurance company in Israel) we wrote policies suitable for telesales – a mere half-page long. The customers liked them, the regulator gave its blessing, and the company thrived.

Speak Simple promotes administrative simplification in Israel. We explain to banks, insurance companies, telecommunications concerns, and the Ministries how they can benefit from the simplification revolution. Our first customers were companies who knew me personally, and liked my work as a Chief Executive Officer. Gradually, the word spread and more companies approached us.

We feel the change in the air. Organisations who had profited in the past by baffling their customers realised that clarity was more profitable. The cellular industry, to name just one, is undergoing a huge change. It lost billions on complex, clumsy products it was unable to service and support. Customers rebelled against the style of language the industry was using, and took it to court for its failure to deliver what was promised or not promised – who knows?

'Regulation' is the most common excuse regulated industries use for their unwillingness to simplify things. It is only that – an excuse!



**Article by Elio Rabin, 'Speak Simple', Israel.**

Writing simple text even under strict regulatory demands is possible. We maintain a continuous dialogue with the Israeli Commissionaires and government regulators and are met with goodwill and an open door.

Over the years we have enjoyed a warm welcome and a lot of help from Plain English Campaign. Each request was answered gladly, and their treasure of information and know-how guided us in many cases.

We believe we do things a little bit differently than Plain English Campaign. In principle, we have a two-step approach to document simplification.

First, we deal with the text itself. We shorten it and then change the structure and graphics to make it as readable as possible. This will typically shorten the document by 20% to 25%.

Then we dive into the work processes behind the document. We ask the company some tough questions. Are they sure this process is necessary? If not, could they waive that process to simplify matters for their clients? Would they consider omitting a certain paragraph altogether if it made the document easier to understand?

If we are successful in this re-engineering exercise, it will result in a further 40% cut in the length of the document. The extra benefit of this approach is a clearer, leaner, more profitable work process for the company.

Here is an example. In Israel, every motor-vehicle insurance policy contains a 'reinstating clause'.

(Continued from page 7)

## **Please excuse me – I don't understand!**

This means that if you make a claim you have to re-buy the part of the insurance policy under which you were paid out. This clause is a page long. Customers were annoyed and didn't understand why they should have to pay extra for a policy they had already bought. An insurance company, tired of fighting angry customers, asked us to 'do something' about this inexplicable clause by rewriting it into something that was short and clear.

We decided to go one step further. We found out that the company's yearly income from this clause was equal in shekels (our currency) to the number of policies sold. We suggested that they simply put the price of their premiums up by one shekel and get rid of the clause. They now offer an improved product which doesn't upset their customers and they were happy to pay us for our time.

For more information about Speak Simple please contact Eliooz Rabin at: [eliooz@daberpashut.co.il](mailto:eliooz@daberpashut.co.il) or visit their website at: [www.daberpashut.co.il](http://www.daberpashut.co.il)

## **Training dates for 2013 (open courses)**

### **Plain English open courses**

#### **Thistle Euston Hotel – London**

Thursday 17 January 2013  
Wednesday 20 February 2013  
Wednesday 20 March 2013  
Thursday 18 April 2013  
Tuesday 28 May 2013  
Thursday 27 June 2013  
Thursday 25 July 2013  
Thursday 26 September 2013  
Thursday 24 October 2013  
Wednesday 20 November 2013  
Thursday 12 December 2013

#### **Thistle Hotel – Manchester**

Thursday 7 February 2013  
Wednesday 10 April 2013  
Thursday 13 June 2013  
Thursday 15 August 2013  
Wednesday 16 October 2013  
Thursday 5 December 2013

#### **The Priory Rooms – Birmingham**

Thursday 28 March 2013

### **Grammarcheck open courses**

#### **Thistle Euston Hotel – London**

Wednesday 17 April 2013  
Wednesday 24 July 2013  
Wednesday 23 October 2013

#### **Thistle Hotel – Manchester**

Tuesday 15 October 2013

#### **The Priory Rooms – Birmingham**

Wednesday 27 March 2013

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

### **The mark of a clear book**

Authors and publishers can now apply for their books and learning materials to be accredited with our 'Book Mark', which indicates our 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 we use for our Crystal Marked documents to establish which parts of the publication communicate effectively and which don't.

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

