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# helpandadvice

Spring 2011 No.73 The Institute of Consumer Affairs Newsletter

## Surviving the challenges ahead

*ICA survived the last crisis and with judicious management, we will survive this one*

We always have lots of contact with members at this time of year because of the subscription renewals. Many of you have been telling us what's happening in your area and the picture is fairly grim – job losses, service delivery cuts, budgets frozen and great despondency.

Times are really tough for many of you and the future is uncertain, but some of us are old enough to remember a similar situation in 1979 when the new Thatcher government axed all support for consumer advice.

The previous government had provided grants for hundreds of Consumer Advice Centres, which were subsequently funded by local authorities. Many areas had purpose-built CACs, often close to the local CAB, and sometimes both operating from the same premises.

The change of government forced almost instant closure of 120 CACs, with the consequent job losses. Over the next few years more closures followed. BUT, it became evident that CABs were unable to cope with the demand for consumer advice - particularly as they had been used to referring clients to their local CAC and hadn't needed to keep fully up to date with consumer legislation. Citizens Advice may once again be expected to pick up the pieces (governments never learn from history, do they?)

Eventually, there was a review which resulted in the CAB service being given additional funding to cope with the demand.

ICA began in 1974. It was then known as the Institute of Consumer Advisers and its main objective was to promote and protect the professional status of members – providing support and training.

ICA survived the last crisis and with judicious management, we will survive this one. We are already planning our next Annual Seminar in December and as usual, we aim to bring you exactly what you need, with information on the changing landscape, future developments and service delivery in the face of cuts – as well as important legislative changes.

### Welcome to your e-Help and Advice

We have reluctantly decided to produce *Help and Advice* electronically as a cost-cutting measure. As distribution will be via the newsgroup, it is important that we have your current email address - and that all members have joined the newsgroup so if you have colleagues who are members but haven't yet signed up, or if you need to update your e-mail address, please contact the Membership Secretary, Jacqui King on: [membership@icanet.org.uk](mailto:membership@icanet.org.uk)

*Help and Advice* will also be available on the website ([www.icanet.org.uk](http://www.icanet.org.uk)) and be assured that any members without Internet access will still be sent a hard copy.

We have stayed with the same format for now but if you have any comments or suggestions we would really like to hear from you.

Contact: [publications@icanet.org.uk](mailto:publications@icanet.org.uk)



The Institute of Consumer Affairs (ICA) is a professional body for people working in consumer protection, established in 1974. Institute members work in local authorities, grant aided advice agencies and consumer

affairs organisations throughout the United Kingdom. The Institute aims to promote and protect the interests of the consumer by supporting the development of high quality consumer

advice services and sharing experience gained from the 'front line' with regulators, government and consumer representative bodies.



# From the Chair



**Alan Miles**

*Chair of the Institute  
of Consumer Affairs*

chair@icanet.org.uk

This is the first time that *Help and Advice* has been produced and distributed in its new format. I was initially against using this methodology for keeping you abreast of happenings in and around the Institute but I have been forced to accept that the financial situation has left us with no option. The Institute has to cut its cloth according to circumstances and with *Help and Advice* being our biggest item of expenditure it is the only area in which significant savings can be made. I hope you like it and feel that you can contribute to the content of future editions. Please let us know what you think.

The decision to modify future issues of *Help and Advice* was taken at the last AGM which was held against a backdrop of extreme weather conditions making travel very difficult, if not impossible, even for those living relatively close to London. My grateful thanks go to those that did manage to make it to the AGM and Seminar (full details of the seminar appear on page 4), including delegates, speakers, members and our hosts, the Office of Fair Trading.

Those that were at the Seminar experienced a foretaste of a most significant event in British sporting history, the Olympic and Paralympic Games and the likely role that we can and should be playing on this momentous occasion.

It still seems to me that there are many consumer protection officials that are in denial over this event. Many seem to think that they won't be affected because it's London centred. I doubt whether there will be many areas that won't be affected. Take my local patch for example; Cardiff Millennium Stadium is to host much of the football, especially the opening stages. Scotland and Northern Ireland will also host events and then there's the hosting of training camps up and down the country. There will be 18 big screens operating in cities and large towns bringing the latest news from the Olympics.

Wherever people congregate, whether it be at live events, around big screens or watching training sessions there will be those that are out to make money from it, and it won't all be legitimate.

It is naive to believe that the only place that scams will be perpetrated is in London. As I have said, in this journal and elsewhere, the reputation of the service and of the country, depends on us all playing our part in combating the scams. There is little sign, at the moment that, as a profession, the trading standards service and consumer advisers are getting to grips with this issue and time is running out.

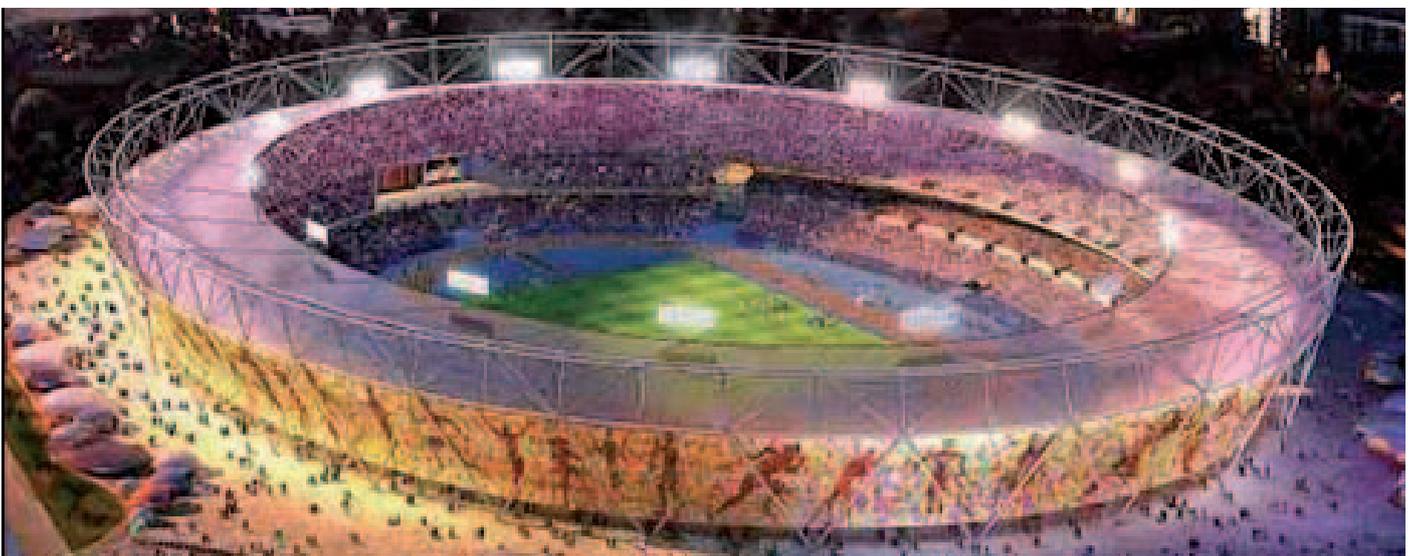
Do you remember Consumer Support Networks? It seems that there is a move to resurrect them in a somewhat different guise. It is not at all clear yet what form they would take, who would lead, in which geographical areas they would be based and how they would be funded. It is self-evident that they would have new nomenclature and would be quite different in appearance from the earlier model but would nevertheless aim to bring together all parties with a consumer protection agenda.

It would be interesting to know whether there are any of the original CSNs still in existence and to what extent. If you know of any or have a view on whether they were worthwhile and therefore should, or perhaps should not, be re-born I would be delighted to hear from you.

Turning now to the other malaise that's affecting the service, that of financial constraint, service reductions and staff redundancies; this, in itself, presents immense challenges to our services but when that is coupled with whatever the review of the consumer landscape brings we are, once again, facing a difficult time.

But let's look on the bright side for a change. The trading standards service has been recognised for doing a grand job, especially in relation to scams and illegal money lending. The Department for Business, Innovation and Skills has awarded ongoing funding for Illegal money lending units.

It's really nice, for a change, to finish my message with some positive news. I hope I can make a habit of it.



# From the newsgroup

## Are we making the most of the Consumer Protection from Unfair Trading Regulations?

David Bullen takes a closer look at the question he raised on the newsgroup

On a recent newsgroup posting I asked a question about the liabilities for a trader, who as a member of a trade association, breaches regulation 5(3)(b) of the Consumer Protection from Unfair Trading Regulations (CPRs) by failing to comply with a requirement of the trade association's code of practice.

The uncertainty arose as the breach seemed to be civil only, as opposed to criminal and civil. I have not been able to ascertain why this particular breach carries no criminal penalty but I have found three similar 'civil only' breaches: regulation 4 "The promotion of any unfair commercial practice by a code owner in a code of conduct", paragraph 11 of schedule 1 (banned practices) "Using editorial content in the media to promote a product where a trader has paid for the promotion without making that clear in the content or by images or sounds clearly identifiable by the consumer (advertorial)." And also paragraph 28 of schedule 1 "Including in an advertisement a direct exhortation to children to buy advertised products or persuade their parents or other adults to buy advertised products for them."

I am unclear why these particular breaches carry no criminal liabilities, particularly as two of the breaches were deemed to be serious enough to be included as specific banned practices within schedule 1. I would certainly be keen to know the reason if anyone should know?

practices but it also demands that enforcers apply a greater degree of thought to how they deal with the situation they are confronted with. Prosecution is not always the best response and the CPRs demand that the enforcer considers the best way to deal with every situation.

This is not a bad thing for trading standards enforcement staff familiar with criminal prosecutions and good news for those with a consumer advice background more familiar with the civil process. The ability to opt for civil enforcement is particularly useful where there may be insufficient evidence to prove a breach beyond reasonable doubt. Also in a claim for an enforcement order the court can demand that a defendant substantiates the accuracy of any factual claim made. This is not to say civil enforcement is always right, it is not - and many cases still demand criminal enforcement but if we fail to consider the choice we are failing to make the most of the CPRs.

It is not just in the flexibility of enforcement that the CPRs bring change, they have removed vast swathes of familiar consumer protection legislation and created possibly the most comprehensive consumer protection laws that we have seen. The CPRs finally create a method for enforcers to deal with selling practices that have long been seen as immoral but may not have previously been seen as law breaking, for instance the mechanisms for dealing with aggressive practices or the requirement to leave and not return to a consumer's home when requested.

The CPRs are not overly prescriptive so they should be able to deal with most practices that the average consumer considers to be unfair (they do not deal with the practices that the unreasonable consumer argues to be unfair!). Indeed the CPRs state "a commercial practice is unfair if it contravenes the requirements of professional diligence" and I suggest this can almost encompass anything.

As yet the CPRs are largely untested in court and we need to wait to see their impact. The courts should apply a purposive approach, seeking to interpret the law in a manner that is consistent with the need to achieve the aims of the legislation as set out in the European directive. This gives the courts a degree of freedom and should ensure they attempt to reach decisions that provide a high level of consumer protection as required under the directive.

In reality the test of the CPR's success will not be found in the courtroom it will be found in the boldness of enforcers. Will enforcers choose to make use of the vast resources offered by the legislation and will they choose to tackle those areas that have lacked the benefit of legislative protection in the past and in so doing take the risk to pursue novel and uncertain cases and use alien and unfamiliar enforcement techniques.

*'It is amazing how quickly we can become comfortable with new legislation and fail to see the opportunities'*

This dilemma has caused me to take a closer look at the CPRs. It is amazing how quickly we can become comfortable with new legislation and fail to see the opportunities it offers and the changes it brings. Opportunities and change are in abundance with the CPRs.

The CPRs are clearly drafted with the Enterprise Act in mind as they truly pull together both civil and criminal enforcement routes within one piece of legislation meaning that the enforcer, with the exception of the 'civil only' examples we have just discussed, has the choice of prosecution, civil enforcement or both. This provides greater flexibility for enforcers when dealing with unfair trading

## ICA Seminar Report



# Olympic hurdles

The ICA Annual Seminar took place at the OFT on 1 December and the subject this year was the forthcoming Olympic Games to be held in July 2012

Alan Miles opened the Seminar by welcoming everyone - and congratulating them on getting to the venue despite the very inclement weather! He said there were 604 days before the start of the Olympic Games and 637 days to the Paralympics. "It is therefore timely" he said "to consider the effect the Olympics will have, not just on London but the country as a whole. In particular, the repercussions on tourism, wealth creation, employment and infrastructure.

*"Rogue traders are the main concern who will even now be gearing up to make the most of this event in all the following areas: counterfeit clothing, programmes and souvenirs, fake tickets, ticket touts, letting of non-existent or sub-standard accommodation, false advertising, ambush marketing, poor quality food, car clamping, transport and other scams of various kinds. Unless there is adequate public protection not only will consumers be affected but it could also seriously affect the country's reputation. So what is being done nationally to minimise the activities of these rogues? The speakers today will be able to tell us".*

The first speaker was Farisha Constable, Brand Protection Manager at LOCOG (London Organising Committee of the Olympic Games). Her role involves protecting the Olympic brand. This work is quite wide-ranging - from intellectual property crime and sale of counterfeit merchandise through to scams, sale of fake tickets and the misuse of company and business names.



Farisha made the point that protecting the brand is important because it is a valuable asset and LOCOG has an obligation to the International Olympic Committee to maintain its value and prevent unauthorised exploitation. The same applies to the symbol of the International Paralympics known as Agitos. There's a number of other Games Marks, both symbols and words, which require protection. They can be viewed on LOCOG's website: [www.london2010.com](http://www.london2010.com).

There are already scams, mostly emails involving the use of the sponsor name, in lottery type communications. Whilst such activity is

fraudulent and a crime, it will be possible for LOCOG to take in-house civil action when appropriate and necessary. They have a close working relationship with the Metropolitan Police and Consumer Direct and also work with the media to provide information and to get messages to the wider public.

To ensure that official London 2012 merchandise is easily identifiable and distinguishable from counterfeit products, hologram technology is being used. Farisha handed out samples showing that every hologram has a unique number and is tamper evident. She said consumers should be suspicious of products that don't have the hologram which flickers when it is moved, displaying the 2012 Olympic and Paralympic symbols. Tickets for the Games will also have a secure hologram on them. Guidance and other information is on the LOCOG website, together with contact details for enquiries.

Helen Anderson was next up to speak on her work at the Department of Culture, Media and Sport. Helen is leading on the advertising and street trading restrictions at and around all of the Olympic venues. There are, in fact, seven other venues around the country in addition to the Olympic site in London. It is this Department which holds the Host City contract and they are therefore committed to delivering on it. The work involves introducing legislation to reduce and prevent ambush marketing and street trading in the vicinity of the Olympic sites. For those not familiar with the term, Helen gave an example of ambush marketing at the Games in Beijing: a huge TV screen was erected on a tall building which could be seen by those in the Olympic stadium. The instigators were then able to deliver what messages/advertisements they wanted by this unauthorised means.



There will be regulations to prevent such marketing that will work by effectively making an Olympic site a "clean" area with advertising and street trading restricted. The legislation will apply on the site and up

## ICA Seminar Report – Olympic hurdles

to 300 metres around it for the two week period of the Games and a number of days beforehand (each venue will have bespoke timings in this regard). There will be exemptions and these include newspaper sellers and restaurants which have seating outside. There will be consultation on the legislation with regulations currently timetabled to be laid before Parliament during the summer. The restrictions apply to airspace around the venues too, so the plan is to completely close airspace in and around the vicinity of the Games while they are on. Government is responsible for ensuring the regulations are enforced, as LOCOG has no budget for enforcement and the Olympic Delivery Authority is only responsible for delivering the Games.



The next speaker, Alice Nugent, talked about the Olympic Delivery Authority (ODA). Alice is a Trading Standards Officer, currently seconded to the ODA as Programme Manager for advertising and street trading.

All street trading will be prevented unless it is exempt, authorised or outside the vicinity of the Olympic venues. Street traders will be authorised to trade subject to various criteria and circumstances. There will be advice and assistance available via a website for those affected or potentially affected by the regulations.

Enforcement will be by the police or officers designated by the ODA. These designated officers will include Trading Standards Officers, recognised as likely to have the right skills, competencies and experience. Memorandums of Understanding will need to be developed, detailing how secondment of officers will work, as they will remain employed by their local authorities. The advantage of TSOs is their local knowledge and the ability to use their powers to deal with any other matters that arise. Some training will be provided but it is the intention that enforcement be 'light touch' except in the most serious of cases.

Claire Pluckrose is Acting Detective Inspector with "Operation Podium" which is part of the Specialist Crime Directorate of the Metropolitan Police. Claire heads up a team of 34 which includes police officers, analysts, researchers and financial investigators. The team is effectively ring-fenced to just deal with the protection of the Olympic Games and their role is to disrupt serious organised crime.



Operation Podium's strategy will be to engage with private and public partners to identify and reduce opportunities for criminals to attack the Games. The intention is to target criminals and then dismantle the organisation and infrastructure they have built up. Obtaining and sharing intelligence is important in shaping their operational activity. At the moment their focus is on ticket crime, the effect of which is, of course, the economic repercussions, not to mention the effect on the country's reputation.

Since they were set up last June, the team has already had some success, including disrupting 6 organised crime networks, seizing £40k in cash, forfeiting a further £13k and the taking down of a number of websites. They are working with LOCOG to publicise their activities and ensure information is co-ordinated and issued at the right time.

Newham TSO, George McDougal, then provided an overview of what his department is doing to deter rogue trading and provide help

and advice to residents and visitors. George is the TS representative on the LOCOG Intellectual Property Crime Committee whose remit includes general IP issues, internet crime and ticketing. It was considered necessary to have a national consistent and coordinated approach because of the challenges the Olympics brings to Trading Standards. These include an increase in IP crime, street sellers, ticket touts, counterfeit tickets, accommodation problems, ambush marketing, scams and frauds and finally the protection of visitors.



Newham will carry out accommodation checks, target sellers of fake and shoddy goods and provide advice to visitors. There will be great reliance on up-to-date and relevant intelligence sharing with partners. George made the point that the Olympics provide authorities with their biggest challenge - and the criminals with their biggest potential market and easy access. He stressed the need to work together and this means trading standards nationally, LOCOG, other local authority enforcement bodies, other enforcement agencies, London councils, the Mayor's Office and finally central government.

Finally, John Peerless from the Trading Standards Regional Fraud Unit for London, the South East, and East of England TS Regions gave us his thoughts on tackling prevention of crime up to and during the Games. John started with some statistics on the impact of the Games. 2012 will give the UK a £2.1 billion boost. More than 200 nations will be attending with 17,000 athletes competing. There will be 20,000 officials and 500,000 spectators per day attending venues around the country.

John feels there should be a consumer protection strategy encompassing: research and intelligence, consumer and business awareness and addressing potential problems to prevent them from happening. Work should be intelligence led, to assist in the identification of new issues, with all intelligence channelled through to one central point. We need to learn from other Games hosts - for example, the Sydney Olympics experienced exorbitant accommodation prices with upfront payments but no rooms available; the emergence of short-term letting agents with no written contracts and lost deposits.

On consumer rights and business awareness, we need an education campaign, support for business and a decision on how visitors are to be helped quickly to resolve problems. There needs to be a capability to respond with a skilled workforce which is committed, available and flexible. The regional fraud unit that John heads up has 9 teams available to assist. John would like to see a co-ordinated approach with partners working together undertaking a balance of proactive and reactive work to help ensure a successful, safe and crime free Olympic Games.

In closing the Seminar, Alan observed that whilst much work had been carried out in readiness for the Olympics, it was clear there was still more to be done. It was good therefore that the issues had been aired well in advance.

### Robin Spice

Officer without Portfolio email: [portfolio2@icanet.org.uk](mailto:portfolio2@icanet.org.uk)

*ICA is grateful to the OFT for allowing us to use their venue. And special thanks to Linda Cartwright for suggesting the theme for this Seminar.*

# Two new publications...

## For consumer educators:

### The International Consumer Education Roundtable

The Consumer Council for Northern Ireland is leading a new group called the International Consumer Education Roundtable. Its aim is to provide a forum for sharing best practice, information and resources to empower consumers. They say "Empowered consumers can have more money in their pockets, make a positive impact on their community, drive up business performance and stimulate economic growth."

The second meeting of the Roundtable will be held in Bonn at the International Consumer Sciences conference in late June.

Membership is free and open to consumer education and skills practitioners and academics working in related fields all over the world. They publish a twice yearly e-newsletter.

To join, get your free newsletter and share news of projects and resources you are working on contact: Philippa McKeown on [pmckeown@consumercouncil.org.uk](mailto:pmckeown@consumercouncil.org.uk)



## And for consumers:

### The Online Consumer Watchdog Magazine

A new consumer magazine is helping consumer led and not for profit organisations to provide advice and information online.

Supported by TrustMark and consumer protection agencies, Consumer Watchdog is a free online magazine offering advice and guidance aimed at helping to reduce the effects of 'scams', 'rogue traders' and 'cowboy builders' that make consumers' lives hell and are responsible for an estimated £3.9bn worth of damage to homes in the UK every year.

Some of ICA's contributors have adapted their articles for *Help and Advice* for the Online Consumer Watchdog.

Use this link to have a look at the first issue and you can also take out a free subscription: [www.onlinewatchdog.co.uk](http://www.onlinewatchdog.co.uk)



### CONSUMER CODE FOR HOME BUILDERS

## A code to cut "new homes from hell" down to size



**B**uilders must be fair to home buyers and keep the promises they make - or else. That is a message in the Consumer Code for Home Builders, launched in April 2010, in what the National House-Building Council (NHBC) says is its most significant industry initiative in response to criticism raised by the Chief of Fair Trading in its 2008 market study on new homes. So why is the Code needed, and what will it do for consumers?

Compared to popular belief, not everything that goes wrong with newly built homes is caused by the National House-Building Council (NHBC) guaranteeing that what you see is what you get. Many issues are caused by NHBC and other organisations. The NHBC guarantee is intended to ensure that what you see is what you get. It is not intended to ensure that what you see is what you get. It is not intended to ensure that what you see is what you get.

April 2010 is awarded to receive from any builder registered with NHBC or former land that the majority of home buyers.

- clear and buildable sales material
- written or verbal contract terms and conditions
- enough detail of all plan to view for the buyer to know what the layout, location and contents will be
- available alternative terms plus details of security and appliance guarantees

So what's the "or else"? If a consumer believes a builder has failed to comply with the Code in any of which they should have been given and the builder has not, the consumer can complain to the NHBC. The NHBC will then investigate and, if necessary, refer the case to the courts.

The Code says that anyone who received a new home in or after 1...

### CONQUER THE COWBOYS BY PURCHASING A BUILDING WORK GUARANTEE & PROTECTING YOUR INVESTMENT



**C**onvincing building work? It's always difficult to know whether you have made the right decision and employing a builder can sometimes be risky business. But it's not just the 'cowboys' you should consider. What happens if the builder goes bankrupt? The best protection is the neighbourhood comes less from every one better (or don't do away with the guarantees issued by the NHBC and a big one in the right direction.

For more details on the 10-point home sales code, visit the code on the website [www.onlinewatchdog.co.uk](http://www.onlinewatchdog.co.uk)

**Roofing Contractors Card Fraud Scambusters**

Having had the luxury of using a warranted builder we would never have any future work done by anyone else and without the added protection of an insurance backed guarantee.

[www.onlinewatchdog.co.uk](http://www.onlinewatchdog.co.uk)

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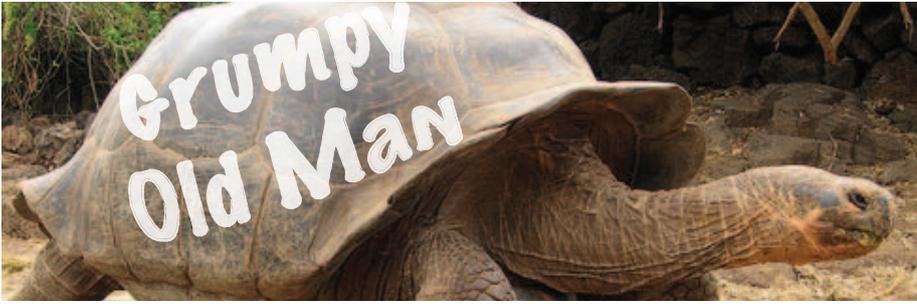
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## SUBSCRIPTIONS

A big thank you to all those members who have already paid this year's subs. The bad news, for those of you who haven't yet got around to it, is that you have now missed the discount deadline of 14 February.

As you know, ICA relies on your subscriptions for its survival and chasing late payers is costly so if you've been meaning to send a cheque, please do it now – and if you aren't planning to renew your membership, let me know so that I don't have to send you reminders.

Jacqui King  
[membership@icanet.co.uk](mailto:membership@icanet.co.uk)



An  
independent  
view

## TODAY, PROMISES – TOMORROW, CONSEQUENCES

### Big lies are best, spinning the Big Society's brave new world

UKplc is now evidently and enthusiastically sponsored from within the myriad organs of a thriving centrist state, where politically promoted rationing proceeds apace, through provision denial, and pricing escalation. Disposal of public services and property for private profit is unremitting, shameless, scandalous, and assiduous. The fire-walled few prosper, all the rest of us pay the price of greed's grip on enfeebled democracy's body politic.

Consumer advisers are well versed in routine occupational untruths. Consumer advice services are now an endangered species, increasingly victims of collateral damage in the developing struggle for scarcening resources. 'No impact on front-line services' being but a well-versed example, deception is practiced daily through news-media 'spin'. A brief summary of some familiar lies follows:

- Localisation will mean further fragmentation and resource starvation of presently public services, whose collapse will be surreptitiously encouraged with preferred 'cheaper' alternatives, occasionally disguised as voluntary - and thus 'better'. Subsequent 'localised' failure will provide for profitable commercial provision, at greater consumer expense - naturally.
- Public service will be denigrated, and harassed with constant criticism, ritual humiliation, diminishing budgets, de-skilling, and 'outsourcing' for private profit, in preference to public good. Let PFI tax-plundering offer testament to truth's travesty.
- Public protection from commercial criminals will have no priority in the Big Society, where public service is anathema, witness destruction of national regulatory agencies, and local operational provision.
- Separate social development will unfold, with UKplc's constituent nations and their client regions dividing further and faster, as dog eats dog; observe tuition fees, flu virus provision, residential care homes fees etc., etc.
- Consumer credit will continue to be extortionate and encouraged, the victims being targeted as desperate, powerless, and apart from the educated, employed and informed, providing a captive market for enriching their politically protected predators.
- Unemployment will be publicly condemned, and quietly tolerated, to enable group dependency, inertia, and political disengagement; particularly by the young.
- Education will be 'promoted' by disposal of state education provision to private plunderers, whose profit will be maximised

by disposal of publicly owned school property, and provision by design of minimum cost, mediocre tuition to grotesquely bloated classes of ignorant illiterates, and innumerate.

- Inflation will be tacitly encouraged by, for example, money-printing and unrealistic central bank interest rates, in order to devalue the currency of a bankrupted economy. The impact of profiteering on consumers' living standards will be officially deplored, and ensuing impoverishment of the old and weak ignored.
- Reform will act as a vehicle of enablement for the collapse of community-critical public services such as health, education, social care and regulation; their betterment bedevilled by a web of token 'consultations', fabricated 'economies' and 'incidents', all designed to divert attention from their plunderers' postcode 'progress'.
- Minimum wage employers will be ensured of a continued labour reservoir through inadequate, disgraceful education standards and discarded public servants, in tandem with encouragement of over-population, thus ensuring supply exceeds demand.
- We're all in it together, will become the ultimate antithesis of truth, where the agents of an elite promote implacable objectives, for surveilled, supine, stupid, and supplicant subjects.

UKplc's commercialised governance now represents an ever-growing threat to consumer living standards and life-quality, one consequence of rotten politics pretending public service, whilst promoting private purpose, profiteering. Destruction of key public services is no longer plotted, but planned; All 'suitable' former public services (and citizens' property), are being appropriated to monopolised corporations pursuing private profit, at greater consumer expense. Greed is good, for the separate, fortunate few.

It is no surprise to readers, that there's an imminent consequence for consumers and commerce alike with UKplc's archaic, fragmented, patchy, and ineffectually coordinated Trading Standards Services and Citizens Advice Bureaux. It's called chaos in the real world. Hundreds of different local bodies, the whole a product of the past, purport to provide a nation's consumer protection through fair trading. These desperately under-resourced bodies are proposed to simultaneously absorb major budget cuts, provide quality services fit for the internet age, and (incredibly) adopt even more responsibility from Brussels, Parliament, and the shredded OFT. More means less. Lick that, and you've really reformed the way ahead for a nation's approach to fair trading for all in a global economy, some chance, eh...?