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across disciplines and around the world

International Plenary Panel:
Plain Language Progress Around the World

Plain Language Progress in the UK

George Maher, Plain English Campaign, UK

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Turmoil in the financial services industry

Over the next few years, we are expecting to see a huge change in the way that our financial services industry communicates with consumers. Thanks to the relentless pressure put on the industry and the Government by groups such as ourselves (which has been nothing less than putting a bomb under them), they are being forced to change their ways.

For example, a recent independent review for the Government recommends greater use of plain English in savings products.

The review by former Lloyds of London chief Ron Sandler found that 'wide use is made of technical terms which are largely incomprehensible to the layman and, in many cases, may not even mean the same thing when used by different providers.'

In a letter to Chancellor Gordon Brown, Mr Sandler warned that: 'The savings marketplace is generally daunting for the consumer, with much jargon and a vast array of subtly differentiating products.

'Information on underlying costs and performance is often opaque ~ or even, in the case of many with-profits products, entirely absent.'

Mr Sandler also suggested a range of ways to simplify the products that were sold, in particular by tackling the regulation and taxation involved.

One of the projects that we are working on is introducing our guide to pension terms. We have been working with pension providers to create a set of agreed definitions. If we can get an agreement of these terms, and everyone uses them to mean the same thing, we will have made a good step forward to creating a 'level playing field'.

Speaking at the launch of this guide Pensions Minister Stephen Timms, Chief Executive of the Occupational Pensions Regulatory Authority Caroline Instance, and editor of 'Pensions World' Stephanie Hawthorne all backed our efforts to make pension information easier to understand.

Latin terms get the death sentence

Another development has seen one of biggest shake-ups of the last hundred years for the civil justice system in England and Wales.

Based on Lord Woolf's 1996 report, 'Access to Justice', the reforms should revolutionise the way cases in the civil courts are conducted. They will also sweep away Latin phrases and much of the centuries-old legal language.

The changes were designed to cut delays, complexity and the cost of litigation. This should result in making our civil justice system more accessible to the general public.

The changes, part of the 'big bang' in civil legal procedure, are being driven through by the Lord Chancellor's Department. A spokesman for the Department explained, 'It has been obvious for some years that our legal system is too slow, too expensive and too complicated for most people to use. People can't afford to go to court, and people who do get their day in court can't understand what the judges and lawyers are saying. So we've tried to make things cheaper, clearer and faster.'

As with all major projects, change doesn't happen overnight. While many of these changes have been taken on board, it will still take some time to turn good ideas into reality.

Progress of the Tax Law Rewrite project

This project is of major importance and will lighten the bureaucratic burden that has previously been placed on the taxpayers of our country.

So far, 13 exposure drafts containing more than 2000 draft clauses have now been published.

The first legislation prepared by the Project was enacted as the Capital Allowances Act 2001. That statute is now in force and has been well received by the tax community who regard it as a significant improvement on the previous legislation in terms of its clarity and user accessibility.

To quote John Pearce of the Inland Revenue's Tax Rewrite Project: 'The Project has, of course, encountered difficulties and these have meant that progress has not been as rapid as was envisaged at the outset. There are many reasons for this, but two can be mentioned here. The first is that the existing legislation has proved far more complex and difficult to analyse (and, accordingly, to clarify and rewrite) than anyone expected. The second reason is that the project's progress crucially depends on the availability of experienced Parliamentary drafters.

'The project's plans for the coming months centre on the Income Tax (Earnings and Pensions) Bill. It is currently envisaged that this Bill will be presented to Parliament around the end of the year, with the Bill being enacted during the early months of next year.'



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George Maher, eldest son of Chrissie Maher, the founder of the Plain English Campaign, has worked at the Campaign since 1982. He is a regular speaker and commentator in the media on plain language and its benefits to government and business. He has given seminars and presentations in the U.K., the U.S., France, Canada, Gibraltar, Spain, South Africa, Switzerland, India, Brazil, Ghana, Australia, New Zealand, and Russia.