Pikestaff

Plain Language Commission newsletter no. 28, June 2009

Confusing card statements may compound credit crunch

President Obama has signed legislation to limit the ability of the US credit card industry to raise interest rates, penalize late payers, and issue credit cards to people under 21. Many consumers had been complaining about interest-rate rises on existing bills, and being charged to pay bills by post or phone. The bill was passed by 90 votes to 5, and outlaws both these practices. Starting in February 2010, the law will require credit-card statements to give at least 21 days' notice of the payment due date, and to state the number of months it will take – and the amount of interest it will cost – for the customer to pay off the bill if they make only the minimum payments.

Christopher Dodd, chair of the Senate Banking Committee, said: 'Credit cards are a tremendously valuable and useful tool for consumers, providing them with relief during critical moments. This is a very important industry…We just want it to work better.'

In the meantime, new research by the Communication Research Institute (CRI) shows that most credit-card statements issued around the world 'mask the true level of debt being racked up by unsuspecting consumers thanks to major design flaws within the documents'. Says Professor David Sless, CRI's director:

> Consumers have been lulled into a false sense of security, that they are operating their credit card to the best of their ability based on the information they are being given on their statement, but the study has found that these statements are virtually incomprehensible. This is frightening news particularly when you consider that globally consumers have accumulated more than $US40 trillion in credit card debt.

The international study tested credit-card statements from Australia, Argentina, Austria, Chile, Netherlands, Portugal, South Africa, UK and the USA, asking participants to:

* identify who the statement was from and who it was for
* find and explain the credit limit and the available credit remaining after purchases
* find and explain the interest that applied to purchases and how much interest had been charged for the statement period
* find and explain any payment due, and how to make that payment.

It was found that the statements could not be used to find out how much credit was run up on the card, how long it would take to repay, the 'pay by' date for each month, how much extra it would cost in interest payments, and what happened if people missed a payment: 'To be easily understood, people should be able to find at least 90% of what they are looking for on a credit card statement and then use appropriately 90% of what they find. The only information that can be found reliably on the statements we tested is the name of the organisation sending it, and the person it is addressed to. Everything else falls well below an acceptable level.'

You can hear more about the project and CRI's other benchmarking research on information design at a talk organized by the Information Design Association for 29 June 2009 in London: more details at http://www.informationdesignassociation.org/.

[Sources: *The Wall Street Journal*, 21 May 2009: http://online.wsj.com /article/SB124272801896734045.html; and http://communication.org.au /modules/cri_news/item.php?itemid=16]

Clearly clarified

This is a new regular slot in our newsletter, in which we'll:

- quote a real example of poorly written text
- edit it into clear English
- analyse some of the key changes we've made
- look at the possible consequences of using the original text.

We first feature some text from a private eye clinic. [No, quick reader, not a clinic for detectives – that would be a private-eye clinic. Nor even a place for Ian Hislop to get his bald pate treated – that would be a Private Eye clinic, Ed.] The leaflet, with print so small it can be read only by people with good eyesight, includes this paragraph:

> **Please note**
> At your consultation it may be necessary for you to have eye drops which mean that you will be unable to drive and therefore you will need to arrange for transportation home following your examination.

We'd change this to the following:

> **Warning: don't drive yourself home**
> The doctor may put drops in your eyes, which will affect your vision. So please don't try to drive yourself home afterwards – arrange other transport instead.

This example shows that plain-English editing often involves rewriting text rather than translating it word for word. The aim is to express the writer's intended meaning as clearly and succinctly as possible for the intended audience. If this meaning is unclear (for example when the original text is ambiguous), we may take a best guess but would always add a query note.

Looking in more detail at our edits, you can see that we have:

1. changed the heading from 'Please note' (which is empty of meaning and use) to one that is predictive – that is, it enables the skimming, scanning reader to find the bit they want
2. reduced the overall word count by 6 words (almost one-sixth – this would cut down a longer document by quite some pages)
3. split a long sentence of 35 words into 2 shorter ones of 13 words each
4. deleted the redundant phrases 'at your consultation' (which is obvious), 'it may be necessary' (as it's safe to assume the clinic wouldn't do this just for fun) and 'following your examination' (as you'd hope the patient wouldn't leg it before then)
5. specified who will put the drops in your eyes (though we'd need to ask the writer whether our assumption was correct – for example, it may be a nurse), so reassuring the reader and allowing the use of a verb that describes an action ('put') rather than state ('have')
6. removed the ambiguous phrase 'which mean…' (which could apply to the drops themselves rather than the process of having them)

7. changed the elaborate 'transportation' to the simpler and more familiar 'transport'
8. changed 'therefore' to 'so', and the longer verb phrase 'you will need to arrange' to the shorter, simpler and more direct imperative 'arrange'.

Just think what could go wrong in this case if the patient has not seen this paragraph, or not understood it: they may arrive at the clinic with no other transport arranged. There could be all kinds of costs to both patient and clinic:

- If the patient has come by car, what do they then do with it? Does it stand in the clinic's car park for ages? If it's in a public car park, who pays any parking fees for the extra time?
- How does the patient get home? What if they have no-one they can call, and can't afford a taxi?
- How will finding this out on the day make the patient feel? Will the treatment be made more complicated by the patient being stressed?
- How much staff time will it take to reassure the patient and help them arrange other transport?

Last but not least, remember that there's never just one right way to edit text. You may think you can improve the original further, or in a different way. If so, please email us at pikestaff@clearest.co.uk. We'll feature good suggestions in next month's *Pikestaff*.

Linguistic link: BusinessDictionary.com

Featuring over 20,000 terms and over 115,000 links between related terms, this website aims to provide 'a clear and concise description of any and all business terms'. It includes:

- a search tool at the top of every page
- a browse-by-letter feature
- subject-specific dictionaries (including one called 'Business Communications & Presentations').

If you subscribe to the site's free email newsletter, you'll receive a new term and definition each day, along with links to related information. There's also a variety of more light-hearted features, including BizJumble (good if you like anagrams). To find out more, visit http://www.businessdictionary.com/.

The millionth-word milestone

Our Linguistic link slot in *Pikestaff 18* featured Global Language Monitor, a Texas-based company that documents, analyses and tracks trends in language usage worldwide. We mentioned that its website was already counting down towards English getting its millionth word, and this long-awaited moment came at 10.22am on 10 June. The word was 'Web 2.0', a technical term meaning the next generation of internet products and services.

In a BBC interview by Jeremy Paxman for Newsnight, leading linguist Professor David Crystal claimed it was 'the biggest load of chicken droppings' he'd heard in a long time. Crystal reckons that English passed its millionth-word mark decades ago. To see the 6-minute interview, which also explains why English has such a large vocabulary, and is so widely spoken but could be overtaken in time by Chinese, Spanish or Arabic, visit http://news.bbc.co.uk/1/hi/programmes/newsnight/8093233.stm.

Readers write

Getting off on plane language

On the topic of nouns used as verbs (see *Pikestaff 26* and *27*), Lynda Hance wrote to tell us that landing following a flight from the US, she was asked to 'deplane'. She adds: 'I'm now waiting to be told to 'onplane' at the JFK boarding gate next time…'

BusinessDictionary.com, meanwhile, gives 'enplane' as the opposite to 'deplane'. A Google search shows plenty of hits for both terms: around 196,000 for 'deplane' and 23,600 for 'enplane'. The terms have even made it into the British National Corpus (a 100-million-word collection of samples of written and spoken language from a wide range of sources, designed to represent a wide cross-section of current British English – see *Pikestaff 11* and http://www.natcorp.ox.ac.uk/). These are given as sentences out of context, but one example appears to be from an article deriding the term, and the other 2 from technical documents:

> You mentioned in 'Language debased' (December 24th) the hapless airline passenger being admonished in verbose, indirect terms, to 'extinguish all smoking materials' and to 'deplane from the forward cabin'.

> Seat adjustment is not so easy, however; if the seat is too close or too distant from the rudder pedals (in those models so equipped), then one must deplane, pick up the seat and re-position one of four pairs of locating holes on each lower seat tube, spaced about an inch apart, on to two floor-mounted prongs.

> The corporate aircraft departed White Plains, N.Y., at 1116 on an IFR flight plan to Boca Raton, Florida to enplane passengers for a return flight to White Plains.

Twelfth night

Laura Berryman emailed to say:

> I am growing tired of correcting 12pm or 12am. No such time exists since 12 is the meridian. Please can we campaign for 12 noon or 12 midnight. The use of am or pm with 12 in no way helps us distinguish what part of the day we are talking about. Perhaps we should just use the 24 hour clock.

We've certainly noticed lots of people getting '12am' and '12pm' mixed up, so '12 noon' and '12 midnight' do seem clearer alternatives. *The Guardian*'s style guide goes one step further: 'noon, midnight, not 12 noon, 12 midnight'.

Reader bowls us a yorker

Steven King asked for our view on an unusual construction in Alan Bennett's book *The Uncommon Reader*:

> Bennett writes: "It was the dogs' fault. They were snobs and ordinarily, having been in the garden, would have gone up the front steps, where a footman generally opened them the door." I love the phrase "opened them the door", which I have never come across before. It sounds wrong to me, but I am willing to accept it as correct because the author is Alan Bennett. A colleague of mine swears that this is not acceptable English.

After some deliberation, our agony aunt replied that she'd not seen this construction before with the verb 'open', though it was common with other verbs, such as 'give', 'make' and 'buy', eg 'a footman generally gave [or 'made' or 'bought'] them some food'.

She asked a couple of colleagues what they thought; they reckon it could be Yorkshire dialect, Bennett being a son of Leeds. Our research director, Yorkshire born and raised, said he'd be quite likely to say, 'Open me the door, will you?' He added, 'To me, "A footman opened them a tin of dog food" sounds OK, though a severe lack of servants regrettably limited its use in our household.' *Pikestaff* readers will know that Edward FitzGerald's *Rubaiyat of Omar Khayyam* has the line 'Open then the Door!', but this is not the same thing at all.

Plain Language Commission news

Plain English in poll position
Customer Pendle Council has been running a poll on its staff intranet, asking: 'How do you feel generally about Plain English?' Any member of staff could respond to give their views.

The results so far (based on 217 responses) are as follows:

- 'I'm all for it and do my best to write in plain English at work' – 32.3%
- 'I try to write in plain English but it's hard to change the way I was taught to write' – 6.5%
- 'I can see the benefits of plain English but prefer to write as I always have' – 3.7%
- 'I am undecided about plain English' – 4.6%
- 'I am reluctant to write in plain English' – 0.5%.
- 'I think using plain English is dumbing down the English language' – 52.5%

Encouragingly, a separate survey of staff who have completed our plain-English training showed that:

- 84% either strongly agreed or agreed that the council is right to devote time and effort to improving how it communicates in plain English
- 71% feel generally positive about plain English.

This mirrors a comment we quoted in an earlier issue, from a course participant at the same organization: 'I found it [our course] useful and not what I had expected. I had envisaged a general attack on the English language, which it clearly was not. It was supporting the basics of our language but making better use of the words we have at our disposal.'

Read more about counter-arguments to the claim that plain English dumbs down the language in *Pikestaff 14*.

How to Write Clearly to be translated
Fight the Fog is a campaign for clear writing set up by the European Commission's Translation Service. Its website includes a booklet, How To Write Clearly, much of the advice in which is adapted from Martin Cutts's book, the *Oxford Guide to Plain English*. The booklet – which you can read at http://ec.europa.eu/translation/writing/clear_writing/fight_the_fog_en.pdf – is now being translated into 23 languages.

Pikestaff index
Reader Marie Dunne emailed to compliment us on our *Pikestaff* index: 'Just used the *Pikestaff* index on your website to find advice I knew you'd given in a previous issue. Found what I was looking for very easily. Useful index. Thank you.'

The index summarizes each month's content, in a table format. If you're

looking for a past feature, try visiting http://www.clearest.co.uk/files /PikestaffIndex.pdf (or click through from the 'Newsletter' page on our website).

Tip of the month: practise good practice in spelling '-se' and '-ce' words

The issue
It's common to see these words confused in British English, probably because they sound the same:

- licence and license
- practice and practise.

The confusion is heightened by American English using only 'license' and 'practice'.

Our advice
In British English, the noun versions of these words end in '-ce': ('licence' and 'practice'). The verbs meanwhile end in '-se': ('license' and 'practise'). A tip for remembering this is to think of one of the other 2 verbs that follow this pattern but have different pronunciation for each form:

- advice (noun) and advise (verb)
- device (noun) and devise (verb).

Example
This tip of the month was inspired by a marketing email promoting the niftily named conference 'Enhanced Appraisal and Revalidation: Implementing Medical Revalidation: Principles and Next Steps: The Report of the CMO Working Group', which begins:

> "The GMC will introduce the license to practice in Autumn 2009. Licensing will be the first step towards the introduction of revalidation. To practice medicine in the UK after licensing is introduced, doctors will, by law, need to be both registered and hold a licence to practice. This will apply to doctors practicing full time, part time, as a locum, privately or in the NHS, or whether they are employed or self-employed. Doctors will need a license if they undertake any form of medical practice for which UK law currently requires them to hold GMC registration." General Medical Council

Although this is said to be a quote from the GMC, the GMC's website gets it right [our italics]:

> The GMC will introduce the *licence* to *practise* in Autumn 2009. *Licensing* will be the first step towards the introduction of revalidation. To *practise* medicine in the UK after *licensing* is introduced, doctors will, by law, need to be both registered and hold a *licence* to *practise*. This will apply to doctors *practising* full time, part time, as a locum, privately or in the NHS, or whether they are employed or self-employed. Doctors will need a *licence* if they undertake any form of medical *practice* for which UK law currently requires them to hold GMC registration.

Faintly amusing

In another marketing email, the same company – which seems to favour the 'start with an inaccurate quote' format – begins:

> "The requirement on Boards to ensure that high quality services

were embedded and systematic, not just in their own organisations but in the health and social care communities in which they operate" David Nicholson Chief Executive of the NHS in England, January 2009

Presumably, he didn't say just that…unless hypoxia set in after all those long words and complex constructions? Or is Nicholson genuinely fond of sentence fragments? If you know what he did say, please tell us.

Contribute

Have you recently come across any rampant rhubarb or troublesome tripe? If so, we'd love to hear from you. Email us with your views, examples, and ideas for future stories at pikestaff@clearest.co.uk. And do say if you'd prefer to remain anonymous if we include your contribution in a future newsletter!

Back issues

You can see back issues of *Pikestaff* on our website (click on 'Newsletter'). Here you'll also find a table that summarizes each month's content.

Tell a friend

If you think friends or colleagues would enjoy *Pikestaff*, please feel free to forward the newsletter (or any part of it) to them.

Spread the word

We're happy for you to use any of our articles to promote plain language, provided you acknowledge *Pikestaff* as the source.

Rolling the credits

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