E GUBE to Responsible Media

www.blueandgreentomorrow.com

DECEMBER 2012

THE PROBLEM OF POWER IS HOW TO ACHIEVE ITS RESPONSIBLE USE RATHER THAN ITS IRRESPONSIBLE AND INDULGENT USE - OF HOW TO GET MEN OF POWER TO LIVE FOR THE PUBLIC RATHER THAN OFF THE PUBLIC." ROBERT F KENNEDY

tomorro

NEW VELIN

Due

About BLUE & GREEN TOMORROW

Essential intelligence on sustainable investing and living

Blue & Green Tomorrow wants to support innovative businesses that balance the needs of the planet, its people and our prosperity.

We aim to provide our readers with the knowledge they need to make informed choices without prejudice, scaremongering or greenwash.

We want the world to be as blue and green tomorrow as it was yesterday.

We believe that everyone can play a part and anyone can make a difference. Not by going back through misplaced nostalgia to some bygone age, but by striding out to a bright new future in which we take advantage of the new approaches that can improve our quality of life, the food we eat, the air we breathe, the water we drink and the land we live on.

> Visit Blue & Green Tomorrow blueandgreentomorrow.com

IS FOR LIVING WITHOUT COSTING THE EARTH. THERE IS NO PLAN (ET) B.

COPYRIGHT & DISCLAIMER

The right of Blue & Green Communications Limited to be identified as the author of this work has been asserted in accordance with the Copyright, Designs and Patents Act 2000. All rights reserved. You must not reproduce any part of this report or store it in electronic means or disseminate any part of the material in any other form, unless we have indicated that you may do so and with this full copyright and disclaimer in place.

All information used in this report has been compiled from publicly available sources that are believed to be reliable. Reasonable steps have been taken to ensure that no errors or misdescriptions arise, but this cannot be guaranteed and the report does not purport to contain all information that recipients may require. Opinions contained in this report represent those of Blue & Green Communications Limited at the time of publication. Blue & Green Communications Limited makes no express or implicit representation or warranty, and no responsibility or liability is accepted, with respect to errors or omissions in the report with respect to fairness, accuracy, adequacy or completeness in this report including, without limitation, the reasonableness of projections, forecasts, estimates or any associated assumptions.

In accordance with the Financial Services and Markets Act 2000, Blue & Green Communications Limited does not provide regulated investment services of any kind, and is not authorised to do so. Nothing in this report and all parts herein constitute or should be deemed to constitute advice, recommendation, or invitation or inducement to buy, sell, subscribe for or underwrite any investment of any kind. Any specific investment-related queries or concerns should be directed to a fully qualified financial adviser (see page 47).







WWW.BLUEANDGREENTOMORROW.COM

04 - FOREWORD

05 – Press freedom

06 - A SHORT HISTORY OF TRYING TO REGULATE AN IRREVERENT, UNRULY AND OPINIONATED PRESS By Simon Leadbetter

10 - TODAY'S MEDIA LANDSCAPE: WHO OWNS WHAT?

12 - THE REAL NEWSPAPER TAX AVOIDANCE SCANDAL By Simon Leadbetter

13 - A FREE PRESS WOULD BE A GOOD IDEA By Simon Leadbetter

15 - FREEDOM OF EXPRESSION IS NOT THE SAME AS A FREEDOM TO MISLEAD By Simon Leadbetter

17 - THE LEVESON INQUIRY AND REPORT

19 - PUBLIC OPINION

20 - HACKED OFF OVER THE BEHAVIOUR OF THE PRESS With Hacked Off

24 – The conclusion of hugh grant's witness statement to the leveson inquiry

25 – 'FACTS ARE TO THE MIND WHAT FOOD IS TO THE BODY' With Full Fact

30 - WHITEWASH AND GREENWASH: THE FICKLE ETHICS OF CLIMATE CHANGE REPORTING *By Gavin Smith*

34 – POLES APART: THE INTERNATIONAL REPORTING OF CLIMATE SCEPTICISM

36 – SKEPTICAL SCIENCE'S TOP 10 CLIMATE MYTHS



DECEMBER

©BLUE & GREEN COMMUNICATIONS 2012

FOREWORD

t's been a tumultuous few years for the British press. Allegations of royal phone hacking came to light in August 2006 – simply a case of "rogue reporter" according to News International. In July 2009, The Guardian published details of large payments to leading football figures and revealed that there were up to 3,000 other potential victims of phone hacking.

What followed was two very long years of strong denial by News International (NI) executives, confusion by the PCC and police and a staunch defence of NI by a few leading politicians, who debunked the original Guardian story. On the July 4 2011, The Guardian broke the news that the mobile phone of the murdered schoolgirl Milly Dowler had been hacked. Three days later ,amidst widespread revulsion, The News of the World – one of the best-selling newspapers in Britain – closed, ending 168 years of continuous publishing. This in turn spawned independent, parliamentary and new police inquiries into the ethics and illegal activities of newspapers.

The main recommendation of Lord Justice Leveson's landmark report, which was released at the end of November this year, called for the establishment of an independent regulatory body, underpinned by statute. Questions remain as to whether the prime minister and newspaper editors will agree to such a body, but what is clear from various polls is that the majority of the public are behind stronger independent regulation for the UK's newspapers. Marking their own homework simply isn't good enough anymore. When we asked our readers how they thought newspapers in Britain should be regulated, an overwhelming 74% said there should be an independent body, established by law, that deals with complaints and decides what sanctions there should be if journalists break agreed codes of conduct - essentially exactly what the Leveson report recommends.

Only 5% said that newspapers should establish their own regulator, while 11% said neither. Good, honest, investigative journalism would not suffer in this scenario. The press could continue to hold public figures to account, scrutinise policy and report on issues of real public interest, but unethical, immoral and illegal activities – phone hacking, intrusion, threatening, bribing, harassing and so on would be condemned. And rightly so. Newspapers currently receive the least stringent regulation possible – much less so than the broadcast media, for example, which seems able to conduct frequent investigative reports perfectly freely. But even the staunchest advocates of press regulation don't think newspapers should be as heavily regulated as TV or radio.

The BBC, which has come under significant criticism of late for its role in the Jimmy Savile and Lord McAlpine scandals, has gone about its business admirably. Top executives promptly resigned and independent investigations were swiftly set up. Compare that to the behaviour of News International, which overlooked phone hacking activities for a number years, and denied it had happened until it was eventually forced to close its most popular title, The News of the World.

So we're talking about a number of weeks versus a number of years.

Our Guide to Responsible Media examines the aftermath of the Leveson report, while also tackling the subjects of press freedom, freedom of expression and regulation. This is on top of interviews with Hacked Off, the leading campaigning body for a free and accountable press, and Full Fact, an organisation that promotes accuracy in the press.

We look at the difference between freedom of expression and the freedom to mislead and ask do we really have a 'free' press – or one owned by powerful people with a specific economic agenda.

There is also a section on climate change - one of the most hotly debated subjects in 21st century media - and why reporting of the issue is often fickle.

Robert F Kennedy once said, "The problem of power is how to achieve its responsible use rather than its irresponsible and indulgent use – of how to get men of power to live for the public rather than off the public." Truly independent regulation and more effective redress, coupled with a greater emphasis on ethics and responsibility, would go a long way to reinstalling public confidence in Britain's essential free press.

dex urne EDITOR, BLUE & GREEN TOMORROW

Which of the following statements comes closer to your view on how you think newspapers in Britain should be regulated?



Source: Blue & Green Tomorrow blueandgreentomorrow.com







Press Freedom

greater freedom of the press. annual ranking of countries based upon the organisation's assessment of the countries' in the index corresponds to press freedom records in the **Reporters Without Borders** compiled and published by previous year. A smaller score The Press Freedom Index is an

Index Score for 2011-2012

- Less than 10 10 to 29.9 30 to 49.9 50 to 69.9
- 70 or more
- Insufficient data



Yellow bars show a fall in index scores, corresponding to greater freedom of the press.

•

Getting worse

where freedom has decreased.

Magenta bars are used for countries where the index score has risen, showing

Getting better

3

- The chart below shows how index scores have changed between 2002 and 2012.

A SHORT HISTORY OF TRYING TO REGULATE AN IRREVERENT, UNRULY AND OPINIONATED PRESS

THE BRITISH PRESS AND POLITICIANS ARE STRIVING TO IMPLEMENT THE LEVESON REPORT. THIS IS THE JUST THE LATEST IN REPEATED ATTEMPTS TO REGULATE THE PRESS – OR ENCOURAGE IT TO REGULATE ITSELF. By Simon Leadbetter

THE AMUSEMENT AND DELIGHT OF THE FEW

Ever since its invention in 1440 by German blacksmith and goldsmith Gutenburg, the printing press has been a powerful tool that both the state and individuals have wished to control. The ability for an identical message to be reproduced thousands, then millions of times, and distributed without relying on the tiny reach and vagaries of handwritten text, orators or messengers changed the way governments and interest groups communicated with the population. The term 'newspaper' gained popularity in the 17th century after the earlier pamphlets, bulletins and gazettes. In this politically difficult time of civil war in England, publishers were often flogged down Fleet Street, the growing heart of publishing in London. Cheeks could be branded or ears cropped for being a seditious libeller (writing with intent to encourage insurrection against the established order). Recognising the power of the press even then, parliament passed acts to license presses in 1643, which was attacked by John Milton in Areopagitica, and again in 1662. Frequent unlicensed publishers, such as the leveller John Lilburne, emerged during this time to demand free rights and freedom of expression. Licensing was finally lifted in 1695 and the free British press was born. In a blatant attempt to price newspapers out of ordinary people's reach and retain control of both the messenger and message, journalists and publishers found themselves encumbered by new taxes on paper and advertising, draconian seditious and blasphemous libel laws and political influence – if you can't beat them, use them.

PEOPLE HAVE SENSE ENOUGH TO MAKE REFLECTIONS FOR THEMSELVES

The first daily, the Daily Courant, was published in 1702 and its proprietor Edward Mallet inspired Blue & Green Tomorrow with the following sentiment. He stated intent to publish only news and would not add any comments of his own, supposing other people to have "sense enough to make reflections for themselves." In 1712, the Stamp Act was introduced; newspapers subjected to tax and price increased. The stamp tax was a tax on each newspaper and thus hit cheaper papers and popular readership harder than wealthy consumers (because it formed a higher proportion of the purchase price). It was increased in 1797, reduced in 1836 and was finally ended in 1855, thus allowing a cheap press. Despite these attempts to limit the press, it grew inexorably due the ease of creating and launching a title, which has parallels with digital media today. The total number of copies of newspapers sold yearly in 1753 was 7.4m and had risen to 11.3m in 1776.

The oldest existing national newspaper, The Times, was founded as the Daily Universal Register in 1785 changing its names in 1788. In 1814, The Times started using steam presses, which greatly increased in print capacity.

| FOUNDED | TITLE EXISTING TODAY |
|---------|---|
| 1785 | THE TIMES LAUNCHES AS THE DAILY |
| | UNIVERSAL REGISTER |
| 1791 | THE OBSERVER |
| 1817 | THE SCOTSMAN |
| 1821 | THE MANCHESTER GUARDIAN |
| 1822 | THE SUNDAY TIMES |
| 1843 | NEWS OF THE WORLD - SUN ON SUNDAY IN 2011 |
| 1855 | THE DAILY TELEGRAPH |
| 1888 | FINANCIAL TIMES |
| 1896 | DAILY MAIL |
| 1900 | DAILY EXPRESS |
| 1903 | DAILY MIRROR |
| 1912 | THE DAILY HERALD (1912-1964) AND BECOMES |
| | THE SUN |
| 1918 | SUNDAY EXPRESS |
| 1961 | THE SUNDAY TELEGRAPH |
| 1982 | THE MAIL ON SUNDAY |
| 1986 | THE INDEPENDENT |
| 1990 | THE INDEPENDENT ON SUNDAY |
| 2010 | THEI |



A turning point in the fight for British press freedom was reached in 1817 when William Hone, an English writer, satirist and bookseller, won a court battle against government censorship. The attempts by the then home secretary Lord Sidmouth to put an end to "seditious pamphleteers" had failed.

THIS REALLY WAS THE AGE OF THE TRAIN

Between 1838 and 1855, train passenger journeys rose from 5.5m to 111m, peaking at 1.5 billion before the first world war as the network and interest grew. At the same time, falling freight costs meant newspapers printed in London, Manchester and Edinburgh could easily be dispatched overnight to the breakfast tables of households around the UK. Circulations rose rapidly and the power of the press grew with it. The total number of copies of newspapers sold yearly in 1836 was 39m and had risen to 122m in 1854 in a country of just over 21m. By 1864, the press was largely free to do as it liked.

With rising literacy after the 1870 Education Act and the advent of male (1837, 1867, 1884) then universal suffrage (1918 and 1928), the growing desire to read what political, business and religious leaders were doing gave a continued boost to circulation. As did the desire to enjoy salacious scandals of the rich and powerful.

"NEWSPAPERS SHOULD HAVE NO FRIENDS" – JOSEPH PULITZER

It is during this period of rapid growth that the first great media proprietors or press barons appear in the UK -Alfred Harmsworth (Lord Northcliffe) who launched the Daily Mail in 1896 and Max Aitken (Lord Beaverbrook) who bought the 10-year old Daily Express in 1910. Northcliffe, who also founded the Daily Mirror in 1903, was ennobled as baron in 1905 and elevated to Viscount in 1918, for his service as the head of the British war mission in the US (having two 1m or so circulation newspapers probably helped). He is the great, great uncle of the current proprietor of the Daily Mail, Jonathan Harmsworth (the fourth Lord Rothermere). A brilliant businessman, during his lifetime, he exercised vast influence over British popular opinion. Megalomania contributed to a nervous breakdown shortly before his death in 1922 and he was succeeded

by his brother Harold Harmsworth, Lord Rothermere, the current owner's great grandfather. Alfred Harmsworth's verdict after the first week of the Daily Mail's publication was, "We've struck a gold mine!" In his time Lord Beaverbrook was an MP (1910-1916), chancellor of the Duchy of Lancaster (1918), minister of information (1918), minister of aircraft production (1940-41), minister of supply (1941-42), minister of war production (1942) and Lord Privy Seal (1943-45). He is reputed to have said in 1947 that he ran "the paper purely for the purpose of making propaganda, and with no other motive." It was in the 1920s that the rising divorce rate gave journalists ample opportunity to report these salacious sexual details revealed in the consequent flurry of court cases. After a long period when governments had largely given up trying to regulate the press, the hardline home secretary, Sir William Joynson-Hicks moved a law to ban such unpleasantness. BBC radio launched in 1922, as a private company, and began experimental television broadcasts in 1932, with regular broadcasts from Alexandra Palace commencing in 1936.

blue

FOUNDED | TITLES EXTINCT OR MERGED TODAY

| TITLES EXTINCT OR MERGED TODAT |
|--|
| SUNDAY DISPATCH - MERGED WITH S EXPRESS 1961 |
| WEEKLY DISPATCH - RENAMED SUNDAY |
| DISPATCH 1928, MERGED WITH S EXPRESS 1961 |
| SUNDAY NEWS - MERGED WITH SUNDAY |
| GRAPHIC 1931 |
| DAILY NEWS - MERGED WITH DAILY CHRONICLE |
| 1930 |
| EMPIRE NEWS - MERGED WITH NOTW 1960 |
| REYNOLDS NEWS - RENAMED SUNDAY CITIZEN |
| 1962, CLOSED 1967 |
| DAILY CHRONICLE - MERGED WITH DAILY NEWS |
| 1930 |
| SUNDAY REFEREE - MERGED WITH SUNDAY |
| CHRONICLE 1939 |
| SUNDAY CHRONICLE - MERGED WITH EMPIRE |
| NEWS 1955 |
| DAILY SKETCH - MERGED WITH DAILY MAIL 1971 |
| SUNDAY GRAPHIC - MERGED WITH SUNDAY |
| NEWS 1931, CLOSED 1960 |
| NEWS CHRONICLE - MERGED WITH DAILY MAIL 1960 |
| TODAY - CLOSED 1995 |
| SUNDAY BUSINESS - BECAME MAGAZINE THE |
| BUSINESS 2006, CLOSED 2008 |
| NEWS OF THE WORLD - CLOSED AND REOPENED |
| |
| |

However, it was only after the second world war that there was a new series of attempts not to regulate the press by law, but to find a way to avoid that - by fostering self-regulation. Newspapers were limited

"SINCE THE PRINTING PRESS CAME INTO BEING, POETRY HAS CEASED TO BE THE DELIGHT OF THE WHOLE COMMUNITY OF MAN; IT HAS BECOME THE AMUSEMENT AND DELIGHT OF THE FEW" – JOHN MASEFIELD, POET LAUREATE



©BLUE & GREEN COMMUNICATIONS 2012 THE GUIDE TO RESPONSIBLE MEDIA



DECEMBER

2012

©BLUE & GREEN COMMUNICATIONS 2012 from September 1939, at first to 60% of their pre-war consumption of newsprint. By 1945 newspapers were limited to 25% of their pre-war consumption. By 1947, total annual national newspaper circulation stood at 6 billion, with the golden era being between this year and 1956. The combined daily circulation had risen to 16.6m and Sundays at 30.5m, Sundays, in a country with a population of 51.2m or 6.8bn per year.



The Sunday newspapers, Empire News (merged with NotW 1960), Sunday Dispatch (merged with Sunday Express) and Sunday Graphic (closed 1960) are now gone, but represented 26% of newspaper sold in that year.



Unsurprisingly, this peak before the long decline sits at the inception of the Television Act 1952, which opened the airwaves to commercial television from 1954. Five years later in 1961 total annual circulation had fallen by over 9%.

"WHO GUARDS THE GUARDIANS?"

The post-war period saw no less than three royal commissions on the press. This led to the setting up of the Press Council in 1953. In the 1947-49 report it said, "A newspaper is one of the most remarkable products of modern society. To gather news from five continents; to print and distribute it so fast that what happens at dawn in India may be read before breakfast in England; to perform the feat afresh every 24 hours; and to sell the product for less than the price of a box of matches-this, were it not so familiar, would be recognised as an astonishing achievement."

The 1961-62 commission studied the economic and financial factors that affecting the press and ordered improvements to the Press Council.

In was in 1968 that a certain Rupert Murdoch appeared on the scene to acquire The News of the World, The



THE PHONE HACKING SCANDAL LED TO THE CLOSURE OF THE NEWS OF THE WORLD IN JULY 2011, AND THE SUBSEQUENT LEVESON INQUIRY AND REPORT. PHOTO: FLICKR.

Sun in 1969 and The Times and Sunday Times in 1981. Following hot after the launch of commercial radio in 1973 the 1974–1977 commission proposed the development of a written Code of Practice for newspapers – only for these to be followed by widespread objections in the 1980s that the press was still out of control.

In 1986, News International titles (The Times, The Sunday Times, The Sun, The News of the World) move to Wapping from Fleet Street, followed in the next few years by The Daily Telegraph, The Sunday Telegraph, Observer, Evening Standard, Financial Times and Express Newspapers. This move is part of the process of transforming the production of newspapers using new technology.

Between 1983 and 1990 over 800,000 homes were fitted with broadband cable. In 1986, British Satellite Broadcasting launched, followed by Sky in 1989 (prop. R Murdoch). They merged in 1990 to become British Sky Broadcasting.

Instances like the publication of a rape victim's photograph and some of the reporting of the Hillsborough disaster, along with political objections to the invasion of privacy, were followed by yet another Inquiry, led by Sir David Calcutt, in 1990.

In 1990, the government announced that the press was being given one final chance to make self-regulation work – or legal controls would follow.

But those legal controls never happened. The Calcutt Report did lead to the establishment of the Press Complaints Commission, but was then shelved – a fact that has not gone unnoticed by Lord Justice Leveson. In the background to all this, a British engineer, computer scientist and employee of CERN, Tim Berners-Lee wrote a proposal in March 1989 for what would eventually become the World Wide Web on August 6 1991.

Today the national press has a total annual national



newspaper circulation of 3.2 billion, down nearly 40% from its height, and is owned by eight companies. And so after the long-running phone-hacking scandal, the closure of The News of the World, evidence of bribing the police and lying to parliament, the Leveson inquiry was launched. This judicial public inquiry into the culture, practices and ethics of the British press following the News International phone hacking scandal, chaired by Lord Justice Leveson, who was appointed in July 2011 and reported in November 2012.

In his speech releasing the report he said, "I know how vital the press is - all of it - as guardian to the interests of the public, as a critical witness to events, as a standard bearer for those who have no one else to speak up for them. Nothing I have heard or read has changed that view. The press, operating freely and in the public interest, is one of the true safeguards of our democracy. As a result it holds a privileged and powerful place in our society. This power and influence carries with it responsibilities to the public interest in whose name it exercises these privileges."

The British press remains the only unregulated part of our mass media.

All broadcast media, radio and television, must "ensure that news, in whatever form, is reported with due accuracy and presented with due impartiality." The BBC, ITV, ITN or Sky conduct hard-hitting investigative journalism under the law. The Press Complaints Commission publishes an editors' code of practice, which includes clauses on such things as accuracy, the opportunity to reply, privacy, harassment, intrusion into grief or shock, children, hospitals, reporting of crime, clandestine devices and subterfuge, victims of sexual assault, discrimination, financial journalism, confidential sources, witness payments in criminal trials and payment to criminals. In June 2004, the provisions were expanded to prevent the interception of 'private or mobile telephone calls, messages or emails which, considering recent history, gives you a sense of how toothless the PCC is. While internet publishers enjoy similar freedom of expression as the mainstream press no single news website, blogger, facebooker, tweeter comes closes to the daily reach of the regulated broadcasters (BBC is #1) or unregulated press (Daily Mail is #1). Nor have many been engaged in bribing police, blackmailing

politicians or hacking phones in the way the press has. As Leveson said, "What the press do and say is no ordinary exercise of free speech. It operates very differently from blogs, on the internet and other social media such as Twitter. Its impact is uniquely powerful."

Digital media has many parallels with the early days of the newspaper era. New technology has enabled entrepreneurs to create and launch a huge variety of publications. Politicians and the powerful around the world are constantly exploring ways to control or curb this new medium. But the sheer volume of sites, blogs and individuals means the concentration of power if considerably lower.

Combining the online and offline presence of the eight mass media publishers they reach 82% of the adult population of our country every month. This excludes the regional divisions of some national groups and other media holdings. Leveson said that "guaranteed independence, long-term stability, and genuine benefits to the industry cannot be realised without legislation."

He concluded that "the answer to the question, 'Who guards the guardians?' should not be 'no one'.'" _ THE GUIDE TO RESPONSIBLE MEDIA

HOW ACCOUNTABILITY WORKS IN THE UNREGULATED PRESS AND REGULATED MEDIA

737 - Number of days from the scale of the phone hacking scandal being published in The Guardian (08/07/09) to the chief executive of News International, Rebekah Brooks, resigning (15/07/11) with a pay-off worth £10.8m. During this time she had been promoted from editor of The Sun to the CEO role, despite admitting before parliament in March 2003 to paying the police for information during her editorial tenure - "We have paid the police for information in the past." She has subsequently been arrested and charged with conspiring to pervert the course of justice. Rupert Murdoch was said to have treated Brooks like a daughter.

2,133 - Number of days from

Clive Goodman being convicted of hacking royal phones (Les Hinton, a senior aide to Rupert Murdoch, tells a Commons committee that a "rigorous internal investigation" found no evidence of widespread hacking at the paper - it was a rogue reporter, which is backed by PCC in May 2007) to the highly critical Leveson report coming out.

 $\overline{38}$ – Number of days from the Jimmy Savile scandal breaking on ITV (03/10/12) to the director-general of the BBC. George Entwistle, resigning (10/11/12), having only been in the role for 54 days, with a pay-off worth £450,000. After a career in magazine journalism, he joined BBC Television in 1989, becoming a producer with a primary focus in factual and political programmes. He rose to become the director of BBC Vision, and became the director-general of the BBC on September 17 2012. Greg Dyke a former DG, wrote in the Daily Telegraph. "Young Entwistle was hung out to dry. his career effectively destroyed. He wasn't given the support from above that he needed and deserved."

77

- Number of days from the Jimmy Savile scandal breaking and critical report coming out.



DECEMBER

©BLUE & GREEN COMMUNICATIONS 2012

Who Owns What

(Monthly reach shown in brackets)







THE PRESS BARONS (NB Trinity Mirror plc, Pearson (FT) plc and Guardian (trust) not 'controlled' by an individual/s)

Daily Mail & General Trust Viscount Rothermere b. 1967 Non-domicile Wiki: http:// en.wikipedia.org/wiki/ Jonathan_Harmsworth

t News Corporation Rupert Murdoch b. 1931 US Citizen Wiki: http:// en.wikipedia.org/ wiki/Rupert_Murdoch Telegraph Media Group Sirs David & Frederick Barclay b. 1934 Unclear status (Monaco or Breqhou, Channel Islands Wiki: http://en.wikipedia.org/ wiki/David_and_Frederick_Barclay Northern & Shell (Express) Richard Desmond b. 1951 UK Citizen Wiki: http://en.wikipedia.org/ wiki/Richard_Desmond Independent Print Alexander and Evgeny Lebedev b.1959 / b.1980 Russian Citizen Wiki: http://en.wikipedia.org/ wiki/Alexander_Lebedev

Regional: Trinity Mirror (22%), Newsquest (14%), Johnston (13%) and Local World* (10%) [*formerly Northcliffe & Illiffe] (http://www.newspapersoc.org.uk/sites/default/files/pdf/Top-20-Publishers_July-2012.pdf)



П G П っ m S υ 0 Z လ ω m \leq ш

Financial Times/ft.com The Daily Telegraph/telegraph.co.uk The Guardian/guardian.co.uk The Independent/independent.co.uk The Times/thetimes.co.uk Daily Express/express.co.uk Daily Mail/dailymail.co.uk Daily Mirror/mirror.co.uk The Sun/thesun.co.uk/thescottishsun.co.uk London Ev. Standard/standard.co.uk





THE REAL NEWSPAPER TAX AVOIDANCE SCANDAL

PERFORMING THE IMPORTANT INVESTIGATIVE JOURNALISM ROLE SO LACKING IN MOST NEWSPAPERS, PRIVATE EYE EXPOSED A REAL TAX AVOIDANCE SCANDAL IN ISSUE 1329, ABOUT WHICH NEWSPAPERS HAVE BEEN REMARKABLY QUIET. LORD JUSTICE LEVESON RECENTLY SINGLED OUT THE SATIRICAL MAGAZINE FOR RARE PRAISE. *By Simon Leadbetter*

ost national newspapers have made a lot of noise about aggressive tax avoidance of celebrities and large corporations. Particular hostility has been reserved for the arcane practice of using loans between Luxembourg-based shell companies and UK operations. A loan to a UK business offsets the tax bill from the interest paid, and the tax earned in Luxembourg is subject to a lower tax rate.

Regular readers of the Eye will have been unsurprised by the tax scandal. The emerging scale of tax avoidance led to Panorama's 'The Truth About Tax' in May 2012. Parliament's public accounts committee got in on the act by putting Amazon, Google and Starbucks under the spotlight in early November. Starbucks, the only one with any real competition, was the one that bowed to public anger, whipped up by the press. And who is one of the biggest users of this loophole?

The Eye points out that News International (owner of The Times, Sunday Times and The Sun) has exploited the Luxembourg loophole to the tune of \pounds 1.2 billion via News Luxembourg Finance since 2008. Murdoch companies operate 152 subsidiaries in offshore tax havens or jurisdictions with beneficial tax arrangements. As the Eye points out, "The money keeps going round and round and the tax advantages keep coming. But clearly it's all too complex for Sunday Times readers."

News International's tax 'planning' almost certainly goes back decades and was reported on BBC's aborted e-cyclopedia initiative in March 1999: "Mr Murdoch's main British holding company, Newscorp Investments, has paid no net corporation tax within these shores over the past 11 years. This is despite accumulated pre-tax profits of nearly \pounds 1.4 billion."

The Eye goes on to name and shame the rest of our national newspapers:

- The FT's owner Pearson and Express owner Northern
- & Shell have both used the Luxembourg loan loophole.Bermuda-registered Rothermere Continuation

ultimately owns The Mail. The current owner, Lord Rothermere, is assumed to have inherited his father's



IN THESE TIMES OF HARDSHIP AND AUSTERITY, NEWSPAPERS, WHICH MAKE SUCH A NOISE ABOUT THE MORAL FAILINGS OF OTHER'S TAX AVOIDANCE, TAKE FULL ADVANTAGE OF THE SAME SCHEMES. PHOTO: CHRIS TOLWORTHY.

non-domicile status

• The Telegraph is owned by the Jersey-based May Corporation and owned by the Barclay Brothers through trusts in Monaco

The loss-making Independent titles are owned by Russian citizens and only taxed on their income here
The Mirror, FT and Guardian/Observer do not make direct use of offshore loopholes, but the latter two are involved through either their parent group (Pearson) or B2B subsidiary (Emap) respectively.

It's good to know that in these times of hardship and austerity, newspapers, which make such a noise about the moral failings of other's tax avoidance, take full advantage of the same schemes.

We recommend buying Private Eye. While billed as a satirical magazine, it's the best newspaper in the land and only costs $\pounds 1.50$ a fortnight, or less if you subscribe.



A FREE PRESS WOULD BE A GOOD IDEA

IN AN APOCRYPHAL STORY WORTHY OF QI, WHEN GANDHI WAS ASKED WHAT HE THOUGHT OF WESTERN CIVILISATION, HE REPLIED, "IT WOULD BE A GOOD IDEA." WE HAVE THE SAME FEELING TOWARDS THE IDEA OF A FREE PRESS. By Simon Leadbetter

The debate about a free press is raging (see page 15) in the aftermath of Lord Justice Leveson's report into the culture, practices and ethics of the British press, following the News International phone hacking scandal. In reality, the debate has been raging for nearly four centuries. The core tension is between the essential freedom and demonstrable irresponsibility of the national press. The national press has been lobbying, bullying and publishing like mad to secure self-regulation. They are certainly not exhibiting any humility on why they are in this self-made mess.

Campaigners such as HackedOff (see page 19) and individuals affected by press misbehaviour have been arguing for some form of statutory regulation.

What is so often lost in the fevered debate are the real victims of press misbehaviour and phone hacking (Hillsborough, McCanns, Dowlers) and the press' role in corrupting the police. Also lost is that almost everyone believes in the vital role of robust and unfettered investigative journalism within a free press and functioning democracy. Let us start be repeating that our national press is not free. It is owned by a narrow clique of billionaires with their own agenda, both political and economic. Secondly, corporations who also have their own commercial agenda, fund the press. It was the loss of advertiser revenue, more than public feeling, that ultimately signed the death warrant of the News of the World. The misinformation (unintentional inaccuracy) and disinformation (intentional inaccuracy) about statistics, science, climate change and investment regularly peddled in the national press and magazines

are a direct result of publisher and advertiser prejudice and agendas. We are happy to declare our own interest in promoting sustainable investment as more responsible than investing unsustainably. The non-profit organisation Fullfact (see page 24) provides an exceptional service at holding the media to account mis- and disinformation.

It is our belief that the British press has lost the right to self-regulate and lacks the real freedom to do so. Simply comparing the behaviour of the unregulated News International over the phone hacking scandal (years of obfuscation and obstruction) and the regulated BBC over the Jimmy Savile scandal (heads rolled and an open inquiry was established) tells you everything you need to know about whether the British press can self-regulate.

To secure a genuinely free press, we are looking for the following in any new regulatory body:

• Genuine independence from media owners, corporate influence and politicians

Rather than being staffed and funded by media owners and editors and overseen by politicians, any regulatory body should consist of truly independent laypersons who can review journalism. In terms of funding, the press, rather than the taxpayer, should underwrite any cost, which could be a simply levy on each newspaper group based on audited audience figures, both on and offline.

• An affordable and rapid right of reply/arbitration

Libel action is prohibitively expensive and time-consuming and thus out of the reach of most people. Any new body must be able to



THE UK NATIONAL PRESS IS OWNED BY A NARROW CLIQUE OF BILLIONAIRES WITH THEIR OWN AGENDA, BOTH POLITICAL AND ECONOMIC. PHOTO: UNIVERSITY OF SALFORD.

respond to complaints and compel media owners to participate in any investigation. As an independent body, it should also be able to initiate its own investigations, rather than simply responding to complaints.

• Robust investigative powers The challenge of many regulators is a lack of resources to effectively hold those they regulate to account. Any new body should be sufficiently resourced to undertake meaningful investigations of any alleged misbehaviour.

Meaningful redress and sanction

The new body needs real teeth to compel the press to publish retractions equal in profile to the original coverage, pay punitive compensation to victims and impose restrictions on regular transgressors.

Statutory under-pinning

The press has repeatedly demonstrated that if cannot selfregulate. Due to the ownership and funding structure, it cannot be free. To ensure compliance there needs to be statutory underpinning that means every national newspaper must participate and adhere to the rules and rulings of the body. The outgoing editor of The Times James Harding recently suggested judicial underpinning which would remove some concerns about political interference. Other than establishing the regulatory authority's powers, politicians should have no further role in the body.







Sustainable Banking

THE GUIDE to Sustainable Investment

> The Guide to Responisble Media is the seventh report in our 2012 series that started with The Guide to Sustainable Investment back in April. Read each previous report by clicking on the relevant cover.

> > to Ethical Shopping

to Sustainable Investment National Ethical Investment Week edition



FREEDOM OF EXPRESSION IS NOT THE SAME AS A FREEDOM TO MISLEAD

THREE HUNDRED AND SIXTY-EIGHT YEARS AGO, JOHN MILTON PUBLISHED AREOPAGITICA, AND IT REMAINS TO THIS DAY ONE OF THE MOST INFLUENTIAL PHILOSOPHICAL DEFENCES OF FREE EXPRESSION AND SPEECH, ESPECIALLY THAT OF THE PRESS. WITH STRONG EVIDENCE THAT OUR PRESS NO LONGER REFLECTS THE VIEW OF THE PEOPLE, BUT OF VESTED INTERESTS, WHEN DOES PRESS FREEDOM SLIP TOWARDS PROPAGANDA? By Simon Leadbetter

Areopagus is a hill in Athens and it lent its name to a speech by the Greek orator Isocrates (5th century BC). Milton borrowed this title for his seminal pamphlet. As a protestant, he had strongly supported Presbyterian control of parliament after the civil war. Nevertheless, he objected to the Licensing Order of 1643, which required authors, such as Milton, to have a government approved license before their work could be published, and he wrote his 1644 pamphlet in response.

He makes five arguments: 1. A text should first be "examined, refuted, and condemned" before it is rejected, rather than being prohibited by license before its ideas have even been expressed

2. Being educated involves reading "books of all sorts", including "bad" books. We learn from their wrongs and discover what is true by considering what is not

 Licensing printing cannot prevent societal corruption. "If we think to regulate printing, thereby to rectify manners, we must şalsot regulate all recreations and pastimes..."
 Licensing which adheres to the government's current prejudice hinders the discovery of truth
 Before licensing, books had to be inscribed by the printer's name (preferably an author's name). If any blasphemous or libellous material was published, those books could be destroyed after the fact

In the Leveson era, the lasting strength of Milton's central arguments is evidenced, as it is these arguments that are still used and are as valid today as they were over three centuries ago. The work has been so influential that it was cited by the supreme court in the US, interpreting the first amendment – the freedom of religion, speech, press and assembly. A quote from the text stands above the door of the New York Public Library: "A good book is the precious lifeblood of a master spirit, embalmed and treasured up on purpose to a life beyond life."

One of the challenges for British democracy is our national 'free' press.

Broadcast media is heavily regulated for impartiality, but the press is able to blur the line between opinion and news. With the exception of the loss-making Guardian and troubled Mirror, the national press is wholly owned by wealthy individuals with strong political and economic perspectives. The current band of press barons includes non-domiciles and alleged tax exiles, an ex-pornographer and an ex-KGB director. Two are foreign nationals, which would be prohibited in some countries, where the power of the press in shaping the national debate is recognised.

While their print reach is declining inexorably, this group of unaccountable fourth estate billionaires is able to reach 36% of the UK adult population every breakfast. Their online reach is also growing so they can still reach millions. It is the front pages and content of the national press, of all media, that is reviewed on radio and television news and current affairs programmes.

The brute power of reaching millions may have declined marginally during this frenetic period of media fragmentation,

"WHERE THE PRESS IS FREE AND EVERY MAN ABLE TO READ, ALL IS SAFE" - THOMAS JEFFERSON

DECEMBER 2012

©BLUE & GREEN COMMUNICATIONS 2012

"WE'VE STRUCK A GOLD MINE!" – ALFRED HARMSWORTH, LORD NORTHCLIFFE, 1896, DURING THE DAILY MAIL'S FIRST WEEK

but it is still a brave or foolhardy politician who ignores the call of one of the barons and one of his editors.

The other challenge of the press and its agenda is the basic economics of newspaper publishing.

The cover price that readers pay barely covers the cost of a newspaper's ink and paper, never mind salaries, overheads and distribution, so 70-80% of the revenue comes from advertising. It has long been an idiom that, "He who pays the piper, calls the tune."

With the heavy spending financial and motoring sectors being such a rich gold vein for publishers, it was always unlikely that the press would be too critical of their unsustainable and irresponsible paymasters. Financial services spent £841m on advertising in 2011, with £210m or 25% going to the press. Motoring spent £547m on advertising; £170m or 31% to the press.

Financial services, oil, gas and mining industries are major investment sectors (47% of the FTSE 100) and a key part of motoring's value chain (manufacture, loans, insurance, fuel), so again they remain free from the necessary scrutiny by our national press. They certainly weren't going to hold these sectors to account in the lead up to the credit crisis of 2007. They need the advertising shillings more than ever.

Rupert Murdoch once said, "Climate change poses clear, catastrophic threats. We may not agree on the extent, but we certainly can't afford the risk of inaction."

Really, Rupert? Really? It is surprising that despite this clear and mostly accurate statement. Murdoch's newspapers have done so much to provide a platform for sceptics and pollutocrats and done so much to mislead the public. An article from earlier this year by Think Progress shttp://thinkprogress.org/ climate/2012/01/05/398594/ murdoch-press-carbon-pricenegative-campaigned-against-itt illustrates the strong climate change sceptic position of his titles. This is the same man that owns the odious Fox News, where executives encourage journalists to deny climate change [http://www.guardian. co.uk/media/2010/dec/15/ fox-news-climate-change-emailt and viewers are less informed than viewers of other channels shttp://publicmind.fdu. edu/2012/confirmed/final.pdf]. Whatever Murdoch says for PR reasons, his overall national press record is depressing. A free press is a vital ingredient

A free press is a vital ingredient of any functioning democracy. However, can our press be described as genuinely free? It has been captured by a narrow clique of supremely wealthy men, owners of larger commercial media empires. In turn, these empires depend on the largesse of corporate executives, operating unsustainable enterprises, who distribute advertising dollars. Estimated to be worth £692 billion globally by 2015. How do we maintain the freedom

of the press but avoid billionaires misleading the public? In November, Leveson made his recommendation on press regulation, to be self-regulated but underpinned by statute. Just as Milton, we are very nervous of government or political oversight. but nor are we confident that the press, or more importantly the people who run it, are acting responsibly regarding the gravest threat to our way of life. Our final word goes to a surprising source; Bill O'Reilly is a polemical fixture of Fox News and has strong views on almost everything. However, he takes a profoundly different view to many of his colleagues and political allies on climate change. In a 2010 discussion with Bill Maher, he made the point that "a cleaner planet is better for everyone."

We agree, Bill. We need a rapid move to low pollution, lowcarbon energy and industry. If only our press barons and their commentators would make the case for that.

WITH STRONG EVIDENCE THAT OUR PRESS NO LONGER REFLECTS THE VIEW OF THE PEOPLE, BUT OF VESTED INTERESTS, WHEN DOES PRESS FREEDOM SLIP TOWARDS PROPAGANDA? PHOTO: EMILIO KUFFER







LEVESON

The Inquiry

- 6 newspaper groups as core participants (DMGT, Guardian, News International, Northern & Shell, Telegraph, Trinity Mirror)
- 18 months from establishing the inquiry to publishing report
- 135 organisations represented
- 474 people including 51 victims (of which 28 were neither celebrities, politicians or police)
- 3.2 million words spoken
- Most frequent five words: people, right, press, public, media



* The number of times key figures said: "I don't remember," "I don't recall," "I can't remember," or "I can't recall."



Т G П っ ш လ υ \bigcirc Z လ σ m <ш



The Report

- 1,987 pages (there are just over 1,200 pages in the typical Bible and 1,000 pages in a typical edition of The Lord of the Rings)
- 1,026,098 words with an average word length of 5.6 letters compared to 5.1 across the English language
- Most frequent five words: public, regulate*, police, privacy*, data (* and variants)

We wanted for a new regulator to ensure:

- Genuine independence from media owners, corporate influence and politicians
- An affordable and rapid right of reply/arbitration
- Robust investigative powers
- Meaningful redress and sanction
- Statutory underpinning

Leveson gave us:

- Creation of a voluntary new independent press regulator with members drawn from outside the press
- Legislation was needed to guarantee press freedom and underpin up the new regulator
- New regulator would have a range of sanctions available to it including fines and direction of the prominence of apologies and corrections
- Membership would
 - o Be incentivised by schemes such as a kitemark and an inquisitorial arbitration service for handling tort (civil) claims such as libel and breach of privacy
 - o Allows exemplary damages to be awarded in cases brought against non-participants in the scheme, something not usually part of English law.
- Leveson also made recommendations regarding
 - o the Data Protection Act, and powers and duties of the Information Commissioner
 - o Conduct of relations between the press, the police, and politicians.
 - o Backing of a contractual "conscience clause" for journalists

Leveson rejected the characterisation of his proposal as "statutory regulation of the press".

The political parties and PCC react

The coalition government is drafting legislation on what statutory underpinning legislation could look like.

Labour's Harriet Harman unveiled proposals on December 10 that would put the Lord Chief Justice, head of the judiciary in England and Wales, in charge of overseeing a new self-regulatory body and certifying that it is performing its function effectively

The Conservatives' Oliver Letwin has been developing an alternative proposal for an independent group of people appointed by royal charter to verify the press regulator.

Lib Dems have been speaking to both parties and have ruled nothing in or out, except for the need for Leveson's essential requirement, such as statutory underpinning, to be implemented.

On the December 14, Press Complaints Commission chairman Lord Hunt announced the appointment of special advisers to help him establish an independent appointments process for a new press regulator. They are Lord Chris Smith, the former Labour culture secretary, the Simon Jenkins, Guardian

columnist and ex-Times editor, and Lord Phillips, former president of the supreme court. His aim is to satisfy those critics who have said appointments to the PCC have been too biased in favour of powerful newspaper figures.



©BLUE & GREEN COMMUNICATIONS 2012

DECEMBER

2()12

Public Opinion

Source: Media Standards Trust, bit.ly/pollsapart

YouGov-Media Standards Trust Poll Results

Which of the following statements comes Imagine a new system is set up where the closer to your view on how you think press continue to regulate themselves. What newspapers in Britain should be regulated? risk, if any, do you think there will be a repeat of unethical and illegal practices that have revealed during the Leveson Inquiry? 79% Independent body, established by law 9% New Self-Regulator 86% Total risk Total no risk 4% Neither 9% 8% Don't Know 5% Don't Know Do you think national newspapers should be "After the phone hacking scandal it is no allowed to opt out of any new regulatory longer acceptable for newspaper owners and system, or should all national newspapers be editors to control the system for dealing with obliged to join by law? complaints about press behaviour" 829% Newspapers should be obliged to join by law 82% Total agree 8% Newspapers should be allowed to opt out 4% Total disagree Т 6% Don't know Don't know ന "We can trust newspaper editors to ensure that their journalists act in he public interest" What do you think Lord Justice Leveson 11% Total agree should listen to MOST when making his Total disagree 70% recommendations for regulating the press? 5% Don't know 60% The victims of unethical press behaviour **5%** Newspaper journalists 3% Newspaper owners え Politicians 2% Someone else 10% ш Don't know ഗ To what extent, if at all, do you trust Lord Justice Leveson to make fair and effective recommendations on regulation the press? / 8% A great deal 39% A fair amount S Results by Newspaper Readership 27% Not very much 6% Not at all Π "There should be an independent body, 21% Don't know established be law, which deals with complaints and decides what sanctions there should be if journalists break agreed codes of conduct' Imagine a new system is set up where the press continue to regulate themselves. What Results by Political Party Voting Intention risk, if any, do you think there will be a repeat of unethical and illegal practices that have Do you think the Government should or should been revealed during the Leveson Inquiry? not implement Lord Justice Eleven's recommendations once he has made them? "Newspapers should be obliged to join a new Should implement system by law" Should not implement Don't know 79% 86% 82% Average Average 60% 6% Conservative 60% 7% 33% 81% Labour 67% 5% 28% Mail 91% 83% ID 75% 6% 19% 81% Mirror 88% 91% "There should be an independent body, DECEMBER 74% Sun established by law, which deals with complaints 79% 76% and decides what sanctions there should be if 76% journalists break agreed code of conduct" Telegraph 79% Average 90% Guardian 99% 92% Conservative 80% Labour 81% Ļ, 77% ID 87% Times 91% 81% 85% 90% 84% "Newspapers should be obliged to join a new Other local daily system by law' ©BLUE & GREEN Average 82% **COMMUNICATIONS 2012** Conservative 82% Total sample size was 3.620 adults. Fieldwork was undertaken Labour 86% between 21st - 23rd November 2012

LD

89%

HACKED OFF OVER THE BEHAVIOUR OF THE PRESS

ONE OF THE LOUDEST VOICES IN THE PHONE HACKING DEBATE HAS BEEN HACKED OFF – A HIGH-PROFILE ALLIANCE OF VICTIMS, JOURNALISTS, ACADEMICS, LAWYERS AND OTHER PEOPLE AFFECTED BY THE IRRESPONSIBILITY AND INTRUSION OF THE PRESS.

he core group includes respected professor of journalism Brian Cathcart, former Lib Dem MP Evan Harris, former police officer Jacqui Hames and victims of media malpractice; the Dowlers, the McCanns, Christopher Jefferies, in addition to well-known actors Hugh Grant and Steve Coogan. Many of its members gave evidence to the Leveson Inquiry as core participants.

In the weeks since the publication of Lord Justice Leveson's report, in which he recommended the establishment of an independent regulatory body that is underpinned by statute, a Hacked Off petition to implement the recommendations in full has attracted nearly 150,000 names. Blue & Green Tomorrow caught up with the campaign group's head of media, David Hass, who spoke about why it's imperative the government introduces such a body in order for members of the public to regain trust in UK

WHAT IS HACKED OFF?

print journalism.

Hacked Off is a campaign group that was established about 18 months ago by victims of phone hacking and other forms of abuses by the press, like intimidation and bullying. And it was established because people felt there needed to be a public inquiry into these kinds of serial acts of malpractice by the media. This group came together and combined lots of victims, academics, journalists, lawyers and members of the public: because there was a sense that we had a common cause in trying to understand what has occurred that had led to this guite routine malpractice occurring in the media. And when the Leveson Inquiry was announced, Hacked Off was alongside the Dowlers – the family of Milly Dowler, who was murdered and her phone was hacked by the News of the World – and we were able to shape the agenda and the remit of it, to ensure it did cover a very wide range of abuses by the press.

The media as a whole has this really important place in public life. It occupies a position

of great trust and the public expects it to hold the powerful to account, and when they've breached that trust and actually go off and bully the public in order to sell newspapers, then people feel very aggrieved. I think that's why there is such a growing campaign for change in this area.

DO WE HAVE A FREE PRESS IN THE UK?

I do think we have a free press, yes. The press is subject to the laws of the land like everybody else. The press has to abide by the laws of defamation, contempt of court, employment – it's not above the law. Within the laws of the land, the press is free to attack whoever it likes, support whoever it wants and write what it likes. It enjoys quite significant privileges and protections such as a defence that a newspaper was acting in the public interest in

IT'S QUITE OBVIOUS THAT LEVESON REGARDS THE KIND OF BEHAVIOUR AMONG OUR NEWSPAPERS, POLITICIANS AND PUBLIC OFFICIALS, INCLUDING THE POLICE, COMPLETELY UNACCEPTABLE AND ABHORRENT







THE LIBERAL DEMOCRATS, WHOSE LEADER NICK CLEGG IS PICTURED HERE WITH ACTOR AND HACKED OFF CAMPAIGNER HUGH GRANT, ARE BEHIND THE INTRODUCTION OF AN INDEPENDENT REGULATORY BODY UNDERPINNED BY STATUTE. PHOTO: LIBERAL DEMOCRATS.

an investigation, say, which tends to prevent journalists being prosecuted for revealing corruption in high places like the MPs' expenses scandal. The caveat I'd insert there is that although the press is free to do whatever it wishes and isn't controlled by government; a majority of national newspapers are under the control of a very small number of proprietors the Murdochs, Desmond, the Barclay brothers. A very small number of people exert quite a disproportionate amount of influence over the news media in this country, so while they're free to write whatever

they want, we shouldn't fool ourselves into thinking that newspapers freely represent the views of the rest of us. They usually reflect the prejudices of their editors and proprietors, and help to embed some of our own presumptions and prejudices as readers too.

DOES THE LEVESON REPORT GO FAR ENOUGH IN MEETING HACKED OFF'S DEMANDS? DID LORD JUSTICE LEVESON PULL HIS PUNCHES OR LET POLITICIANS, THE PRESS AND THE POLICE

OFF TOO LIGHTLY?

If you look at Leveson's report, he doesn't pull punches; it's quite clear that newspapers behaved dishonourably. He's somewhat restricted in that he's not able to go, at this stage, into the phone hacking issue in great detail and he's limited as well in not being able to go into the bribery of public officials because there are court cases ongoing on those subjects. He's not able to delve into those issues. But it's quite obvious that he regards the kind of behaviour among our newspapers, politicians and public officials, including the police, completely unacceptable

2012 2012 ©BLUE & GREEN COMMUNICATIONS 2012



DECEMBER

and abhorrent.

This led to a blind eye being turned to acts of criminality which was done on quite a routine basis, and regarded as simply an expense to be taken into account – "Oh well, we'll get sued for defamation and libel a few times this year. Never mind; it doesn't matter because it helps sell hundreds of thousands of newspapers so we'll just accept that as being another necessary cost on our bottom line." I don't think Leveson has let them off the hook at all. He quite rightly realised the need for a new system of press regulation, underpinned by a statutory auditor to check the regulation was up to scratch.

WHY DO YOU THINK DAVID CAMERON AND SOME MPS ARE RESISTANT TO THE ESSENTIAL REQUIREMENT OF STATUTORY UNDERPINNING OF AN INDEPENDENT REGULATOR?

You'd have to ask 10 Downing Street or David Cameron himself for the motivation behind that. What's guite obvious is that he has been working very closely with the newspaper editors themselves to try to find a non-statutory response to the Leveson Report - the report that he himself commissioned by the judge that he himself appointed. And let's not forget what the judge he appointed had to say. He said, in terms, that in order for the system to be properly independent, in order for the system to enjoy public confidence to be efficient, it need to be underpinned by statute, and the prime minister, working closely with newspaper editors – working hand in glove with the people who were responsible for some of these disastrous acts which have really destroyed

confidence in the industry thinks he can find an answer. The problem in the first place was that politicians and the press were too close and were doing deals behind closed doors. Hacked Off thinks that it's guite wrong that once again, as a remedy to the problem caused by the press, the newspaper industry is making secret deals behind closed doors with the prime minister. That is not an independent and fair system. What's more, it means that the victims of phone hacking and press intrusion are completely locked out of the process.

WHILE THE NEWS MEDIA IS FREE TO WRITE WHATEVER IT WANTS, WE SHOULDN'T FOOL OURSELVES INTO THINKING THAT NEWSPAPERS FREELY REPRESENT THE VIEWS OF THE REST OF US

DO YOU SEE ANY ROLE FOR PRIVATE AND INSTITUTIONAL INVESTORS AND SHAREHOLDERS IN ENSURING A MORE RESPONSIBLE PRESS? OR IS THERE SOME KIND OF CONFLICT THERE?

I don't think there should be any necessary conflict between wanting to have a responsible, searching and professional journalism industry in this country and those people that want to invest sustainably. In fact, we've seen some shareholder activism when we look at the affairs of News Corporation and News International. We've seen shareholders say they're not happy with the management of the Murdoch family; they don't feel that it is doing the company any good and they want to see change because they're uncomfortable about the associations between phone hacking and other forms of malpractice. We've seen a little bit of that kind of responsible and sustainable thinking over the last few months.

I don't think there is a conflict because it seems to me that it's in the interest of investors that we have a very active and a very capable press which can scrutinise the affairs of government and look at the activities that private companies in a lot of detail, and that can determine whether people are acting reasonably within the law or, as was the case in large sections of the press, acting criminally and corruptly.

No sustainable investor would want their money to be invested in a company that is using corruption as a necessary tool of the trade. So there's no conflict, and what's more, a responsible and effective press will function extremely well – or much better than it has done at the moment – if it has a real, independent and trustworthy regulator.

> The reason I say that is if you look at the broadcasting industry, it is heavily regulated – much more than anyone suggests the newspaper industry should be - and on a daily basis it is producing investigations into corporate affairs into companies and financial institutions and by and large, I think there's a great deal of satisfaction in the way in which broadcasters go about their investigations and carry out their work as providers of television and radio and providers of good,

©BLUE & GREEN COMMUNICATIONS 2012



NO SUSTAINABLE INVESTOR WOULD WANT THEIR MONEY TO BE INVESTED IN A COMPANY THAT IS USING CORRUPTION AS A NECESSARY TOOL OF THE TRADE

investigative journalism in the public interest.

WHAT DO YOU THINK IS HACKED OFF'S PROUDEST MOMENT SO FAR?

I think organisation has made a really significant impact in terms of the debate in this country. Obviously Hacked Off was involved in helping to draw up the terms of the Leveson Inquiry, and I think that was a very important contribution for a very new group of people to make to say that we do need to have a proper inquiry that should have a good, comprehensive direction. I hope that Hacked Off's also made an impact with the victims of phone hacking and press intrusion. I talk about phone hacking but we shouldn't forget the other forms of harassment and intrusion. People like Kate and Gerry McCann, whose reputations were trashed by the Express Group and other newspapers as well when they were searching for their daughter, Madeline. And Christopher Jeffries, who was essentially dubbed a murderer by several newspapers but was a completely innocent man. So people like that who weren't hacked, but whose reputations were trashed; they now have a representative organisation. There was an industrial scale phone hacking – thousands of people were hacked – but there were also lots of people who

suffered in different way. I think the fact that Hacked Off was able to stand up for them and represent their views on the day of the Leveson Inquiry really put their positions to the fore – that was the proudest moment for the organisation.

WHAT HAPPENS IF LEVESON'S ESSENTIAL REQUIREMENT OF STATUTORY UNDERPINNING OF AN INDEPENDENT REGULATOR IS AND ISN'T IMPLEMENTED?

I think there will be a new regulator in any event because the industry itself is proposing to make a new regulator. And in fact, that's one area where there isn't much disagreement. Everyone thinks there should be a new independent regulator – but a self-regulator; one that is run by the industry. Where the disagreement lies is whether that regulator should have another body that looks at that regulator run by industry and says whether it's up to scratch and doing its job. I think if the newspaper industry gets its way and is able to self-regulate without any kind of checks, then I fear we'll be back to the bad old days of PCC, a self-regulator funded and run by the industry and it was completely useless. It was run by the very people that it was supposed to be holding to account. It was a paper tiger. Now, that would be the worry; if they get their way and

there's nobody checking their homework.

If however, as Lord Leveson proposed, above the regulator there is an independent body representing the public that is checking whether the regulator is effective enough, then I think that would be an extremely good outcome for the public and certainly for the victims of phone hacking and press intrusion.

IS HACKED OFF OPTIMISTIC?

I think people are optimistic. The campaign has gained enormous amounts of public support – we had over 120,000 signatories to our campaign after about 10 days. So there is optimism that the public is behind us; there's optimism that there are politicians in every party behind us – certainly Labour and the Lib Dems as a whole. and a number of Conservative MPs – but we are cautious, and we realise there is quite a battle ahead. We're dealing with very, very powerful vested interests. When your opponent is sitting in Downing Street with the editors of every national newspaper, you realise that you have a tough battle ahead.





DECEMBER

©BLUE & GREEN COMMUNICATIONS 2012



WITNESS STATEMENT TO THE LEVESON INQUIRY

I DON'T WANT TO SEE THE END OF POPULAR PRINT JOURNALISM. AND I FOR ONE CERTAINLY WOULDN'T WANT A COUNTRY THAT WAS FAWNING TO POWER OR SUCCESS. I LIKE, ADMIRE AND WOULD ALWAYS WANT TO PROTECT THE BRITISH INSTINCT TO BE SCEPTICAL, IRREVERENT, DIFFICULT, AND TO TAKE THE PISS.

AND OF COURSE A free press is the CORNERSTONE OF DEMOCRACY. THAT IS A CERTAINTY.

COUNTRY ARE

power to account.

One which does exactly what a good

press should - informing the public,

holding a mirror up to society, holding

Buti

tudo

And then, hiding under the same umbrella, a second press that has been allowed to become something toxic. That has developed a new business model, depending no longer on journalism (as it did once), but on racketeering. A press that has accrued power to itself and mugged British citizens for one of their most basic human rights on an industrial scale. A press that has enfeebled and disgraced our democracy; bribing police, emasculating parliament, and enjoying the competitive sycophancy of five successive governments.

TO SOME DEGREE THIS HAS BEEN THE RESULT OF TOO MUCH INFLUENCE BEING WIELDED BY INDIVIDUAL MEDIA OWNERS AND PLURALITY OF OWNERSHIP IS SOMETHING I'M SURE THIS INQUIRY IS LOOKING AT AND I HOPE WILL MAKE STRONG RECOMMENDATIONS ON.

BUT IT HAS ALSO BEEN THE RESULT OF STRAIGHTFORWARD INTIMIDATION. HISTORICALLY, THIS COUNTRY HAS A GOOD RECORD FOR COURAGE WHEN IT COMES TO STANDING UP TO BULLIES. IN MY OPINION, IT NEEDS TO REDISCOVER THAT COURAGE NOW.



'FACTS ARE TO THE MIND WHAT FOOD IS TO THE BODY'

TWENTY-FIRST CENTURY JOURNALISM CAN BE TYPIFIED BY TIGHT DEADLINES, DEMANDING WORKLOADS, FIERCE COMPETITION BETWEEN PUBLICATIONS AND ALMOST UNIVERSAL ACCESSIBILITY. BUT IN THE AGE OF THE INTERNET, IT'S BECOMING INCREASINGLY DIFFICULT TO DISCERN FACT FROM FICTION, FICTION FROM HONEST MISTAKES AND HONEST MISTAKES FROM PROPAGANDA.



WILL MOY WORKED AS A PARLIAMENTARY RESEARCHER BEFORE COMING UP WITH THE IDEA FOR FULL FACT IN 2008.

he debate around media accuracy has long been prevalent in both parliament and the press itself. But when David Cameron asked Lord Justice Leveson to conduct an inquiry into media ethics last year, focusing particularly on phone hacking and press intrusion, the spotlight on the issue became brighter. Leveson's subsequent report recommended that an independent regulator should be created – one that was underpinned by statute, and was the voice of the British public – in order to keep the press in check. But Leveson also touched upon accuracy in the press. In Part F of his report, a section titled 'Criticisms of the Culture, Practices and Ethics of the Press', he describes accuracy as "the foundation stone on which journalism depends". Indeed, he points out that

it is the first requirement in the Editors' Code of Practice – the benchmark for current ethical standards, set by the Press Complaints Commission (PCC).

Much of the evidence on accuracy given to Leveson during his inquiry came from Full Fact – an independent fact-checking organisation that has been meticulously sifting through oceans of facts since its foundation in 2010, picking out the inaccuracies and calling for corrections. Many of the inaccurate statements go on to influence policy; but more often than not, Full Fact is on hand to prevent this from happening as early on in the process as possible. Will Moy is the organisation's director, and also sits on the Hacked Off board (see page 15). He personally addressed the Leveson inquiry on press regulation in October last year, and recalls a conversation with one newspaper's political editor, who told him, "I know journalists, myself included, are guilty of some wilful acts of inaccuracy".

However, he assures us this isn't across-the-board thinking. "Some people really live by the values of journalism – it's about giving their readers the best available version of the truth", he explains.

"But mistakes happen; with the nature of journalism especially, which is about busy journalists dealing with hard topics to tight deadlines, means mistakes will happen, and good journalists know that and just want to correct them. "It's our job to play the ball, not the man, so we don't tend to get onto whether smistakes aret deliberate or not; that's for our readers to judge. But certainly, when we have had occasions in the past where newspapers have had to correct stories, sometimes at the behest of the PCC,





DECEMBER

©BLUE & GREEN COMMUNICATIONS 2012 and then they've printed the same story again later on down the line, those are the ones that concern us most."

It was while working as a parliamentary researcher that Moy decided to pitch the premise of Full Fact. The immediate reaction from both politicians and journalists was incredibly positive, and so, in April 2008, inspired by to Peter Oborne's book, 'The Rise of Political Lying', the philosopher Onora O'Neill's 2002 Reith Lectures, and a similar organisation in the US, FactCheck.org, the idea for Full Fact was born.

he team now consists of a core group of eight, along with a number of volunteers and contributors. One of its founding trustees – businessman Michael Samuel, who helped kickstart the project with the journalist John Lloyd, who has since stepped down – now acts as chairman alongside four other board members: House of Commons public affairs committee special adviser, Simon Briscoe; Labour peer, Lord David Lipsey; crossbench peer, Baroness Julia Neuberger and official historian of the BBC, Professor Jean Seaton. Another Labour peer, Lord Peter Archer, was also instrumental in Full Fact's early life, but has left in the years since.

It became abundantly clear from the off that there was indeed a place for an independent fact-checking body in the UK, and even before it became a fully-fledged venture, Moy and Full Fact already had their work cut out with the swarms of inaccurate facts floating around. "When I was doing the prep for Full Fact before we started, there was a famous story that said everybody in London passed an average of 300

CCTV cameras a day", Moy recalls. "This is one of those things that everybody knows. It's been on most major news

outlets, cited in the House of Commons and was in a report by the Information Commissioner's Office. "One day, şTimes columnistţ David Aaronovitch decided to track it back to find out where it came from. He eventually tracked it back to a report that cited a book s'The Maximum Surveillance Society: The Rise of CCTV' by Clive Norris and Gary Armstrongt. The book includes a made-up journey in which somebody goes through Heathrow, a maternity ward, Chelsea football ground and so on, and in that journey they had reckoned that they might be able to pass 300 CCTV cameras. So this purely hypothetical thing has become a touchstone of the debate on CCTV. "Our job is to try and intervene before things reach that stage of everybody 'knows', but nobody knows where it comes from." The areas that Full Fact tries to concentrate its efforts on are the issues that tend to dominate public opinion surveys. Ipsos Mori, one of the UK's most well-known market research groups, does a monthly poll that examines what the public deems to be the most important issues facing Britain today, and on almost every occasion, the economy comes out on top. In the latest survey – conducted on November 30 this year - the top five unprompted answers were: economy, unemployment, NHS, race relations/immigration and crime/law and order.

oy says, "The areas that are most satisfying are where you pick up a mistake that is being made early on in the process – especially policy process – where sooner or later somebody is going to be making a decision using this information and you manage to get it corrected before the ill-judged decision is made. "That's in many ways what we're trying to achieve. It's not just helping people have better informed conversations, but actually helping people make better informed decisions."

OUR JOB IS TO TRY AND INTERVENE BEFORE THINGS REACH THAT STAGE OF EVERYBODY 'KNOWS', BUT NOBODY KNOWS WHERE IT COMES FROM Some of the facts and claims that Full Fact checks are outstandingly bad. Others stem from simply misreading data. One of the "saddest", according to Moy, appeared in The Sun in October 2011. A Labour MP, John Spellar, posed an interesting question to David Cameron during prime minister's questions one Wednesday: "Has the prime minister read today's article in The Sun revealing 40% of all knife



FULL FACT WAS INSPIRED BY PETER OBORNE'S BOOK, 'THE RISE OF POLITICAL LYING', THE PHILOSOPHER ONORA O'NEILL'S 2002 REITH LECTURES, AND A SIMILAR ORGANISATION IN THE US, FACTCHECK.ORG. PHOTO: AKACHELA.

crime is carried out by under 18s? Why won't he deliver on his promises and put them in jail?"

ameron said he hadn't seen it, but later went away to read the piece, which indeed claimed that more than 40% of all knife crime involved juveniles.

"There was a review of knife crime sentencing going on at the time. And the decision had been taken to leave under 18s out of it; the idea was to toughen up sentencing", explains Moy. "By the weekend, they'd actually decided to include under 18s in it, and it turned out that the headline was completely wrong. What The Sun had done was taken an estimate from the borough commander in Enfield about his single patch, and just presented that as a national figure, which is a shame because knife crime is one of those issues that everyone cares about and it's really important that we get the policy right.

"When you're starting from such wildly

haven't-got-a-clue-whether-it's-rightor-not information, that's a pretty bad starting point for getting the policy right, whatever you think it should be. There are actually national figures on this and in fact, the national figure is half of what The Sun was reporting, at roughly 20%. "That kind of thing looks like a fact just got away from someone slightly. There isn't malice there; it's maybe slightly exaggerated but nobody's deliberately trying to distort something. They've just got a big number and run it, without checking it carefully or even gone to the official figures at all as far as we can tell."

The Sun, on this occasion, was relatively speedy in retracting this claim and issuing a correction. The online piece now includes the add-on, "We reported on October 18 that "more than 40%" of all crime involves juveniles. In fact, this was an estimate by local police for the London borough of Enfield. The most recent Ministry of Justice figures show the proportion is just under 20% in England and Wales."

But a simple amendment doesn't always happen straight away when Full Fact gets in touch with a journalist or a newspaper to inform them of an error. And this is an area in which Lord Justice Leveson was highly critical.

"There is a cultural tendency within parts of the press vigorously to resist or dismiss complainants almost as a matter of course", the Leveson report's executive summary reads. "Securing an apology, a correction or other appropriate redress, even when there can be no argument, becomes drawn out and difficult. When an apology or correction is forthcoming, there is then an argument as to prominence which, again, can be prolonged." Moy says that a significant part of this conclusion is likely to have been drawn up from evidence provided to the inquiry by Full Fact. He adds, "That particular Sun example stands out as one of the few where we've had really quick responses, and that was towards the beginning of the Leveson inquiry, so maybe it was trying to show how good it could be, but that was corrected about a week later - too late to stop it influencing policy, but a reasonable length of time.



DECEMBER

blue&green tomorrow I THINK THAT A NEW CULTURE IN REGARDS TO ACCURACY COULD GO A LONG WAY TO HELPING NEWSPAPERS BETTER SERVE THEIR READERS "So it would be nice to think that between newspapers recognising how much trust and authenticity actually mean to their brand and cultural changes coming out of the back of the Leveson process, there would be less of a role for Full Fact in newspapers, but mistakes will always happen and

"But we've had occasions where it's taken months and months to get anything corrected. We talk about this in our evidence to the Leveson inquiry. There's a phenomenon where some newspapers will just deny almost anything you put to them, and give this long, rearguard action to avoid printing any correction at all. "And then, as Leveson said, once they've conceded that they need to print a correction, there's another long conversation about where they're going to print it. So it can take a dozen bits of correspondence with a couple of weeks in between them."

ord Justice Leveson's report ultimately recommended the foundation of a truly independent body underpinned by statute to regulate the press. And if this were to be implemented, Full Fact's job as a fact-checking organisation would undoubtedly be made easier.

If we're being frank, in a completely unrealistic but ideal world, there'd be no need for Full Fact. The press would report accurate information; politicians and pressure groups would cite accurate information and the public would consequently be fed accurate information. But as it stands, Moy and his team remain employed for at least the foreseeable future – much to the delight of Full Fact's many readers, and although it might not admit it, the UK press. Moy is therefore pragmatic about Full Fact's future, and the future of media accuracy more

generally. "I think that a new culture in regards to

accuracy could go a long way to helping newspapers better serve their readers", he says. "Trust is going to be the vital commercial commodity of the next few decades, what with the rise of the internet, and I think newspapers more and more are going to recognise that building trust is crucial to their own survival. Accuracy is going to become more of a priority

from that point of view.

I think between journalists, politicians and pressure groups, we're going to have plenty of work to do for the time being, so we're not going out of business just yet."

SIDEBAR: Will Moy on responsible media There are a lot of ways to be responsible media. You don't have to be po-faced; you certainly shouldn't get rid of opinion; you want people to be giving their views robustly; you want a platform on which anybody with any views feels like they can express themselves in different outlets; some things should be high-minded and some should be just fun. That mix is very important. It's not like you can identify one thing that defines responsible media; it's much more about what the baseline is.

A someone once said, you can choose your opinions; you can't choose your facts. Accuracy is just about the only thing that everybody agrees journalism is about. Whatever else you do, if what you're presenting as true facts aren't true facts, you aren't doing journalism; you're doing propaganda, or at the least, you're making a mistake. So I think a responsible media is one that tries its best not to make mistakes and when it does make mistakes, corrects them quickly, and recognises that making mistakes is just a part of doing journalism – and therefore you've got to have a way of handling it.





DECEMBER

2()12



THE GUIDE

to Sustainable Tourism



2013 **REPORTS**:

JANUARY - Guide to Tourism FEBRUARY - Voice of the Investor MARCH - Guide to Investment APRIL - Guide to Fairtrade MAY - Guide to Clean Energy JUNE - Guide to Climate Change JULY - Guide to Charity and Philanthropy SEPTEMBER - Guide to Banking OCTOBER - Guide to Banking OCTOBER - Guide to Investment NOVEMBER - Guide to Shopping DECEMBER - Guide to Sustainability DECEMBER - Guide to 2014

JANUARY 2013:

A guide that aims to open your eyes to a new way of experiencing the many wonders of the world - through sustainable tourism that doesn't harm the planet.

WHITEWASH AND GREENWASH: THE FICKLE ETHICS OF CLIMATE CHANGE REPORTING

GAVIN SMITH ASSESSES THE EXTENT TO WHICH THE SCIENTIFIC REALITIES OF CLIMATE CHANGE ARE DISTORTED BY POLITICAL LEANINGS, FINANCIAL PRESSURES AND THE FACT THAT THE NEWS MEDIA IS ONLY PARTLY CONCERNED WITH THE TRUTH.

hortly before this article was written, Lord Justice Leveson's 2,000-page report on media standards went some way to beating ethical sense into the British press. Yet even he concedes, in a roundabout way, one very significant point. Despite the legal and moral abuses committed in the name of tabloid titillation, it remains perfectly proper for the press to not only inform and educate, but also to entertain.

In other words, the press doesn't exist as some sort of philosophical guiding light, parsing the messy reality of our world to divine some absolute truths, like self-flagellating hermits on some high desert plateau or on the editorial staff of The Independent.

In my experience of writing and reading the news, journalism is all about giving the readership what it wants and needs to know, often while nudging them towards a given commercial or political agenda. When the news features climate change, this simple principle can give rise to an ethical tangle.

Pure science, which rejects orthodoxy and sometimes accepts consensus, eschews definitive answers. Any proposition must be rigorously tested by the most objective and empirical standards. Absolutely certainty belongs to religion and tabloid newspapers. In the press, benign bias is treasured; in science, bias is anathema in any form.

Compared to science, mainstream journalism is opaque, subjective and addicted to false certainty because it is a variety of storytelling. When these two starkly different sets of ethics meet, the reader is left with a toxic sludge of warped science and rancorous reporting to wade through.

This isn't to say that facts can't be found in the fog of scientific hedging and press skulduggery. It is however a long, winding and fascinating journey which shows how ingenious as a species we are at painting our hopes and fears onto the natural world. In September 2010, the Royal Society published guidance citing, "strong evidence that the warming of the Earth over the last halfcentury has been caused largely by human activity."

This conclusion is echoed in findings from the Intergovernmental Panel on Climate Change (IPCC). Since 1990, atmospheric greenhouse gas concentrations have risen by "25% of the total increase since [their] pre-industrial level." Furthermore, "the world is warming, and [...] there is [...] 0.6 degrees of additional warming 'in the bank'." This apparent consensus – a concept sometimes deliberately feckless right-wing polemicists – must be set against complex cultural responses to climate change, and the vital fact that the scientific community is very far from a complete understanding of both the terrestrial and astronomical mechanisms that govern our planet. If there is one inconvenient truth, it is that seizing upon a given occurrence as evidence of a predetermined theory risks creating a false certainty. In November 2009, Time presented Mount Kilimanjaro's receding glaciers as evidence of global warming. In September

confused with 'orthodoxy' by

2010, New Scientist contended that that the effect was evidence only of local logging: fewer trees meant less transpiration and less moisture to form ice.

In the same month but on a different scale, New Scientist reported that solar fluctuation had a greater influence on climate change than had previously been appreciated and that the IPCC would be adapting its models accordingly.

The indeterminacy of good science therefore gives rise to a logical dilemma when the media circus rolls into town. Global warming could have calamitous consequences; humanity may have a causative and therefore a preventative role in that process.



The exploitation of this doubt for entertainment or political purposes could be highly damaging. It would be surprising if the truth weren't manipulated by philanthropic climate-change scientists for the good of all.

To put it another way, faced with the standard, adversarial format of journalistic debates, which polarise complex issues and create false equivalences, what scientist concerned about his or her credibility wouldn't come out swinging?

At least public opinion has swung the scientist's way in the developed world, as evidenced by the blogs of marketing specialists. Not only does the "environmental culture permeate all walks of life", but "the other problem for marketers is that 'the environment' is a very broad term, encompassing greenhouse effects, global warming, disappearing rain forests [et alt".

Green is so fashionable it has spawned an inevitable counter-culture, particularly among right-wing libertarians. Speaking to The Telegraph, Jeremy Clarkson pondered the consequences of global warming: "Switzerland loses its skiing resorts? The beach in Miami is washed away? Anything bothering you yet?"

Still, a belief in our civilisation's power to wreck the planet or warp a debate is substantial enough to form the basis of litigation as well as policy. In Kivalina v Exxonmobil, Alaskans threatened by melting permafrost are suing "major energy companies" for the cost of moving their village to higher ground, countering the difficulty in proving a causative link by arguing that such companies have "conspired to create a false scientific debate about global warming in order to deceive the public".

Conversely, in Texas v EPA, the US Environmental Protection Agency was sued by the oil-addicted state of Texas on the grounds that "it used invalid science to determine that CO2 is harmful."

Arguably, belief in anthropogenic global warming (AGW) has become a civic virtue. Even powerful corporations which find it highly inconvenient feel compelled to pander to their demographic's new, green prejudices. ExxonMobil's website boasts about its "long-standing policy to conduct business in a manner that considers both the environmental and economic needs of the communities in which sit operatest".

However, organisations such as the Union of Concerned Scientists allege that, indirectly, ExxonMobil is adopting "the tobacco industry's disinformation tactics [...] and personnel [...] to cloud the scientific understanding of climate change and delay action on the issue" at a cost of \$16 million over seven years.

One of ExxonMobil's alleged media outlets, the



A GLACIER IN GREENLAND, WHERE ICE MELT HAS INCREASED FIVE-FOLD SINCE THE MID-1990S.

George C Marshall Foundation, could not be more stereotypically pro-oil and anti-green. It declares that "actions must not be predicated on speculative images of an apocalyptic vision of life in the near future".

Yet the Marshall Foundation's subversion of apocalyptic language hints at an ancient cultural habit that may have sprung from organised religion but naturally grafts itself to some very secular issues and their presentation in news and fiction alike. Writing about Christian Europe in the eleventh century and its sure and certain expectation of the second coming of Christ in 1033, Tom Holland asserts that "we in the West are never more recognisably their descendants then when we ponder whether our sins will end up the ruin of us." After all, "for a long while, the notion that the world would be brought to an end [...] had been a kind of answer." As if to prove that our venerable, millenarian habits of mind can withstand hard science, Martin Rees, Astronomer Royal, wrote in 2004: "Earth itself may endure, but it will not be humans who cope with the scorching of our planet by the dying sun; nor even, perhaps, with the exhaustion of earth's resources." Such a view intersects neatly with the norms of a once millenarian culture and may contribute to the fact that AGW is frequently conflated with other climate changing factors beyond our control, such as volcanic activity, oscillations in Earth's axis of rotation, solar fluctuations and the eccentricity of our solar orbit.

An expectation of apocalypse is a standard plot device. Few teachers of hard news journalism would accept stories that didn't impose an angle on a climate change story that didn't either spell doom or else harangue the doom-mongering boffins. Painstaking empiricism makes poor copy and our civilisation can't quite shake off the notion that cataclysm can result from moral failure.





DECEMBER

In 1985, the BBC screened the Cold War TV thriller, Edge of Darkness. The story's protagonists become anti-nuclear activists, fighting against a militarised nuclear processing industry while at the same time embracing the Gaia hypothesis. Paradoxically, one character expresses her joy that nuclear war will cleanse Gaia of mankind's abuses shortly before she is killed in a bid to end a nuclear programme.

This influential piece of popular fiction amply illustrates both a conflation of hazards to form one extinction theory, and a blurring of the lines between science and philosophy; both amply reflected in media coverage and political propaganda.

In 2008, the foreign policy thinktank, The Carnegie Endowment for International Peace, published an incisive article on the new acceptability of nuclear energy. For much of the last half-century, it said, "'nuclear' has been synonymous with 'doom'". Indeed, "many opponents of nuclear power and many supporters of nuclear disarmament had come to see themselves merely as different manifestations of the same movement." Now that nuclear war has been supplanted by global warming as the most favoured cause of our extinction, nuclear power has become not just acceptable

but ostensibly virtuous: "some countries intend to harness nuclear power toward green ends şwhilet other nations will use warming as a pretext for less virtuous purposes."

Writing of his own Damascene conversion in The Washington Post in 2006, Patrick Moore, one of the founders of Greenpeace, said, "I believed that nuclear energy was synonymous with nuclear holocaust [...] Thirty years on [...] nuclear energy may just be the energy source that can save our planet from another possible disaster: catastrophic climate change."

The Gaia theory remains evergreen, despite the causative change in the means of our destruction. James Lovelock's description of Earth as a single, self-regulating organism has been criticised for its illogical assumptions and questionable methodology.

Significantly, Lovelock is typically presented as a scientist rather than as a philosopher, thinker or polemicist; furthermore, the term 'scientist' is often used as if it might be a synonym for 'oracle'. The Daily Express described Lovelock as "one of the world's most respected scientists"; answering a momentous question, "he is unfazed as he relays his wisdom".

In the synopsis of a BBC

documentary, Lovelock is one of "the minds behind some of the greatest scientific discoveries of our age", despite his struggle against a "scientific establishment sthatt stifles intellectual creativity". The Guardian's position is somewhat more sober – Lovelock is "the globally respected environmental thinker". The Daily Mail was by comparison melodramatic and variously inaccurate with this exclamation on Lovelock's work: "We're all doomed sandt there's nothing we can do about it. savs climate change expert."

The media's tendency to resort to stereotype and depict scientists or scientific commentators as either all-knowing oracles or outright charlatans was much in evidence in the coverage of 'Climategate'. In late 2009, the University of East Anglia's Climate Research Unit's (CRU) server was breached by a hacker. Emails and other documents were taken and passed to climate change sceptic websites. Due to the prominence of its scientists in the reports of the IPCC, the CRU had been a focus of concerted efforts by climate change sceptics to obtain its records, ostensibly in a bid to winkle out inconsistencies. In June 2008, the climate sceptic blog, Climate Audit, reproduced a lengthy and prolix correspondence in which the site demanded the release of data under the freedom of information act, and the CRU declined on the grounds of cost and confidentiality and referred the matter onwards. The popular impression that the CRU had been secretive proved to be far more damaging than any supposedly concealed data disclosed by its emails and documents. Denied any gross factual fallacies, the media could still seize upon the implications of the CRU's apparent siege mentality. Few outlets were as even-handed as The Philadelphia



Enquirer, which wrote; "the emails give little new information and appear to have failed to change the mind of anyone within the scientific world."

The bulk of the emails were concerned with such mundane matters as the processing of statistical data, so predictably the glimmers of fallible humanity attracted most coverage. Farright US radio broadcaster Rush Limbaugh seized upon the use by CRU staff of the phrases 'trick' and 'hide the decline' as "substantial fraud", manifestly so "because liberals are behind it". Scarcely less right-wing but more mainstream, Fox News remarked that the CRU had "brazenly şdiscussedt the destruction and hiding of data that did not support global warming claims." The more sober Associated Press concluded that the messages didn't disprove global warming, but did "show that [the CRU] stonewalled sceptics and discussed hiding data."

The Daily Mail took the opportunity to announce that global warming had made a "U-turn" and had stopped in 1995, then dusted off the stereotype of the absent-minded professor, lacking "organisational skills", having "trouble 'keeping track' of the information" and inhabiting an "office swamped with piles of paper". The left-leaning Huffington Post pointed out how completely the issue had been hijacked by political interests: "The nickname should be 'Swifthack' for the way

people with political agendas have 'swiftboated' the global warming reality". It also recorded how the niceties of data handling in Norfolk had fed into the parochial politics of former vice-presidential candidate, Sarah Palin, who decried "doomsday scare tactics pushed by an environmental priesthood that capitalizes on the public's worry and makes them



feel that owning an SUV is a 'sin against the planet".

While wholly political in the sense of being concerned with public policy, one of the least brazenly partisan verdicts can be found in the parliamentary science and technology select committee's report of March 2010. The phrases 'trick' and 'hiding the decline' were "colloquial terms [...] not part of a systematic attempt to mislead". However: "the climate science community [needs tot become more transparent by publishing raw data and detailed methodologies." A Guardian article reported these findings sympathetically despite a conspicuous attempt at balance, including an accusation of "whitewash". It featured a telling comment from the parliamentary committee's chairman on the CRU's Phil Jones: "[He] has [...] been scapegoated as a result of what really was a frustration on his part that people were asking for information purely to undermine his research."

Those who formed the media response to 'Climategate' did not use bad judgement. They simply obeyed the ethics of their salaried trades, which dictate that they exploit and report a news story according to the agenda of their political backers, the expectations of their audience, the prejudices of their editors or the dramatised norms of news.

By choosing to confound the sceptics, the CRU's scientists were dragged into a war of presentation and out of their own ethical comfort zone.

They learned the hard way what far too many news consumers may never discover; that their favourite news outlets will only tell them the elements of the truth that happen to form a nice, tasty narrative of the right political flavour.



GAVIN SMITH IS A FREELANCE WRITER AND A FORMER POLICE OFFICER AND EDITOR OF POLICING MAGAZINE CONSTABULARY. HE IS CURRENTLY WORKING ON HIS SECOND NOVEL AND **BUILDING A PROPERTY** PORTFOLIO. HIS FIRST NOVEL, 'BRIGHT SPARK', IS AVAILABLE FOR THE AMAZON KINDLE. HTTP://WWW.AMAZON. CO.UK/BRIGHT-SPARK-EBOOK



COMMUNICATIONS 2012



©BLUE & GREEN COMMUNICATIONS 2012

DECEMBER

2012



Every week thousands of people like you read our e-newsletter to catch up with the stories they may have missed, the trends they need to understand and the knowledge that allows them to create a more sustainable investment portfolio and lifestyle.

Sign up today





SKEPTICAL SCIENCE'S TOP 10 CLIMATE MYTHS

1. WHAT DOES PAST CLIMATE CHANGE TELL US ABOUT GLOBAL WARMING?

The sceptic argument

Climate is always changing. We have had ice ages and warmer periods when alligators were found in Spitzbergen. Ice ages have occurred in a 100,000 year cycle for the last 700,000 years, and there have been previous periods that appear to have been warmer than the present despite CO2 levels being lower than they are now. More recently, we have had the medieval warm period and the little ice age. (Richard Lindzen)

What the science says Natural climate change in the past proves that climate is sensitive to an energy imbalance. If the planet accumulates heat, global temperatures will go up. Currently, CO2 is imposing an energy imbalance due to the enhanced greenhouse effect. Past climate change actually provides evidence for our climate's sensitivity to CO2. **SOURCE:** http://www. skepticalscience.com/climate-

change-little-ice-age-medievalwarm-period-intermediate.htm

2. SOLAR ACTIVITY AND CLIMATE: IS THE SUN CAUSING GLOBAL WARMING?

<u>The sceptic argument</u> Over the past few hundred

years, there has been a steady increase in the numbers of sunspots, at the time when the Earth has been getting warmer. The data suggests solar activity is influencing the global climate causing the world to get warmer. (BBC)

<u>What the science says</u> In the last 35 years of global warming, the sun has shown a slight cooling trend. Sun and climate have been going in opposite directions.

SOURCE: http://www. skepticalscience.com/solaractivity-sunspots-global-warmingbasic.htm

3. POSITIVES AND NEGATIVES OF GLOBAL WARMING

<u>The sceptic argument</u> Two thousand years of published human histories say that warm periods were good for people. It was the harsh, unstable Dark Ages and Little Ice Age that brought bigger storms, untimely frost, widespread famine and plagues of disease. (Dennis Avery)

What the science says The negative impacts of global warming on agriculture, health, economy and environment far outweigh any positives. **SOURCE:** http://www. skepticalscience.com/globalwarming-positives-negativesintermediate.htm

4. IS THERE A SCIENTIFIC CONSENSUS ON GLOBAL WARMING?

<u>The sceptic argument</u> The Petition Project features over 31,000 scientists signing the petition stating "There is no convincing scientific evidence that human release of carbon dioxide will, in the foreseeable future, cause catastrophic heating of the Earth's atmosphere...". (Petition Project) <u>What the science says</u> That humans are causing global warming is the position of the Academies of Science from 19 countries plus many scientific organisations that study climate science. More specifically, around 95% of active climate researchers actively publishing climate papers endorse the consensus position.

SOURCE: http://www. skepticalscience.com/globalwarming-scientific-consensusintermediate.htm

5. GLOBAL COOLING: IS GLOBAL WARMING STILL HAPPENING?

<u>The sceptic argument</u> In fact global warming has stopped and a cooling is beginning. No climate model has predicted a cooling of the Earth – quite the contrary. And this means that the projections of future climate are unreliable. (Henrik Svensmark)

What the science says Empirical measurements of the Earth's heat content show the planet is still accumulating heat and global warming is still happening. Surface temperatures can show short-term cooling when heat is exchanged between the atmosphere and the ocean, which has a much greater heat capacity than the air. **SOURCE:** http://www.

skepticalscience.com/globalcooling-intermediate.htm





6. HOW RELIABLE ARE CLIMATE MODELS? The sceptic argument

[Models] are full of fudge factors that are fitted to the existing climate, so the models more or less agree with the observed data. But there is no reason to believe that the same fudge factors would give the right behaviour in a world with different chemistry, for example in a world with increased CO2 in the atmosphere. (Freeman Dyson)

What the science says While there are uncertainties with climate models, they successfully reproduce the past and have made predictions that have been subsequently confirmed by observations. **SOURCE:** http://www. skepticalscience.com/climatemodels-intermediate.htm

7. ARE SURFACE TEMPERATURE RECORDS RELIABLE? The sceptic argument

We found sUS weathert stations located next to the exhaust fans of air conditioning units, surrounded by asphalt parking lots and roads, on blistering-hot rooftops, and near sidewalks and buildings that absorb and radiate heat. We found 68 stations located at wastewater treatment plants, where the process of waste digestion causes temperatures to be higher than in surrounding areas.

In fact, we found that 89% of the stations – nearly 9 of every

10 – fail to meet the National Weather Service's own siting requirements that stations must be 30 metres (about 100 feet) or more away from an artificial heating or radiating/reflecting heat source. (Watts) What the science says Numerous studies into the effect of urban heat island effect and microsite influences find they have negligible effect on longterm trends, particularly when averaged over large regions. **SOURCE:** http://www. skepticalscience.com/surfacetemperature-measurementsintermediate.htm

8. CAN ANIMALS AND PLANTS ADAPT TO GLOBAL WARMING?

The sceptic argument [C]orals, trees, birds, mammals, and butterflies are adapting well to the routine reality of changing climate. (Hudson Institute) What the science says A large number of ancient mass extinction events have been strongly linked to global climate change. Because current climate change is so rapid, the way species typically adapt (e.g., migration) is, in most cases, simply not be possible. Global change is simply too pervasive and occurring too rapidly. **SOURCE:** http://www. skepticalscience.com/Cananimals-and-plants-adapt-toglobal-warming.htm

9. WHAT HAS GLOBAL WARMING DONE SINCE

1998?

The sceptic argument For the years 1998-2005, temperature did not increase. This period coincides with society's continued pumping of more CO2 into the atmosphere. (Bob Carter) What the science says The planet has continued to accumulate heat since 1998 - global warming is still happening. Nevertheless, surface temperatures show much internal variability due to heat exchange between the ocean and atmosphere. 1998 was an unusually hot year due to a strong El Nino.

SOURCE: http://www. skepticalscience.com/globalwarming-stopped-in-1998intermediate.htm

10. IS ANTARCTICA LOSING OR GAINING ICE?

<u>The sceptic argument</u> [Ice] is expanding in much of Antarctica, contrary to the widespread public belief that global warming is melting the continental ice cap. (Greg Roberts, The Australian) <u>What the science says</u> While the interior of East Antarctica is gaining land ice, overall Antarctica is losing land ice at an accelerating rate. Antarctic sea ice is growing despite a strongly warming Southern Ocean.

SOURCE: http://www. skepticalscience.com/antarcticagaining-ice.htm







Stay in touch with us on your favourite social network.





BGTEIA membersUKSIF members

Blue & Green Tomorrow works with experienced independent financial advisers who specialise in and understand how money can be used to create a secure future for you, for your families and for our planet. Give one of them a call and talk about your plans – you may even find you sleep easier at night if, like us, you want a better future for all. Your hard-earned money can do some of the hard work of making that happen while you sleep.

| | RCHESTER GREEN INVESTMENT | | Abbott and Booth Ethical Financial Planning | - |
|----------|--|---|--|----|
| Firm: | Barchester Green | | Ashlea Financial Planning | _ |
| Phone: | 0800 328 6818 | | Aspen Financial Services | -(|
| Website: | barchestergreen.co.uk | | Barry Brown (adviser) | |
| Email: | info@barchestergeen.co.uk | | Chris Broome (adviser) | -(|
| | Promino | | Cockburn Lucas Independent Financial Consulting | _ |
| | Bromige Independent Financial Advisers | | Colm McMenamin (adviser) | |
| Firm: | Bromige | | Concept Financial Solutions | _ |
| Phone: | 01342 826 703 | | Ethical Financial Planning | |
| Website: | bromige.co.uk | | Ethical Investors Group | |
| Email: | invest@bromige.co.uk | | Ethikos LLP | |
| | 7 | | | |
| | ethicalfutures ⁷⁷ | | Finansec Green | |
| Firm: | Ethical Futures | | Graham Walton (adviser) | |
| Phone: | 0845 612 5505 | | Highcliffe Financial Management | |
| | ethicalfutures.co.uk | | Holden and Partners | -(|
| Email: | invest@ethicalfutures.co.uk | | lan Green (adviser) | -(|
| | | | Independent Insurance Consultants | |
| | EQUITY | | Interface Financial Planning | |
| | invest | | Keith Lamley (adviser) | |
| Firm: | Equity Invest | | Kingswood Consultants | |
| Phone: | 020 8879 1273 | | Life Financial Planning | |
| | equityinvest.co.uk | | Ū. | |
| Email: | advice@equityinvest.co.uk | | MAD Investing | |
| | | | Platinum (SRI) Financial Services | |
| | etitica portestific | | Prest Financial Services | |
| Firm: | The Ethical Partnership | | Profit with Principle | |
| Phone: | 08456 123 411 | | Revelstone Financial Planning | |
| Website: | www.the-ethical-partnership.co.uk | | Richard Essex (adviser) | |
| Email: | jeremyn@the-ethical-partnership.co.uk | | Robin Keyte (adviser) | |
| | | | Robin Wood (adviser) | |
| | GÆIA | | Sarah Del Bravo (adviser) | |
| | GÆIA | | Sean Harris | |
| Firm: | The GAEIA Partnership | | Southgate Financial Services lim ited | |
| Phone: | 0161 434 4681 | | - | |
| | gaeia.co.uk | | Stacey Johnson | |
| Email: | office@gaeia.co.uk | | Syndaxi Chartered Financial Planners | |
| | | | T F Colby Associates | |
| | investingethically | | Tanya Pein | |
| Firm: | Investing Ethically | | The Ethical Investment Co-operative | |
| Phone: | 01603 309020 | | The Financial Planning Group | |
| | investing-ethically.co.uk | | Virtuo Wealth Management | |
| Email: | contactus@investing-ethically.co.uk | | - | |
| 3 | Lighthouse Impact Ltd. | | Alex Farrow | |
| Firm: | Lighthouse Impact | | | |
| Phone: | 01332 517 120 | | Baker Davies | |
| | ethicalinvestments.uk.com | | Cotswold Financial Planning | |
| Email: | arawal@lighthouseifa.com | | David Lloyd Hudson | -(|
| | Charles C-THT - THE | | GEOCAPITA | |
| | SMYTHE & WALTER | | Helm Godfrey Partners | -(|
| Firm: | Chartered Financial Planners Smythe & Walter chartered financial planners | s | Heron House Financial Management | |
| Phone: | 020 7887 1989 | 5 | Hettle Andrews Employee Benefits | |
| | smytheandwalter.co.uk | | KEYTE Ltd, Chartered Financial Planners | |
| Email: | lee@smytheandwalter.co.uk | | Newell Palmer Financial Planning | |
| | ben@smytheandwalter.co.uk | | • | |
| | stewart | | Oliff Associates | |
| | investment planning | | Peter Dracup | -(|
| Firm: | Stewart Investment Planning | | Principal & Prosper | -(|
| Phone: | 01275 371900 | | The Ethical Investment Co-operative (North West) — | |
| Website: | stewartinvestmentplanning.co.uk | | | |
| | ain@atawartinyaatmontalanning oo uk | | | |

Email: sip@stewartinvestmentplanning.co.uk

٦ -工 m G ш 0 ろ ш S ס 0 Z လ Β ш \leq EDIA





Do you know where your electricity comes from?

Together we do this 08454561640 www.goodenergy.co.uk

With Good Energy you do.

Ours comes from the sun and the sea, the wind and the water.

Produced by a growing community of independent generators across Britain.

Local, natural, everlasting. This is Good Energy.

And with our domestic electricity prices frozen since April 2009, we usually cost less than the Big Six's standard tariffs.

Switch quoting Blue & Green Tomorrow and we'll give you £25 off your first bill

Image: 5kW solar PV array South Penquite Farm, Bodmin Moor, Cornwall



Find out more about switching to Good Energy at **goodenergy.co.uk/why-join-us**

Put our Customer Care team through its paces with your questions on **0845 456 1640**

Or for more information, simply print this page, fill in the form below and send it back to our freepost address:

Freepost RRAG-GRTB-ULXZ GOOD ENERGY LTD, CHIPPENHAM, SN15 1EE

Don't forget... switch quoting Blue & Green Tomorrow and you'll get £25 off your first bill.

| I'd like to find out more about: | | | | | |
|---|--|--|--|--|--|
| Good Energy certified electricity supply Good Energy Gas+ supply | Generating my own electricity Please sign me up to your e-newsletters | | | | |
| Title First name | Surname Email | | | | |
| Address | Postcode | | | | |



Imagine the perfect destination

Cottages4you offer a great selection of holiday properties throughout the UK, Ireland, France and Italy.

A self-catering cottage holiday is a great way to escape the everyday and enjoy the freedom of doing what you want, when you want. From farmhouses and gites, thatched cottages and castles, the range of beautiful properties on offer means you are sure to find the perfect holiday retreat to suit your needs and budget. Choose from properties with great facilities - an open fire, a hot tub, an enclosed garden, a swimming pool, a great pub close by, a secluded location or walking from the door. Plus thousands of the properties on offer do accept pets!

cottages4you

Stay close to home and discover the countryside on your doorstep, or explore further afield with our great choice of destinations. Choose to take a short break of 2, 3 or 4 nights or getaway for longer and stay a week or more. All cottages4you properties are maintained to the highest standard, providing everything you require to ensure your holiday runs smoothly.

Visit **www.cottages-4-you.co.uk/blueandgreen** to start searching for your perfect break now. You can check availability, view more images, watch virtual tours and book securely on line. Alternatively call **0845 268 9416** to speak to one of the sales advisors.



UK GRL - Cornwall is one of the UK's most popular destinations with lots to offer. Visit the Eden project, the Lost Gardens of Heligan or watch a performance at the Minack theatre, and why not try a traditional Cornish pasty.



France – F6337 – Whether you prefer to stay in a popular town or in a remote rural location you will find a great selection of villas and gites. Visit this beautiful region of France where you will find many reasons why you will want to come back.



Italy – TA049 – Centrally located Tuscany is set within a gentle hilly region known for its vineyards and olive groves. Therefore stay in a rustic farmhouse or a cosmopolitan town house and enjoy the Mediterranean fayre and of course the wine.

Write for us....

Whether anonymously, under a pseudonym, or with your name published loud and clear.

Journalism is changing rapidly through a digital and social media revolution. It is no longer the preserve of press barons and elite groups; journalism is now democratic and everyone has a voice.

And though that means there's a lot of noise and rubbish out there, there's a lot of great stuff, too.

The role of media has changed. We still write stories every day about the amazing people and organisations that make a positive difference to the world in which we live, but we also promote and publish the most relevant blogs, tweets and articles from our readers.

We want to report on the diverse voices of our audience and beyond—regular people writing as travellers, investors and consumers.

So, if you blog, tweet or write about sustainability we want to hear from you. You don't need to be an experienced or aspiring writer or worry about article length, spelling or grammar—we'll tidy that up for you.

We can't publish everything, but if it's likely to resonate with our readers or challenge them in some way, you'll fly to the top of our list.

Join us today by emailing editor@blueandgreentomorrow.com with your thoughts and contributions.





Learn about how and where your money is invested Search for green and ethical financial products Find out how you can help make finance more sustainable

Five easy tips on how to give your finances an ethical makeover

- **Switch your current account** to an ethical bank that only finances business and organisations which benefit both people and planet
- **2 Invest in a nicer ISA** which supports dynamic green technologies whilst generating a healthy return
- **Swap your credit card** for one that raises money for good causes every time you spend
- **Go for a greener mortgage or insurance policy** and offset some of the carbon emissions produced by your home
- **5** Visit www.YourEthicalMoney.org to find out how you can make a positive difference with your money

















Banking

Investments & ISAs

Pensions Insurance

Mortgages

Credit Cards

Student Finance

Child Trust Funds