

Plain English

The magazine of Plain English Campaign - Issue 41 (July 1999)

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Pensions industry and government become plain English stakeholders



Stephen Timms... 'confusing terms'

'Maybe this week will mark the dawn of a new era in pension scheme simplicity.'

That's how leading industry journal 'Pensions Week' viewed our two free pension guides.

Pensions Minister Stephen Timms launched 'Pensions in plain English' and 'The A to Z of pensions' at London's prestigious Waldorf Hotel in April. Our offices have since been swamped with enquiries about the guides, and visits to our website have hit record highs.

'Pensions in plain English' is a short leaflet explaining the basics of what pensions are, how they work and the different types available. 'The A to Z of pensions' is a reference guide which gives plain English definitions of around 500 terms used in policies and brochures.

Both guides are available for free viewing and downloading at our website (www.plainenglish.co.uk). The guides will be updated as new terms develop. We also hope to continue improving the definitions with the help of the pensions industry.

Thanks to a kind donation from Abbey National, we have been able to print several thousand copies of 'Pensions in plain English'. We have sent a free copy to every campaign supporter, and put copies in every Abbey National branch. We are also looking at ways of funding a print run for 'The A to Z of pensions', with the aim of getting a copy in every library in the country.

One of the keenest users of the guides will be Pensions Minister Stephen Timms himself. Speaking at the launch, he admitted to finding pensions '...one of the worst areas for confusing terms and abbreviations'.

(Please turn to page 3)

Did you miss us?

As regular readers will have noticed, this issue is later than expected. This is because we had to concentrate all our energies on producing the two pension guides during the Spring. This issue was also unavoidably delayed while we upgraded our computer equipment.

Although the toils of day to day campaigning make a strict schedule difficult, we will continue aiming to produce between four and six issues each year.

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My lords, ladies and honourable gentlemen...

We have been the subject of debate in both Houses of Parliament.

Lord Morris of Manchester's question in the Lords last November raised the scandal of £6 billion a year going unclaimed in disability benefits through complicated forms. He recently led an hour-long debate on the subject.

He explained to the House how Plain English Campaign founder director Chrissie Maher had compared this staggering figure with the losses brought on by pensions mis-selling.

Veteran disability rights campaigner Lord Ashley of Stoke echoed the calls for clarity, urging that: 'Every effort should be made to simplify the application forms as much as possible.'

DSS Under-Secretary of State Baroness Hollis of Heigham closed the debate for the Government. She agreed that those producing benefit forms had to strike a balance '...so that we have full information on which we can make an award without such complexity that it deters people from applying.'

Meanwhile, in the Commons, Labour MP Paul Truswell raised the baffling 'explanation' letter sent to taxpayers in January when 800,000 incorrect 'statements of account' were posted.

He said the letter would have '...overtaxed the intelligence of the average genius, let alone Members of Parliament'. He called for 'plain English, plain dealing and plain sailing.'

Plain English Campaign later congratulated Mr Truswell, saying it was '...very encouraging to see a backbench MP who is not afraid to question his own party. This issue is too important to be bogged down in party politics.'

Nominations for our awards have also been flooding in at Parliament. The chairman of the committee debating the Welfare Reform and Pensions Bill suggested that a particularly lively discussion about people with more than one husband or wife should be put forward for our plain English awards. And Baroness Blatch amended a law to remove a meaningless phrase. She explained that: 'In doing so I hope that I may qualify for a plain English award.'

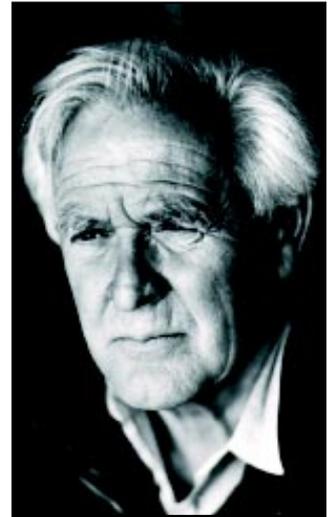
But it's not all good news for our politicians. The Liberal Democrats threatened to refer the Finance Bill to us as an example of complexity. And opposition MPs said part of the Health Bill would not pass our tests.

The committees have also been full of plain English references, with Liberal Democrat immigration spokesman Richard Allan arguing the need for bail conditions to be in plain English. Discussing the Immigration and Asylum Bill, he explained: 'Translating legalese into English is bad enough, but surely translating 'surety' and 'recognisance' into Albanian would be a job and a half.'

Heaven would use plain English according to writer John Le Carré.

The author, real name David Cornwell, is quoted in a book by Father Michael Seed. 'Will I see you in Heaven?' asks friends, colleagues and celebrities to describe their idea of the afterlife.

Mr Le Carré, who wrote 'Tinker, Tailor, Soldier, Spy', said that in his heaven, '...electrical equipment will have proper buttons to press or turn, and instructions will be couched in plain English and printed in large lettering.'



John Le Carré... heaven

1979-1999

We have started preparing for the 20th anniversary of the original plain English movement.

On 26 July 1979, Chrissie Maher led a group of campaigners who were shredding official documents on Parliament Square. When a passing policeman read Chrissie the actual Riot Act (archaic legalese and all), Plain English Campaign was officially born.

Although Chrissie has personally battled jargon for most of her life, she

says that the anniversary has come as a shock:

'It only seems like yesterday that we all crouched up in a van and went to London, and I can't believe that two decades have gone by. I never thought that one little protest would lead to a worldwide struggle, from pensions in Plymouth to jargon in Jakarta.'

'Although 20 years of fighting have turned my hair grey, I'm still just as determined to slay the gobbledygook monster.'

Free for all

Companies who are truly committed to plain English can now get an even better deal.

Corporate members of Plain English Campaign have always been able to get Crystal Marks for half price, but they can now get them free.

Founder director Chrissie Maher stressed that this would not devalue the coveted status of the Crystal Mark:

'We're not just giving them away willy-nilly. Firms can only display the mark on documents that have passed our 35 tough tests, and there are no exceptions.'

'What we're doing is rewarding those firms who have embraced plain English throughout their business. We hope the free Crystal Marks will encourage them to put every document that leaves their office in plain English.'

(Continued from front page.)

He argued that: 'Far too many people think they will never be able to understand pensions or even their own pension'. He said the guides could set right that situation.

Both the industry and the media lent their support to the launch. Caroline Instance, Chief Executive of the Occupational Pensions Regulatory Authority, said that plain English could only benefit pension schemes:



Caroline Instance... regulator

'In our experience, schemes that have good communication with members are far less likely to have things go wrong.'

Stephanie Hawthorne, Editor of respected trade magazine 'Pensions World', explained how the guides could strike the difficult balance between crystal-clear language and accurate explanations of a notoriously complex subject.

Despite the success of the launch, Plain English Campaign founder director Chrissie Maher said the struggle would continue:

'These are just the humble beginnings. We've produced something that gives ordinary people a fighting chance of understanding pensions, and that will prompt the industry to work together on clear, common definitions.

'We're not pretending our guides are perfect, or the final word. But somebody needed to make a stand and take us a step closer to crystal-clear pensions. If nothing else, we've persuaded at least three national newspapers to run features on confusing pension

terms – and the worst offenders have got the hammering they deserve.

'When you spend as much time as I do making sure the campaign can support itself and stay independent, it's very satisfying to do something like this. It won't make us any money, but it will make things clearer for the ordinary people. That's what Plain English Campaign is all about.'



Stephanie Hawthorne... balance

Court in the act

Responses are flooding in for our survey on the language used in civil courts.

We asked our supporters to visit a local court after Latin and legalese was officially thrown out of the court-room.

The message so far has been positive, with most campaigners saying the changes were making courts much easier to follow.

We will publish the full results of our research in a special report next issue.

Day of reckoning

Places are still available for our one day open courses on the following dates.

- Thursday 22 July (Manchester)
- Tuesday 3 August (London)
- Wednesday 1 September (London)
- Tuesday 21 September (Manchester)
- Thursday 30 September (London)
- Tuesday 19 October (London)
- Wednesday 17 November (London)
- Tuesday 23 November (Manchester)
- Thursday 16 December (London)

Please call our training manager Helen Mayo on 01663 744409 for more details.

Financial conference straight on the money

Organisers of a conference on crystal-clear financial writing used Plain English Campaign's expertise to chair the event.

Terry Denmam, one of our expert trainers, hosted 'Straight Talking, Clear Writing'. Organised by MoneyMarketing magazine, the conference saw senior finance industry figures debate the need for plain English in customer information.

Terry explained how plain English had to be the true goal of anyone seeking the Crystal Mark: 'A token effort to get a pretty logo or a favourable press cutting is not plain English.'

Christine Farnish, Director of Consumer Relations at the Financial

Services Authority (the new industry regulator) was the main speaker at the conference. She argued that complexity and jargon damaged understanding.

To show what can be done, Claire Baldwin of Pearl Assurance told the audience how plain English had taken her firm from 'sinking ship to full steam ahead'. She described plain English as 'a state of mind – a real cultural change'.

To set the discussion in context, financial researcher Claire Lubram explained that, although people have more money today, most of them still do not use financial advisers. She also showed why we were right to target pensions, as more people are now joining a pension scheme than getting a mortgage or a credit card.

Marcia Campbell of Standard Life best summed up the mood of the conference:

'Drive out jargon and use plain English.'

Health and food crusade shatters international boundaries, while government agency raises labelling hopes

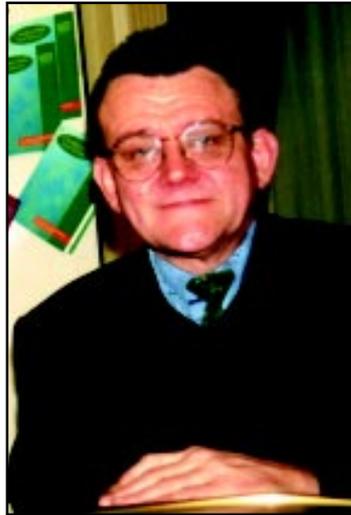
Plain English is the best medicine

A major health group has asked Plain English Campaign's George Maher to head a three-day international conference on medical labelling next year.

The Canadian Public Health Association will hold the event in Ottawa, Canada. Organisers said George's presence as the keynote speaker would highlight the importance of plain English in medicines:

'When patients do not understand what health providers tell them and give them to read, their health is compromised and health care costs soar.'

The invitation follows our involvement in a healthcare industry group's labelling project. Campaigner John Wild spoke at a one-day conference to discuss the



John Wild (left) & George Maher... 'use ordinary people for testing documents.'



effects of European regulations on clear medical labelling.

John highlighted examples of confusing labelling such as 'a non-greasy, water-miscible cream with a marked anti-puritic and analgesic action'.

He also explained the importance of testing documents, and stressed the need to use ordinary people

instead of just those with specialised medical knowledge:

'If you test your own documents, then strangely enough you tend to get the results you look for.'

Healthcare will be one of our main targets throughout 1999, and we are working on a significant project in medical insurance. Full details will be available soon.

Bridge over troubled wafflers

The plain English approach to labelling has gone international.

Worldwide business news agency Bridge News invited Plain English Campaign to write an opinion article on food and cosmetic labelling.

The article appeared in editorial columns as far afield as Johannesburg. And our argument was even heard at the heart of the European Union in the Brussels-based journal 'European Voice'.

We pointed to the ludicrous ruling that firms in Europe must list plant-based ingredients in Latin. And we rejected claims that the rule was needed for the good of the 'system':

'We should not be abandoning common sense for the sake of bureaucracy. We should be shaping bureaucracy to follow common sense. If the system is wrong, then change it.'

Calling for European nations to work together on crystal-clear labelling, we pleaded that:

'Whether we are talking about a Hamburg firm's sausages being sold in a Pisa supermarket, or Basque goat's milk on the shelves of a Gothenburg newsagent, we all have the same basic human right - to know exactly what we are eating.'

GM labels debate motors on

A new Government food watchdog could make Plain English Campaign's dream of clear food labelling a reality.

If Parliament agrees, the Food Standards Agency will take power next year. Proposals for the agency say it '...will strive to ensure that the public has adequate, clearly presented information to allow them to make informed choices.'

The agency will have the power to produce leaflets on labelling, and give advice on food allergies.

Our voice, along with many others, has already been heard in one area of labelling - genetically-modified food. As concern and confusion mounted, we called on all supermarkets to clearly label genetically modified (GM) food. As founder director Chrissie Maher explained: 'Every shop is eager to tell you when something has been grown organically, so there is no reason they can't tell us if something has been genetically modified.'

The Government has since brought in laws making Britain the first European country to demand such labelling. Shops and supermarkets now face a £5000 fine for failing to label GM foods. Restaurants have until 19 September to make sure they can answer any questions about GM ingredients.

Abbey gets the plain English habit



Alan Davies... clear message

Abbey National's 'ISAs in Plain English' promotion has earned them eleven Crystal Marks, including the first ever for a video, and the coveted 4000th Crystal Mark.

The ten-minute 'Guide to ISAs' film explains the new Individual Savings Accounts (ISA). It was publicised in a series of television adverts with comedian Alan Davies and astronomer Patrick Moore.

Abbey National launched their campaign after a survey showed that 27% of people had never heard of an ISA, while 20% thought it was a new type of energy drink. The survey also showed that a staggering 90% of people preferred dealing with a financial firm that spoke to them in plain English.

Plain English Campaign tested and approved the script for the video, which is available by calling **0800 30 20 30**. Abbey National have also made sure all their ISA leaflets earned the Crystal Mark. The 'Guide to using your ISA' leaflet took the much anticipated Crystal Mark number 4,000.

Sara Weller, Director of Customer Marketing, said that the moves have helped Abbey National to live up to the promise to be 'committed to clearer communication'. This is the promise that all corporate members must make to Plain English Campaign:

'Many people become justifiably confused or frustrated by the often unnecessary complexity of financial literature. We aim to clearly relay information and advice to our customers, including details on the most appropriate accounts for them.'

Unfortunately, much of the ISA market has not been blessed with such clarity. Sales of the new accounts have been described as 'disappointing'. Early estimates

suggest that around 300,000 potential investors have decided that ISAs are too confusing to bother with.

As well as monitoring the rules on ISAs, we have raised concerns over the controversial CAT standards. These guidelines, which stand for 'charges, access and terms'. The guidelines provide a series of targets which companies can claim to meet without any testing. It is then up to the public to protest if this claim is untrue.

The CAT standards are not a mark of approval and give no guarantee of performance. And Plain English Campaign is investigating allegations that firms are falsely claiming to have a 'Government CAT mark'.

'This is absolute hogwash' Plain English Campaign's John Lister explained. 'The Treasury, who set the CAT standards, have clearly stated that there is no such thing as a CAT mark, and that the Government have not approved these schemes. We now have

dozens of firms setting their art departments to work on a 'CAT Mark' logo, and the ordinary punter will be left without a fighting chance.

'Even worse, the rules specifically say that firms meeting the CAT standard must use plain English, and their schemes must be simple, clear and fair. Yet there is no testing whatsoever of whether these rules are followed, and no objective measure of plain English.

'This isn't the first time somebody's slapped a pretty logo on a document to say it is in plain language, despite there being no testing on the public. But it's the first time they've been able to claim government backing.

'This is a real shame. The CAT standards could have meant a fair deal for customers, and it's not too late to make this system work properly. Until CAT standard documents are properly tested for genuine plain English though, the Crystal Mark will remain the only measure of crystal-clear language.'



Abbey Road... the plain English drive starts here

Plainly Explained Computers

When Plain English Campaign began in 1979, few people ever came across computers - except perhaps the odd game of Space Invaders.

Now there are few of us whose lives aren't affected by a computer every day.

But the whole industry has a poor reputation for technical jargon, also known as geek-speak.

Fortunately, the plain English crusade has at least made a start on bringing clarity to computing. Here are just a few examples...

Magazine



The staff of Computeractive magazine are proud of three achievements. They are proud to be the winners of the publishing industry's award for the best launch in the last year. They are proud to be Britain's best-selling computer magazine (almost a quarter of a million copies each issue). And they are proud to be the only computer magazine recommended by Plain English Campaign.

Media research shows that plain English is particularly important for magazines like Computeractive. Most magazines normally address a regular audience, but there tends to be a larger number of new readers for each issue of a computer magazine. Experts say this is because new computer users often turn to magazines for help and advice. Almost two-thirds of Computeractive readers are new to computer magazines.

This means that magazines like Computeractive cannot rely on their readers knowing all the jargon that surrounds computers. Instead of just providing a glossary at the back of the magazine, every page of Computeractive has a 'jargon buster' section to explain any terms on the page that may be unfamiliar.

After just four issues, the magazine successfully applied for 'Recommended by Plain English Campaign' status. Every issue displays a letter from Plain English Campaign founder director Chrissie Maher, explaining that: 'I was delighted to read Computeractive magazine and find I could actually understand it. I am almost computer illiterate, so this was quite an achievement!'

Chrissie explained that the 'Recommended' logo should not be confused with the Crystal Mark:

'The Crystal Mark means we've gone out and tested every single word in a document on the public. Naturally a fortnightly magazine would be impossible for us to properly test in time for their deadlines.

'Instead, we've let them use the 'Recommended' logo, which recognises their consistent efforts to use plain English. Of course, it's also part of the deal that we'll be straight on the phone if even a sliver of gobbledygook slips through the net!

Licensing

Legalese and computer jargon can each be bad enough on their own. But together they can leave many businesses utterly baffled. Fortunately, one company has come up with a solution and earned our backing.

A guide to software licensing by Action Computer Supplies was clear enough to earn our rarely given 'Recommended' logo. In this case, the accolade recognises a serious effort to communicate clearly, even though the lengthy document is not quite up to Crystal Mark standard - a target the company has set for the future.

The company works with 60 of the 100 biggest companies on the stock exchange, including software giants Microsoft. Neil Holloway, Managing Director of Microsoft UK (*pictured below*) welcomed the guide's 'no-nonsense approach to explaining our range of licensing options'.





Internet

It's not just our clients who combine plain English and computers. Plain English Campaign recently used the power of the Internet when we published our two pension guides, both available for free on our website.

'We explored the idea of hard copies, but we always planned to use the website to distribute the guide,' founder director Chrissie Maher explained. 'The public can get hold of the guides whenever they want, so it doesn't cost us in time and administration, and there's no postal charges.'

'Without the web, we couldn't avoid charging for the guides. Even though we wouldn't be out to make a penny, we didn't want people thinking we were selling anything but plain English.'

As well as letting people download both guides to read at their leisure, we have also put 'The A to Z of pensions' on-line. Webmaster John Wild put in a marathon session to make the guide even easier to use as a reference tool. A printed copy could only mark cross-references in bold, with the reader left to flick back and forth. The on-line version allows readers to move around the document with a single click of a button.

Thanks to the website, the guides can also be updated without waiting for a new print run. This fits in with plans to refine the definitions as we get more feedback. And also, as Chrissie explained: 'We've got a running start on the industry when they sneak in new pieces of jargon.'

Several finance firms have asked permission to put the guides on their own computer networks for their staff's reference. And others have put links from their own websites to our guides.

You can visit our website at:
www.plainenglish.co.uk

Manuals

We've often said that plain English is its own best advert, and two authors proved this is true. Former college teachers Sue Rowley and Chris Vaughan had already printed the first edition of 'The Simple Answer to Word 97' when they saw Plain English Campaign's logo in Computeractive. The pair, who trade as Information Technology Resources, were so impressed that they contacted us to find out more.

'We realised that the magazine and Plain English Campaign followed our philosophy on straightforward, jargon-free advice,' explained Sue Rowley.

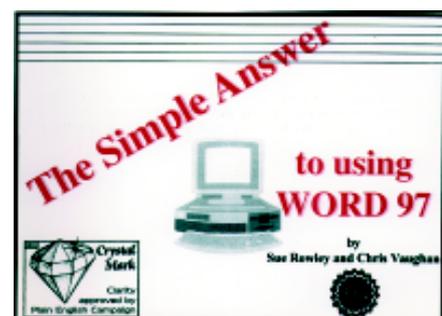
The pair had taken five months to write the book, but decided to work with our editors to transform the guide from clear to crystal clear. The new edition, published in February, became the first computer handbook to earn the Crystal Mark.

The guide uses a two-part approach to meet the reader's needs. The first 20 pages are a straightforward reference guide to the very basics, starting with how to use the keyboard and the mouse.

The guide then moves on to the Microsoft Word programme itself. It follows a logical pattern, starting with writing a letter, saving it on disk and printing a copy.

'We haven't tried to cover everything, because Word has so many features that most first-time users won't need,' Sue Rowley said. 'We're going to cover functions like stylesheets and templates in a follow-up 'advanced' guide.'

For Sue and Chris, the plain English crusade never stops. 'The Simple Answer to Using Excel '97' has already been published, complete with Crystal Mark. And a guide to the Windows '95 and '98 system is set to be published in August.



A special plea to all teachers from Plain English Campaign trainer Peter Holmes:

Please stop telling children they mustn't start sentences with 'and', 'but' or 'or'. There is no such rule, but most of us grow up believing it. And it makes writing more difficult.

Sir Ernest Gowers, the author of 'The Complete Plain Words' is clear on the matter:

'There used to be an idea that it was inelegant to begin a sentence with 'and'. The idea is now dead. And to use 'and' in this position may be a useful way of indicating that what you are about to say will reinforce what you have just said. ... 'But' may be freely used to begin either a sentence or a paragraph.'

And this is from the Times leader of 2 February 1999:

'President Clinton has set 2007 as the target by which a vaccine should be available. But politics, once a barrier to Aids research, may now be setting unrealistic deadlines. Aids experts told the recent meeting of the American Association for the Advancement of Science that the attempt to develop a vaccine that relies on stimulating an antibody response has been a failure. And the SIV vaccine tested on macaque monkeys actually gave some of them full-blown Aids.'

This was not ignorance or sloppiness. The writer just wanted to make clear connections between the sentences.

We know where most of the other myths that plague us come from, for example the rules against splitting infinitives or ending sentences with prepositions. (The idea was that English should be like Latin.) But this one, against starting sentences with co-ordinating conjunctions, seems to have grown spontaneously.

For good reasons, teachers tell children not to write lists of facts using 'and' monotonously. But this stylistic advice turns into a grammatical rule which we pass on unquestioningly. The result is that we have to use pompous or wordier alternatives, such as 'in addition', 'conversely', 'however' and 'alternatively'. Or worse, we have to write longer sentences.

People are usually surprised to learn that they can use 'and', 'but' and 'or' to start sentences. It isn't a major part of a plain English style. Using shorter sentences, active verbs and everyday language is more important. But if you want to make information clearer and avoid stuffiness, starting sentences with conjunctions can help.

Drivel detective

In this special quiz, we have taken five pieces of genuine gobbledygook. We have also used a special computer programme to create five random pieces of waffle. All you have to do is work out which is the true twaddle!

1) Using the 173 basic parities and the specific weights, the overall parity is calculated in two ways: the first uses the consumption pattern for this reference city (Brussels) (this is a type of Laspeyres index); the second uses the consumption pattern for the place of employment (this is a type of Passche index).

In accordance with standard practice for international comparisons, both types of index are calculated and the geometric mean of the results (a Fischer index) is the one actually used.

2) In summary, pro-active implementation of the system integration model through free brainstorming and TQM will undoubtedly result in an enhanced splinter matrix.

3) Synergising a decentralised pattern for interoperability between macro-gateway trusted third parties – perspectives from changing learning spaces.

4) The work dazzles with its forthright chiaroscuro of images, words and event recurring throughout the work. Contrary to our deepest hopes, grown men weep openly.

5) The formalization of student participation in Full Council would facilitate a constructive symbiosis between City and student.

6) Except as otherwise expressly provided, the reference shall be considered to be made to an amendment or repeal.

7) Working with the Directorates you will establish mechanisms which facilitate cross fertilisation of internal skills knowledge.

8) A perceived Sui Generis residence of chalet design with a characteristic Tyrolean veranda façade is secreted within a chic garden glade affording privacy without isolation.

The liberated desideratum interior provides an emancipated environment in which the indigene may explore and experiment with furnishing creating a perpetual flux of mood.

9) Architecture of a community based framework for mutually-reciprocal information flow between macro-gateway intermediaries.

10) The term 'franchising authority regulation of video programming services provided by telephone companies' has the meaning given such term in section 602, except as otherwise provided in this Act.

How did you get on?

10) Fake.	1)
9) Fake.	2)
8) Real - from an estate agent's brochure.	3)
7) Real - from a BBC job advert.	4)
6) Fake.	5)
5) Real - from an Oxford Students' Union report to the local council.	6)
4) Fake.	7)
3) Fake.	8)
2) Real - from an office memo.	9)
1) This is a real piece. It is a section from a European Community regulation explaining how European Union officials' salaries should be worked out.	10)