

The FREE DEMOCRATIC PARTY
CONSTITUTION

Preamble

The name of the Party has been chosen to reflect the Party's principles and objectives.

**Free Democratic Party (The Party)
with Social Society Objectives.**

Free because that will be/is the guiding principle under which the Party and its individual members will be expected to conduct themselves: ie. not doctrinaire. Democratic because not only does a political party get its mandate from the public, the FDP commits itself to conduct government in accordance with its election mandate, and not by unrepresentative Cabinet Cabals. Also, the FDP is/will be prepared to co-operate with other Democratic parties espousing FDP principles and policies.

Free because there will be no whipping to force through unsupportable policies; what's the point of spending hours in debate, ostensibly to examine the merits and logic of any proposal, only to be whipped into submission, contrary to one's true beliefs.

Free because all independently minded people are invited to participate, and all prospective independent candidates for local and general elections are invited to coalesce around and nominate themselves as FDP Party candidates.

Free because the FDP will be/is a Party of free thinking people encompassing radical views (in the true sense, ie. going to the root of the problem) and not strapped by hide-bound entrenched prejudices.

Free because it will not accept donations (however dressed up) in the expectation of acquiring influence or benefit.

With Social objectives because the first principle of any political party must be the Social Responsibility for every individual citizen within society, and for society as a whole, as distinct from a Socialist Party, which history has shown, is the absolute antithesis of a socially responsible party.

Democratic because that must be the modus operandi of the Party itself, and of the way any party responds to and reflects the aspirations of society as a whole, and not just to the prejudices of core supporters, because democracy bestows a duty of social responsibility for all citizens, and not just for those who vote; or vote for the FDP. Social responsibility being the principle that demands all sections of society are of equal worth. No bias being accorded to big business; the trade unions; or any vocal or vested interest. By the same token that all citizens are equal before the Law, all person and groups shall be considered equal under the precept of FDP Social Responsibility, without favour for any faction.

Introduction

The Free Democratic Party's principal objectives are Social Responsibility, sustainable economic viability, and freedom for all law abiding citizens.

The principal role of any government is to exercise Social Responsibility enabling all citizens to live a private life with the minimum of statutory burdens whilst facilitating and encouraging their participation in national and local communities, and contributing to authorities and organisations who's decisions may affect their lives, and whilst at the same time exercising a duty of care towards the under privileged. Accordingly;-

The FDP recognises the right of all citizens to participate fully in society with the minimum of interference from the State

The FDP Party is a democratic party seeking to protect citizens (particularly the weak and under privileged) in a world dominated by greed and selfishness.

The FDP Party was founded in 2010, by Clifford Craig, an international commercial and contracts consultant with 30 years experience; the last 20 years predominantly negotiating multi-million pound contracts with the US Dept. of Defence. Previously a local Labour Party Chairman, having become totally disillusioned by new labour's betrayal and deceptions, and acutely aware that all the old establishment parties were locked into hide-bound historical doctrines, and there was a public yearning for an all-inclusive party recognising there are Rights, Duties and Responsibilities on all sides.

The FDP stands for democratic, workable solutions to confront these challenges at home and abroad.

Principal Objectives of the FDP.

The FDP Party objectives encompass the tackling of entrenched misperceptions and prejudices that generate deeply rooted inequities within society whilst at the same time take into account legitimate views of Guilds, Trade Unions and Employers Federations

The FDP appreciates the nature and benefits of a modern advanced western society whilst at the same time acknowledging the values of other diverse social systems.

The environment is a crucial consideration for a modern progressive society. The most obvious examples being unpolluted water and clean air, without which the health of the whole nation is at risk, compounded by the threat of global warming.

Democracy requires access to information by means of a free press; TV; and radio, exercising their social responsibility to the people, and a true Freedom of Information Act which means disclosing civil service and legal advice given to the government, excepting circumstances prejudicing the Security services. After all, the prime minister has a fiduciary duty to the populous, as our agent, and it is the duty of an agent to truthfully inform his master; we the citizens. Never again shall Britain be forced into war by deception.

Any political party must take the responsibility for the establishment of effective, high quality and accountable public services, and an equitable taxation system with the objective of eliminating regressive tax disproportionately penalising the poorest among us.

The FDP see the principle function of Government as guaranteeing that all citizens benefit from and experience such essential human rights as a place to live; adequate health care; the right and opportunity to education and employment. To this end, all government targets shall be abolished: governments do not have the expertise to micro manage industries or institutions. There is no history of government departments having proved themselves fit for such a purpose.

The FDP Party favours an efficient and competitive public sector, operating in an open mixed economy, and would only intervene in circumstances where the free market had failed or where there is no actual competition.

Every citizen must have equal opportunity to experience and participate in the social and cultural life of the UK To this end the minister of education should facilitate and encourage this by ensuring that all school curricula (state and private) provide sufficient opportunity to appreciate the nature and importance of cultural

diversity. The FDP is committed to the preservation and promotion of all UK native languages as our historic linguistic heritage. In like manner foreign language teaching will be fostered from the earliest school years.

The FDP will support the development of a democratic, social and Economic European Union whilst also promoting further devolution to the individual nation States of Britain. The EU must be a federation of Separate Sovereign States not a Federal Super State.

The FDP Party concludes and postulates that its principles and values provide the best means by which Britain can be transformed into a more equal, safe, caring and prosperous society.

The FDP seeks to enrol into the Party all persons who share its vision, particularly all those socially committed citizens who were of a mind to stand for political office as independent candidates and of course all those disillusioned by the antics and failings of the present “main stream” doctrinaire parties: including sitting MP’s who currently sit uncomfortably on either government or opposition benches.

The FDP Party will at all times endeavour to promote the principles and objectives of this Constitution, and will implement these policies in any government it forms either unilaterally or with others endorsing such principles.

The Party intends to take part in all elections including the Westminster elections, parliamentary by-elections, local elections, Scottish Parliament, the Welsh Assembly elections, as and when local constituency parties are established.

The above guiding principles are expanded upon in the attached Appendices of Policy and Discussion Papers.

ARTICLES OF THE CONSTITUTION

ARTICLE 1: NAME AND PRINCIPLES

The name of the Party is The Free Democratic Party.

The Objectives and Principles of the Party as set out above constitute the core of this Constitution.

ARTICLE 2: MEMBERSHIP

1) All UK citizens over the age of 16 are eligible as members, not being members of any other political party or organisation which the Party Management Committee (PMC) declares is incompatible with membership of this Party.

2) Applications for membership may be submitted either to the Party Head Office or to the Local branch (when established) in the area the applicant resides.

3) The FDP Party has the right to presume that all applicants for membership accept the Party’s Principles and Objectives enshrined in this Constitution.

Registration of Party Members

Applications accepted for membership will be entered on the register of members maintained by the General Secretary upon payment of the annual membership fee set by the PMC.

Ordinarily annual membership shall run from the 1st January in any year, expiring on the 31st of December,

that year. Persons joining the Party after January shall pay a pro-rata subscription.

ARTICLE 3: BRANCHES and CONSTITUENCIES

During the launch phase of the Party's incorporation, separate constituencies or branches will not be established. As and when affiliated Branches become necessary this constitution will be up-dated/amended to facilitate such incorporation of Branches and Constituencies.

ARTICLE 4: STANDING ORDERS

1. The PMC shall establish a Standing Orders Committee (SOC) which shall draw up Party Rules and Standing Orders expressly for the purpose of governing all procedures of the Party and of the Party Conference. The SOC shall also nominate the SOC chairman/person.
2. The chairperson shall preside over meetings, sign the minutes of meetings as an authentic record, and exercise the overall management and supervision of its Officers.
3. The general secretary shall draw up minutes of meetings; maintain attendance records of members and shall maintain such other records and pertinent correspondence germane to the proper conduct of the Party.
4. The treasurer shall receive all donations, loans and subscriptions and keep all appropriate bank account records and all other financial accounts and records as necessary, particularly with respect to identity of donors and lenders.

ARTICLE 5: THE PARTY CONFERENCE

The Party shall hold an Annual Conference at places and times determined by the PMC. Only paid-up Party members may attend as delegates and vote at the Annual Conference.

The Conference will be open to Party members, guests and the Press. The agenda will facilitate consideration of motions on Party policy and strategy, and will adjudicate on such motions by simple majority: by show of hands or a card vote if so called by the Conference Chair.

Motions carried shall be advisory only, bearing in mind the limited attendance at the conference, ie. not the whole membership, and will be further deliberated upon by the PMC for ratification or further consideration.

- (a) Delegate fees shall be fixed by the PMC.
- (b) Delegates must provide their names and addresses and any other information the PMC may request when submitting their names to the head office together with the advised fee at least 30 days prior to the conference date.
- (c) The Party may arrange such other conferences as the PMC may determine.

ARTICLE 6: THE PARTY MANAGEMENT COMMITTEE (PMC)

The Party will establish a Party Management Committee responsible for ensuring that the Party conducts itself in a proper professional and legal manner. Election to the PMC shall take place on the basis of majority voting and be restricted to fully paid-up Party members.

1. Subject to the provisions of this Constitution, the PMC shall be responsible for promulgating the policies, and activities of the Party, including the drafting of election manifestos.

2. The make up of the PMC shall include-

(i) the Party Leader, Party Deputy Leader, Party Chairperson and the National Treasurer;

(ii) 7 delegates nominated and endorsed by a vote at the Party Conference;

All of the above shall be voting members.

3. The PMC shall meet, at such times and places as it may determine. Upon receiving a written request for an unscheduled meeting, endorsed by 30% of the members of the PMC, the General Secretary shall schedule such a meeting.

4 A Finance Sub-Committee shall co-ordinate/liaise with the National Treasurer in the administration of the Party's finances, setting Conference fees, and annual expenditure budgets having regard to income and resources.

5. The Party will raise funds primarily by membership subscriptions but will accept contributions from any person, company, guild or trade union by way of donation or otherwise, all strictly in accordance with the prevailing law and disclosure regulations.

The PMC is authorised to make procedural rules and standing orders which shall in no circumstance be inconsistent with this Constitution.

ARTICLE 7: THE PARTY LEADER AND DEPUTY LEADER

1. Axiomatically, the Party Leader and Deputy Leader are the leading spokespersons for Party policy, and they carry the responsibility for ensuring that Party Principles, Policies and expectations receive the widest publicity.

(a) Both appointments shall be for a period of 6 years. The electorate shall be all paid up registered members of the Party as of the election date.

(b) The votes in the election of the Party Leader and/or Deputy Leader shall be declared on the day preceding the date of the outgoing Party Leader and/or Deputy Leader.

(c) The election shall be by means of the single member vote, on a secret postal ballot.

Duties of Party Leader

In addition to the responsibility to ensure the widest publicity for Party Policy the Party Leader shall deliver a report to the Party Conference covering the prevailing political situation and any significant political events since the last Conference Report and propose priorities and strategies to be pursued in order to advance the Party's objectives over both the near and long term.

ARTICLE 8: PARTY OFFICERS

Party Officers are the body of people charged with the responsibility of administering the Party in a proper professional manner, and comprise:

1. The Party Leader, Deputy Leader, Party Chairperson, General Secretary, and National Treasurer.
2. (a) The Party Chairperson will be chosen by the Party Leader (in consultation with the Deputy) and the National Treasurer shall be appointed by the PMC.

(b) The General Secretary shall be appointed by the PMC, upon terms of office as the PMC determines.
3. The General Secretary shall be responsible for the overall management of the Party and shall:-
 - a) be responsible for the general administration of the Party organisation and all activities, and of any properties leased or owned by the Party.
 - (b) maintain full minuted records of all meetings and motions of the PMC and the Party Conference,
 - (c) maintain a register of members and subscriptions (segregated by branch as and when established)
 - (d) implement decisions of the PMC and the Party Conference when ratified by the PMC.
4. The National Treasurer's prime responsibilities are to ensure that the financial accounts of the Party are maintained in good order and that all accounting records are maintained for such statutory period as the Law demands, particularly with respect to donations or loans.

ARTICLE 9: GENERAL FINANCE

1. The level of annual membership and Conference delegate fees shall be as determined by the PMC.
2. All moneys received by the Party, direct or via any Party Officer, from whatever source, shall be acknowledged by the National Treasurer who will be responsible for its proper appropriation and allocation.
3. The financial accounts of the Party shall be audited annually by an independent auditor (ie. Not a party member) appointed by the PMC. The financial year of the Party runs from the 1st, of January, ends on the 31st December each year.

ARTICLE 10: ELECTIONS and CANDIDATES

Candidates must be mindful that the Party has a right to presume an enduring duty to disclose any matter to the PMC that may have a bearing on their suitability to stand for election.

1. The PMC shall, in accordance with Party policies, approve and publish all Parliamentary Election Manifestos.
2. The PMC shall publish procedures for selecting and appointing Party candidates. For elections to any political assemblies, candidate selection committees will be established under terms of reference determined by the PMC.
3. a) The PMC may, in its sole discretion, adjudicate as to whether a candidate nominated by selection committee is acceptable to the Party.

b) In the event the PMC feels unable to endorse a proposed candidate, the relevant selection committee will be instructed to offer an alternative nominee.

c) A deselected candidate may ask the PMC to provide reasons for its decision but it shall not be conditionally bound to do so.

ARTICLE 11: COMPLAINTS DISCIPLINE AND APPEALS

The Party will establish a Discipline Committee (DC) comprising of the Party Secretary and five members of the PMC.

If a Party member complains that the activities of another member are contrary to the Party's Principles and Objectives or behaves in any manner contrary to standing orders or behaves in a manner likely to bring the Party into disrepute, the aggrieved person may make a complaint to the General Secretary.

The General Secretary must advise the PMC of every complaint that was referred to him/her..

The General Secretary must refer every complaint to a standing Complaints Committee, which must comprise of at least 3 members of the DC.

The Complaints Committee shall formally report its decision to the General Secretary who shall so advise the PMC; the complainant; and the person against whom the complaint was brought.

The person against whom a complaint is up-held may, within 14 days of being advised of the complaints committee's decision, appeal to the PMC against that decision or the penalty to be imposed. The decision of the PMC in any appeal shall be final. All such decisions must be included in the General secretary's report to the next Party Conference.

ARTICLE 12: INTERPRETATION AND AMENDMENT OF THIS CONSTITUTION

1. This Constitution may only be amended by a resolution of the PMC. Any proposal/s for such amendment resolution/s must be submitted in writing to the Party Secretary.
2. Amendments to this Constitution must be ratified by a 55 % majority of members by a postal ballot.
3. This Constitution will be subject to review at the Party Conference, in the event that such a motion is tabled for debate.
4. Amendments to this constitution will take affect immediately following approval by members voting in the ballot.

PARTY AND CONFERENCE STANDING ORDERS

The PMC shall establish a Standing Orders Committee which shall be chaired by the Party Secretary and be responsible for maintaining and updating Party rules generally and advising the conference Standing Orders Committee.

A Conference Committee shall be formed and chaired by the Party Chairman and will have the responsibility for all matters relating to the agenda of the Party Conference, and the selection of motions for debate.

1: THE CONFERENCE CHAIRPERSON

The Party Chairperson shall have overall control and authority over the conduct of the Party Conference; shall preside over the general open meetings of the Conference (any Study Groups or Sub-committees to appoint their own chairperson) and shall make such determinations and interpretation of Standing Orders and procedures as he/she deems appropriate, taking into account any representations expressed by delegates.

2: CONFERENCE PREPARATION

1. The PMC shall be responsible for the preparation of the Conference and shall appoint a Conference Procedures Committee (CPC) which shall draw up a Preliminary Agenda. This Preliminary Agenda shall be distributed to all persons entitled to nominate delegates to the Conference.
2. Any delegate or person entitled to appoint delegates to the Conference may submit motions for inclusion on the Preliminary Agenda.
3. In consultation with the SOC the CPC will prepare the Final Agenda for prior distribution to conference delegates for their deliberation, debate and determination at conference.
4. The responsibility of the CPC shall be the overall management procedures of the Party Conference. Additionally, the administration of the Conference budget shall be in the domain of the CPC.

3: CONFERENCE STANDING ORDERS COMMITTEE

1. The Conference shall convene a Standing Orders Committee (SOC) giving consideration to the names of the nominee proposers and seconders, and the domicile of the nominee and the person proposing the nominee in order to ensure the widest spectrum of representation.
2. The SOC shall meet as is deemed necessary prior to the Conference for such purposes as:-
 - (a) reviewing the arrangements and management of the Conference procedures
 - (b) make such additional recommendations to the Chairperson it feels appropriate, giving its views and guidance on any conference issues, motions or procedures.
3. It shall be in the Chairperson's domain to decide how any particular recommendation shall be treated: whether it should simply be noted or whether the Agenda should be amended and the matter debated.
4. The SOC and the PMC shall collectively advise the Conference Chairperson on any necessary rulings of Standing Orders in relation to the Conference and the Party Constitution generally.

4: VOTING METHOD

1. Voting shall be by a show of hands, and be decided by a simple majority. The Conference Chairperson shall declare the result: provided always that the Chairperson may, whenever he or she considers it too close to make a definitive determination, order that a division be taken on a secret card vote.

5: VOTE COUNTING

1. The SOC shall propose a chief teller. The chief teller shall be assisted by others as approved by the Committee.

2. The duty of the chief teller shall be to ensure accurate counting and or recording of the votes on every division taken.
- 3 The SOC shall maintain overall authority to supervise and control voting procedures.

6: DEBATING PROTOCOLS

1. All delegates shall, when call upon to speak, give his or her name and the name of the person or body that nominated them.
2. The proposer of a motion shall be permitted to speak for six minutes before all other speakers on the motion, and again after all other speakers, for a further four minutes responding to the debate.
3. The Conference Chairperson shall decide on the order and number of speakers in each debate.

Following the proposer’s response to the debate, or declination to speak a second time, no further discussion can take place on that motion and the Conference Chairperson shall then call for a vote.

4. If the motion is passed it shall become an approved conference resolution subject only to ratification by the PMC.

7: CONFERENCE WRAP-UP

1. The business of a Party Conference shall be deemed to terminate at the time set for closure by the SOC, unless a motion that it should conclude at some other time had received prior approval by the Conference.

8: SUSPENSION OF STANDING ORDERS

Any of the foregoing Standing Orders may be suspended by a motion approved by a 55% majority of the then present delegates.

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RELATIONSHIP TO THE PARTY MANIFESTO

The above constitution together with the attached Policy and Discussion papers (as amended) shall constitute the core of any future FDP Party Draft election manifesto.

POLICY and DISCUSSION PAPERS

1) The Constitution and The Electoral System

Much criticism is levelled at the UK First Passed the Post system by certain elements of British society, and it is acknowledged that Britain lacks a written constitution other than Magna Carta and the 1689 Bill of Rights, and certain parliamentary and Sovereign traditions. Additionally, some people take the view that the present first passed the post electoral system is innately unfair, and accordingly postulate Proportional Representation (transferable voting) or fixed term parliaments or compulsory voting.

All such approaches are fundamentally flawed.

- 1) Proponents of PR miss the very fundamental conflict of their central premise of sustainability over time.

If, say an election is won on a PR basis resulting in a 10% voting majority for the governing party, and the presumption is that the elected government shall serve for five years but, if within a much shorter period – say 12 months -- 5% of the electorate die, and another 5% of people become of voting age, where is the demonstrable PR. Does such an illegitimate government presume they have the right to stay in power for another four years, and remain representative of the people contrary to their principles of PR and the demographic change.

2) Fixed term parliaments: yet another intellectually unsustainable concept. Many commentators have made the very pertinent observation; “what happens when they (the MP’s) screw up”? We, the electorate have got to be able to get rid of the dumbos. And, more simply, if a fixed term government loses a vote of confidence, is this to be ignored, and they be allowed to blunder on, screwing up for another x years.

3) Compulsory voting: is just childish. You can take a horse to water but you can’t make it drink. How would a dissenting voter be forced to vote; in leg irons? or would the Constitutional Police watch over the shoulder of the dissident voter to ensure his/her Secret vote did not record some unmentionable opinion or would there be a criminal penalty for not attending the polling station.

What would any of that do to enhance the respect of politicians.

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All of the above delinquencies are over come by the adoption of FDP equitable voting precepts.

- a) The first FDP parliament would be elected to serve (notionally) for a six year term.
- b) After three years 50 % of Constituencies, evenly spread geographically, regardless of Party affiliations would become due for re-election.

It is recognised that initially this would introduce a step change in constitutional procedure, and there would be an attendant risk in the first instance of who was at risk of a three year term. Accordingly, the initial target seats would best be selected by an all party select committee within say the first six months of the implementation parliamentary session. With or without, cross party support primary legislation would be necessary.

- c) All subsequent elections would be for a full six year term but only half the total number of constituency MP’s would become due for re-election every three years. This would concentrate the minds of the majority party, ensuring that the political pendulum is not forced too far Right or Left because the government would be forced to “keep their ear to the ground”, and not disregard the public mood. True democracy is thereby enshrined and strengthened.
- d) Proportionality would also be built into the FDP electoral concept by halving the number of constituencies but doubling there size (in voter numbers) and electing two MP’s per constituency: the first two passed the post.

The advantage of this system is two fold in that it builds in an element of proportional representation but also gives a constituent with a problem a choice as to with whom he/she can pursue a grievance.

- e) An FDP preferred variation on d) would be to reduce the total number of Westminster MPs: 640 is far too many in today’s world of fast communications; travel and electronic mail, plus the fact that we now have Welsh and Scottish assemblies, relieving Westminster of much previous work and responsibility. An

arbitrary cull to about 500 might be more appropriate.

2) The NHS and Pensions

All employed people (and the Self Employed) in Britain have deducted from their income National Insurance Premiums. These deductions were supposedly, at the inception of the wellfair state, to be insurance premiums guaranteeing Health Care (at the point and time needed) and a liveable pension upon retirement.

What happened to all those subscriptions over the years? The treasury misappropriated them, and then squandered them on general expenditure, so the insurance fund that should have been collectively built up over peoples' life span was effectively stolen. Consequently, people are now being required to pay a second time for things they had previously insured themselves against or they are being means tested in order to get what they have already insured for.

If a private insurance company behaved like that the present government would charge them at least with miss-selling or even a serious fraud. Furthermore Gordon Brown raided the pension funds of so many hard working/hard saving citizens trying desperately to secure their future, and not be a burden on the state. This was double jeopardy, as the savers had already paid tax on their earned income (savings). In fact this was tantamount to theft. If Robert Maxwell senior had done that, the present government or the Press or the City would have hounded him to his death.

The FDP would immediately abolish the Gordon Brown tax theft, and institute a properly funded National Insurance Scheme, with all Nat Ins. contributions being "Ring Fenced" and not allowed to be diverted for any other purposes.

Ageism would be abolished, and people permitted to retire at any time from the age of 60 and upwards, with no upper limit. The basic pension could be drawn at age 60, if one retired but if one elected to work on, then the pension receivable upon retirement would be graduated upwards to reflect the increased contributions paid. Further, the FDP would index link the basic pension to a new Pensioner's Retail Price Index; not the present RPI which is a generalised PI taking into account eg. the fall in digital plasma screen TV prices and video games and the like. But, if a pensioner is on the bread line (and most are) and the price of bread goes up 5% that's a massive impact on that person's budget, whereas a person on average wages and above is hardly affected in percentage terms. Accordingly, the new PRPI would be calculated on the change in price of that package of goods and services the average pensioner, surviving on only the state pension, normally buys; including Rents/Rates and Poll Tax, be that 5%, 8 or 9% then so be it. And why not? Pensioners don't cause inflation.

Just consider the arithmetic. If the weekly pension was judged/set at say £150 at a Datum Date as that income necessary to sustain an acceptable minimum standard of living, then that minimum standard could only be maintained IF the £150 was escalated in step with the actual inflation of that representative average package of £150 worth of goods (and services eg. the Poll Tax). And, to repeat, the datum £150 package inflation was not caused by pensioners; so the government should/must maintain the £150 purchasing value in step with the actual "package" inflation. Otherwise pensioners will become ever poorer.

Further, the obscene practice of forcing seriously ill people suffering from debilitating diseases like Alzheimer's or Dementia to sell their homes to pay for care they are morally and legally entitled to under the NHS insurance policy they have paid for throughout their lives will be abolished.

Now, date line March/April 2010: The present three big parties are now all squabbling about how to fund long term care: and none of their postulated schemes are in any way equitable; in deed they all look like being burdensome on the less well off.

There is of course, an FDP solution to this non dilemma. The Labour party has decreed that a 1% levy will be imposed on national insurance premiums next year. Fine, just ring fence this Tax and utilise it to fund needed long term care; and not steal it like all previous governments have done, misappropriating it as general taxation.

All NHS targets would be abolished, and Doctors allowed to treat patients purely on the basis of medical need. And, proper budgets Agreed with hospitals and GP's on the basis of their past demonstrable need, and not on arbitrary treasury allocations of funds which bear no relation to past experience.

Immediate savings would ensue, there being no need for vast armies of civil servants tallying up targets, and the mountains of paper work necessary to achieve nothing productive.

Appropriate resources will be allocated to train all levels of medical and necessary auxiliary staff but every effort will be made to reduce non value added expenditure. Further, recognising that virtually all hands on Doctor, Dentist and Nursing training, in Britain, is undertaken by the NHS, and not private clinics/hospitals; any private clinic/hospital first employing an NHS trained doctor dentist or nurse shall be required to reimburse the NHS 50 % of the NHS training costs.

Conversely, if Britain (the NHS) poaches foreign clinicians trained by a foreign country then the NHS would be required to pay the foreign health service 100 % of their training costs.

Fundamentally, government does not have the expertise to run the NHS, despite the huge army of civil servants (trained in whoever knows what) so they employ another army of management consultants and appoint multiple quangos. All to be abolished by the FDP, and replaced with hospital (or Group) Boards of Governors, with patient (past and present) representation. Their terms of reference to provide as needed treatment and after care of those people and patients presented to them. And, of course managing a True budget, Not an Arbitrary cash Allocation.

Maximum utilisation of all facilities would be mandatory, including 24/7 working for all disciplines. Having operating theatres, surgeons and consultants not working week ends is ludicrous. This will not require excess spending for overtime working. All staff would be allowed to choose their standard work week, ie. Jewish staff could elect to work Sunday to Thursday; Sikhs, Friday to Tuesday; Buddhists; Muslims; etc. etc. all as their custom dictates.

This would not only facilitate assured 24/7 (365 day) working, it also respects all ethnic and religious practices.

a) Recognising that some hospitals, particularly A & E departments, have problems with aggressive and disruptive patients (drunks and thugs) all such hospitals would be "serviced" by a Sub-police station; on site, manned 24/7, with police cells to detain miscreant drunks and thugs until they cool down and/or sober-up: only then would they be "treated". But, of course, they would be concurrently charged with being drunk and disorderly; or worse.

Said police stations and officers would serve their usual general policing functions but the hospital to which they were attached would simply be one of their normal regular patrol beats.

This sub-station approach would also be adopted for Fire stations with a history of confrontation with

troublemakers when on call-outs. On duty police officers would routinely accompany Fire/Rescue vehicles and arrest said thugs on the spot and take them back to the Police/Fire station and lock them up for summary disposal by the courts at the next convenient court session. Penalties would be severe. It is hardly possible to think of a more obscene crime than to attack people dedicated to saving other peoples lives.

3) Prisons and Prisoner reform.

Accepting the proposition that UK prisons are overloaded and overcrowded, an obvious solution to this problem would seem to be to build more prisons. But there are budget constraints on capital expenditure. Not only that, the prison budgets have to cover prisoner rehabilitation/re-education and academic and social training for re-integration into “civilian life” upon discharge. Much of this expenditure, although socially and morally necessary, brings little or no return being poorly focussed with respect to getting prisoners back into paid employment as evidenced by the rate of re-offending.

The FDP approach solves all of these problems whilst at the same time provides the opportunity to build more prisons and also saves money for the Government on both capital expenditure and prisoner social budgets simultaneously.

The FDP proposition is that Britain should build new or extend existing prisons utilising to the maximum extent possible the “captive” on site in-mates.

Prisoner participation would be entirely voluntary but the advantages to all concerned would be immense and a worthwhile solution for everyone involved.

Firstly, it would be necessary to train-up the prisoner work force in all the many building development and construction disciplines – some may already exist to some degree. But, that exercise de-facto constitutes in-mate re-education/rehabilitation.

Secondly, it is common knowledge that in Britain there is shortage of qualified craftsmen throughout the building industry, so upon release, many ex-prisoners will be able and qualified to fill these employment vacancies. An advantage to the construction industry specifically, and to the overall economic environment; ex-prisoners and the country at large.

Thirdly, it is recognised that initially there may be some resistance from Trades Unions during the conception phase therefore the prisoners must be paid “a wage” so it is not seen to be getting labour on the cheap, and the scheme must be designed around Trade Union participation, who will, to a large extent, be providing the “Teaching Team” and be participating mentors for the trainee prisoners. The wage levels would need to be realistic with some equivalence to “the going rate” less amounts for Board and Lodging. Such a training scheme would not only teach a skill but would also demonstrate the advantages of employment, and the management of their own affairs. An experience/opportunity that many may have never had. Recognising that intimidation is prevalent in prisons, the wages would not be paid in full but banked to their account; with only a weekly pocket money allowance. The “nest egg” to be paid upon release; further enforcing the advantages of a non criminal life style.

Sympathetically presented to the senior echelons of the Building Trades Unions their support of the scheme would be seen as highly socially commendable, exhibiting a high degree of long-term social responsibility for their fellow men and women, and boosting their Trade Union membership.

Finally, the Government and the prison service gets more and better prisons at lower cost. Prisoner

conditions will be improved – design inputs from prisoners – prison management will benefit - prisoners will be less inclined to abuse their own work- etc. etc. and all at lower capital and revenue costs.

The FDP approach would be firstly to invite tenders from the Construction Industry to build a new prison establishment on the basis that they utilise and train prisoners (in collaboration with HMG) to the maximum extent possible.

Phase Two: Drugs

Yes, it is known; many prisoners do have a drugs problem.

The FDP solution is simple. Simply make drugs available to prisoners free of charge, and administered under supervision, ie. prisoner's needs are satisfied by prison medical staff. Therefore, no drugs would need to be smuggled into prisons, and the trade in drugs would not be endemic. By this means each prisoner's daily usage and their rehabilitation would be monitored, and by means of dosage control and substitution, thereby progressively weaned off the weed.

The introduction of such a practice would have greater implications for the general public, and the FDP policy envisages its eventual adoption in the wider world outside of prisons, ie. as a universal Government social policy. By this, the FDP means, make drugs "Freely" available under the Medical Guidance of the National Health Service, and Free, But, funded from the Home Office Budget because drug abuse is in reality a socio/criminal/legal problem, not strictly a health problem in origin but the NHS does often have to bear the consequential costs. So, finding a solution to this socio/economic problem would in fact benefit both the home office and the NHS, long term.

The FDP are not advocating unrestricted use. As with the prison practice, make drugs universally available under supervision. Any person having a drugs need, needs only to register with a certified drugs administrator, who will enter the person's requirement on a national data base. The administrator would then be authorised to inject/administer the addict with his/her daily dose or witness the addict inject him/herself.

The Advantages: no costs to the addict; therefore no drug addict crime; no drug trade. Pushers pushed out of business.

Massive benefits for society and street security. Huge savings to police and NHS budgets.

Once registered on the central computer data base, the addict can go to any "shooting gallery" throughout the country for their daily dose. The shooting galleries and administrators to be established in every main police station throughout the UK: or other designated secure centre. The costs will be more than covered by the savings.

This approach is practised with great success in Holland, keeping the streets clear of injecting junkies. The only difference being they do not supply the drugs. This does not solve the criminal supply problem as would the FDP approach.

Assuming the necessary drugs supply is funded by eg. the Home Office, they will need a source of supply.

Where do hard drugs come from? Currently the principal source of supply of raw opium is Afghanistan, but there are other centres also.

But we don't want raw opium, we need a refined therapeutic drug.

Solution: set up/build a drugs processing laboratory in Afghanistan (or some other opium centre) on an industrial scale to refine raw opium into British NHS standard morphine (and derivatives) to be used in the FDP Controlled Drugs Rehabilitation Scheme. The scheme would of course also supply the UK NHS with such therapeutic drugs as it needs. A further additional economic advantage to the UK.

A good case can be constructed for convincing both participating Governments of the economic and social advantages to each of them, deserving of joint Government funding.

Export trade for Afghanistan (or elsewhere) without destroying indigenous farming.

Introduction of a high technology pharmaceutical industry.

The illegal trade would be killed off at source, with an economic advantage being generated for the participating countries by the creation of a legitimate export trade, not only with Britain, and without penalising the country's opium farmers.

The need is universal throughout the western world. Therefore, the opportunity presents itself for the UK construction and pharmaceutical industries to build replica laboratories in all the principal supply centres around the world.

And, the drugs problem would be cracked world wide.

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It is to be noted that the above Paper was written on April 2004, since which time several attempts have been made to get the government (home office); industry; the prison service; the NHS, to implement such a plan; all to no avail, yet on November the 12th, 2006 the Home Office conceded out of court settlements to six (6) inmates for breach of their human rights for denying them drugs or treatment. This precedent will now be invoked nation - prison wide. If only they had the humility to listen to more enlightened thinkers.

4) Crime and Punishment

a) Drugs: The domestic criminal element of the current drugs use problem to be tackled in parallel with the foregoing controlled supply project.

Trading in any class of drug would remain a criminal offence subject to severe discretionary penalties – not necessarily custodial. There is no advantage in incarcerating a small time user for simply selling a few shots to finance his own habit. It's the "mister Bigs" that need to be curtailed who are in the business solely to make big, easy money.

The solution; if upon the conviction of a Drug Dealer there is no evidence of a legitimate source of income, the courts shall be required to presume that all of the convicted's assets; property; bank deposits; cars; clothes; furniture; etc. are all proceeds of crime, and everything shall be confiscated. The criminal to be left with nothing more than one change of clothing.

If there was no aggravating criminal act; robbery or violence, there would be no additional prison sentence. There is no advantage in sending another user/pusher into jail where he could likely cause more trouble. There is an advantage to leave him at large where his movements would be tracked in the very likely prospect that he would lead the police to his associates/accomplices. He/she would also be a stark visible example for all other drug criminals to contemplate on the consequences of their criminality.

If the criminal was not a British subject then he/she shall be deported following confiscation.

If there were an additional criminal act then that would earn a prison sentence over and above confiscation.

b) General: The same general principle of confiscation to be applied to any other crime, eg. Burglary; Fraud; etc. but, additionally, there shall be a First Priority Demand on the criminal's assets, ie. full restitution of the victim by either return of all stolen property or its money value plus an additional sum for associated distress suffered. Further, convicted criminals shall be required to pay the full costs of the police (and support services) investigation.

The carrying of an offensive weapon in public is currently and rightly a criminal offence; penalty say 4 years. This crime/penalty should be compounded; (a) if actually threaten the use of said weapon: penalty doubled, to actually using said weapon in the furtherance of an offence: penalty tripled, ie. 12 years over and above the sentence for the crime committed; burglary; mugging, etc. After all there are two separate crimes here. The original gun or knife crime of possession, plus the perpetration of the actual criminal act. The aggregate sentences to run consecutively.

c) Juvenile Crime/Parental Responsibility:

On the basis that parents have an enduring responsibility for their children, at least until they are legally of full age ie 17, in the event an under age child commits an offence then the parents (even absentees) should be jointly charged along with the child; and subject to consequential criminal penalties for their failure to control, even if they played no direct part in the crime in question.

It is known that some children/juveniles these days are so out of control that they do in fact intimidate their parents. In such circumstance it shall be a defence against parallel culpability if the parent advises "the authorities" that the kid is defiant of parental authority, eg. continues to carry a knife when told not to.

The range of these consequential penalties would be Court/Judge discretionary but very wide ranging, from admonition to exemplary or penal. For example, if a criminal father acquiesced or aided a child in a criminal endeavour then said father would be sentenced, in addition to the child's sentence, and even perhaps far more severely if he had encouraged or abetted the child.

The FDP would be tough on crime. But they will not send old ladies to prison for protesting about the extortionate "Poll Tax."

5) Sustainable Employment

Of recent times one hears a great deal about tax cuts and whether or not such cuts would or would not solve our unemployment problem, but one hears little of the merits or mechanics of any proposition. In the following notes and the accompanying graph the FDP describe a new tax structure which would solve the problem.

Considering firstly the premise that there is a finite quantity of capital available at anyone time to invest in productive employment, and that there is a certain number of people (not necessarily known) desirous of being engaged in that work. It follows therefore that those enterprises employing the greater numbers for the least capital investment are more efficient and less burdensome on the state, from the stand point of unemployment.

The FDP scheme incorporates the above principle, and encourages employment by a parallel reduction in tax demands.

The system is based on an index of unit capital employed, divided by the labour utilisation per unit of capital employed, all as depicted on the said graph. If, for the purpose of the analysis, the unit of capital is taken to be £100,000 (one can deduce the number of employees per £100k for any undertaking) a curve, such as here presented, can be drawn up for a whole range of labour utilisations; and not surprisingly the curve goes to infinity on both axes, with the 'Y' axis being nothing more than a reflection or the inverse of the 'X' axis times 100. Indeed, it is not necessary to produce a graph at all to demonstrate the concept numerically (some people might even say it is not a proper graph), but it does graphically illustrate the marked structural difference between capital intensive and labour intensive industries, and demonstrates the principle against which a standard tax norm can be substantiated.

The illustrated tax ranges are, of course hypothetical and they could in fact be continuously variable; it being necessary only to calculate the capital employed/labour utilisation index. It would however be necessary to have max/minima as the curves tend to infinity.

It is significant to note that all Ministry of Defence contractors have their profit-take calculated on a much more complicated formula (copy paper attached) based on the relationship of cost of production to capital employed. Because of this, the concept would not be foreign to official Government sources. Also, individual companies would not be required to do anything other than to ensure they had the most advantageous staff/profit/tax ratio: the auditor/accounts department would routinely advise on this.

Neither would it require any complex calculations by the auditor/accountants, as all the necessary information to produce a company's individual tax 'code' rate is recorded in the annual accounts and is that very same Data all companies must record to calculate their individual overhead rates.

Of course, it is recognised that the proposition here presented lends itself to a whole range of tailoring; it could be made much more complex, but also very simple operationally: we all have personal tax codes.

The above scheme also counters any criticism about minimum wages. Employers of large numbers of low paid workers could easily pay the minimum wage because they would be getting tax relief to do just that.

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6) World Trade

Two other major allied issues remain to be resolved, despite ongoing discussions at the G 8 summits; namely, third world poverty and the EU Common Agriculture Policy (CAP). Many commentators have observed that the two problems are linked; ie subsidised CAP goods depress world prices making third world agriculture unviable. But, nobody seems to have realised that the solution of both problems are also inextricably linked.

The solution, abolish the CAP (and other WTO) subsidies but impose import tariffs on the same agricultural (and other) products imported from countries Not paying their workers a living wage. This will bring the competition onto something like “an equal playing field.” How?

Firstly, the third world Exporters will not be able to flood the EU market with under cut prices.

Secondly, Exporters will be forced to pay minimum wages or suffer import duties or suffer loss of market and profit. And, that is the important driver; greed. Greed is what drives wages down; so attack the greed, and thereby simultaneously attack poverty.

Thirdly, any revenue accruing from import duties to be recycled by us (the UK and others) as financial aid to the workers of the producing countries. We distribute the aid direct to the workers through our own distribution channels.

Fourthly, the UK (individual EU members) decide what is a living wage in any particular country, and hence the level of import duty to be set. This is in no way problematical. The minimum wage in an EU member state is (x) per hour, and (x) supports a known standard of living: as say in the UK. We therefore set our own arbitrary equivalent minimum wage for each exporting country necessary to provide the equivalent of the UK purchasing power in that country.

Fifthly, the internal purchasing power and hence the standard of living will rise in the exporting countries, and individuals will be better placed to buy their own domestic products. Everybody wins: except the greedy exploiters.

7) THE EUROPEAN UNION - POST MAASTRICHT

In September 1993 the EEC transposed itself into a European Union. This change came about because the European Community is a Dynamic Organisation: likely to go on changing its size (membership) and focus of intention and objectives.

THE SOCIAL CHAPTER

The FDP's view of a future Europe must be of a Community founded in democracy, committed to human rights and freedom for all, working together for economic prosperity for all its citizens, and determined to play our part in building a true European Union of all its peoples: by this means we can promote a world of democratic social responsibility, demonstrating particularly the care and consideration of our under privileged and weaker brethren.

We must now devise a strategy, and build a partnership with other socially responsible parties within Europe to demonstrate the advantages and strengths of an equitable social society.

It is for such reasons that the FDP advocates that inter Parliamentary Exchange Committees should be established. To that end we would add the introduction of Westminster style Question Time to interrogate the council and the commissioners. From now on we must demand and demonstrate clear decision making procedures and identify the individuals responsible for such decisions.

This will not only stop a lot of the damn fool Regulations on, for example "Straight Cucumbers" coming out of Brussels, but it will draw the countries of the Community closer to a common understanding, which is what is needed for a "Union" but is presently sadly lacking.

The Tories elected to opt-out of the Social Chapter. This underlines their indifference to the rights of ordinary people, and their total disregard for the conditions and livelihood of the ordinary worker. This is exemplified by their vicious decision to abolish wages councils – the only defence at that time for low paid workers from exploitation.

The FDP Party must stand alongside its European partners and pronounce: "We are proud of our working people, at whatever employment status, and we intend to treat them, as all other Europeans, with the respect and dignity they deserve".

The second most important objective is to take Government closer to the people, in concert with the peoples of Europe. If we stay aloof the Europeans will leave us out of the reckoning for future Plans. Ultimately, this could result in defensive sanctions against Britain.

It is significant to note that the Social Chapter contained nothing about imposed costs or minimum wages. It actually stated at Paragraph 6, "The provisions of this Article shall not apply to pay, the right of association, the right to strike or the right to impose lock-outs." It does declare in respect of Article 4(2) that agreements between Management and Labour shall be "by collective bargaining". Such is, of course, anathema to the Tories, and is why they lied about it. But, no government would get away with such deception in the future if we had the inter-Parliamentary Committee Hearings previously referred to. Not only that, the world's greatest competitor these days, the Japanese (when written) insist upon and thrive upon collective bargaining. They actually introduced minimum wages in 1968: they agreed to settle these by mutual agreement in 1985: Industry Sector by Sector. Also, don't forget, MP's are on a minimum wage.

8) CENTRAL & High St. BANKS – And The credit Crunch.

High street banks offering current and deposit accounts to the general public should operate under statutory regulations stipulating that their prime function is to preserve depositor's funds, and not to speculate in high risk investments. That is the domain of declared Investment Banks where supposedly, knowledgeable investor/depositors are prepared to invest at risk. But, early in her "stewardship" of the UK government Margaret Thatcher deregulated the Banks and the whole UK Financial Markets. This was gross doctrinaire political paranoia, there being no evidence that a Free for All would result in any Long Term economic advantage. How could it; the whole Bank/Financial Market ethos is based on greed which would inevitably and did, generate ever more irrational risk taking: this being done easily with other peoples' money.

It does not take a "financial Einstein" to conclude that if you sell a mortgage to someone who can't afford it, they won't be able to pay. Or, if a lender advances 120%/125% on a property they are de Facto generating negative equity. Both the above scenarios are social financial crimes, and should be dealt with accordingly. This becomes self evident when one considers what a mortgage is: it is a "Secured Loan"; secured on the value of the property. How then, can a secured loan of 120% plus be secured on a 100% property value? The 20/25% excess could only, in reality, be an unsecured advance. But, did the lenders tell the borrowers this? If not, then therein lies the crime of miss-selling, and a lender should not be permitted to demand 120% + repayment upon default/repossession.

The average member of the public, especially those that have been coerced by the present government to have their benefits paid direct into a bank account have no desire to have their meagre monies put at risk of a bank collapse, a la Northern Rock, caused by bankers uncontrolled investment traders: belatedly reported as not knowing or understanding what they were doing or the risks they were taking (why care its not our money; the banks will pick up any losses and we will still get our bonuses). In this regard the Bank of England Chairman, Norman King should be sacked; he being reported as saying, paraphrasing, "banks should take responsibility for their lending and not expect to be bailed out but be allowed to go to the wall." If the likes of him doesn't understand the function and purpose of high street banks, what hope is there. If he had been doing his job properly, and regulating the banks irrational, rapacious and insane behaviour we wouldn't be in the mess we are today - mid 2008.

But don't blame Margaret Thatcher for everything, stupid as it/she was. She just unleashed the dogs of financial aggression; but, even she could not have contemplated the havoc they (along with other foreign parasites) would wreak on the world's financial economies. We have since had a decade or more for Gordon Brown to put matters right but he just sat on his hands as this disaster was festering around his ears and eyes.

Worse, he even made the Bank of England independent, so there was no government control/over sight on this unregulated; uncontrolled banking monstrosity that just lurched from one misconceived disaster to another. So we now have the worst of all worlds. And, it was he that was running the treasury, for ten years: he saw all the reports of excesses throughout the financial markets but he did nothing; he just carried on spending public money he/we don't have, Just Like those Miscreant Bankers, and now he has the audacity to claim he's the only man to put things right; what a nerve! And, how does he intend to achieve this miracle: simple, spend more money we haven't got bailing out the perpetrators of the disaster! What a vicious circle generated by vicious people. And, who now takes the rap? He is belatedly calling for miscreant bankers to be sacked: he should first look into the mirror. Repossession of number 10 should be the order of the day.

The FDP does not dissent from the "Bail Out" proposals, they being the least worst option available: But the price the banks must pay for the rescue must be rigorous regulation, and prohibition of all those practices that caused the calamity.

1) The Government must take a stake in every bank that draws on government (Tax Payer) funds proportionate to the percentage of that capitalisation.

2) The government must have voting rights on the Board of Directors of each such bank, with the power of veto in specifically defined spheres.

3) All banks must have a clearly defined role; eg.

a) Retail Banks – Taking deposits from individuals of the public and businesses, offering savings and credit accounts; loans (mortgages) and funding for the public and commerce. They should be prohibited from speculating - on their own account – on the stock exchange or the money markets. They would be permitted to undertake such trades on behalf of individual customers at the customer's risk and indemnity.

Forward exchange deals for particular customers/businesses to fund foreign currency export contracts would be permitted for a fee. The taking of deposits/loans from the corporate financial markets to be strictly limited/controlled under the auspices of the BOE. Investments in Non tangible assets, eg. derivatives (and the like) and the purchase of third party debt prohibited.

b) i) Investment Banks – Prohibited from taking deposits from individuals unless that depositor signs a declaration that such deposits are made entirely at risk.

Any deposits made on behalf of Third Parties, eg. Pension Funds; Insurance Companies; Local Authorities; Public Trusts etc. must firstly obtain clearance from the Bank of England and be separately insured by an independent insurance Co. not itself involved in deposits at that bank.

b) ii) These investment banks must be separately capitalised, and totally divorced from any "affiliated" retail bank. They must be totally independent business and legal entities: there must be no parent company or holding company/ subsidiary relationship. If a retail bank board of directors desire to set up - or operate – an investment bank they must fund this totally independent of the retail bank, and no capital funds ever transferred (or utilised in any way) from the retail bank to the investment bank. If the investment bank goes bust, (because they continue to speculate in risks they do not comprehend) so be it. But, that must never again be allowed to threaten the viability of the retail – the ordinary peoples' – banking system.

b) iii) If any bank wishes to set up a foreign domiciled bank they must do this on exactly the same "arms length" terms and conditions as in b ii) above, with one additional proviso, namely; if they utilise any UK generated funds to capitalise any proportion of the foreign bank (new or acquired) they must pay UK taxes on that proportion of the foreign banks pre-tax income. This is eminently fair and reasonable; if they take capital out of the UK economy, they deprive the UK economy of the opportunity to benefit from that capital wealth

generation.

4) Bonuses for all bank employees and directors must be strictly controlled. The bonus regime must be registered with the bank of England. Individual bonuses would be calculated on a Nett aggregated annual return, ie. all individual Trader/Director gains and losses would be aggregated over the financial year, and any remuneration based on the Nett sum.

In the event the end year trading figure is negative, that trader's or director's basic annual salary shall be abated proportionately.

5) Any Retail bank wishing to lend sums above a set % of its gross deposits (say 50/100% TBD) must firstly obtain bank of England clearance and borrow that precise sum from the BOE at published base rate or higher, and commit to an agreed repayment schedule.

6) The Banks would be afforded the opportunity to buy back the government stake at some future time, at Par or the prevailing market price, whichever is the higher. But all the government rescue regulations shall remain in place for ever, and the government nominee Board Directors shall be confirmed in post as non Executive Directors in perpetuity. They will be required to perform all normal non executive duties but specifically, restraining rejuvenation of the excesses that caused the banking collapse. Additionally, they will be required to prepare independent annual (more frequently if circumstances dictate) reports – not edited or even disclosed to the bank's BOD – for submission to the BOE who will be duty bound to report verbatim to the chancellor and the PM, giving their assessment of any consequences of the non executive report, and their recommendations in relation thereto.

Axiomatically, the BOE shall no longer be independent.

7) And, how is all this rescue stimulus going to be paid back?

The Guru (and his intellectually bankrupt party) now have the temerity to imply that we will all have to pay ! By increased taxes. All the other established parties seem to acquiesce to this approach, so if the country elects any of them you will all be clobbered; for years to come. Why, we the innocent citizens didn't cause this financial disaster. Everybody in the world knows it was caused by the “financial industry” – and there's a joke -- ably supported by the Guru, singing their praises, who shut his eyes and ears to the patently obvious looming disaster year upon year and who is thereby instrumental in its creation.

The FDP agrees that taxes will inevitably need to be put up but the first imposition must be an immediate penalty tax on all those rapacious financial institutions that caused the disaster.

8) All existing Post Offices (and as many as could be reinstated) would be up-graded to the status of National Banks, with as many as possible services reinstated, eg. Saving Accounts; Credit Accounts; Passports; Driving Licences; Pension and all Benefit payments; Foreign Currency Issue & Exchange, and any other Retail banking type service, including personal and company overdrafts and mortgages.

Date-line mid May 2009

We now have a new political crisis: fraudulent expense claims, manifesting itself throughout all the established parties and among a high proportion of all MPs: front bench spokes-people; cabinet ministers; as well as back benchers.

The competing arguments being run are; who should repay; who should be sacked; and "we must have a general election now to let the people decide" and “ we firstly need to reform parliament now to show the people we have tackled the problem of abuse”

All three main Westminster parties now preach, we want a new code of practice: but they already have such a code: paraphrasing "expenses must be wholly necessary for the furtherance of MP parliamentary duties." That's as clear as a bell, but they all trot out the same mantra, "every thing was within the rules" regardless of the degree of their outrageous and outlandish interpretation of the rules. What arrant nonsense and bare faced gall. And, no doubt, some will have the effrontery to expect to be re-elected.

Will a general election put matters to rights? No, but what it would do is to let all those miscreants off the hook. No expenses recovery action will be enforceable post parliament dissolution. Those so charged will simply be able to claim "it was all agreed by the Fees Office" and therefore, nobody - not even the police - would be able to sustain a charge of misconduct, unless some authority was brave enough to say the fees officers were complicit in the crime of deception, and a criminal action brought jointly against named MPs and the fees office/officers.

Will G, Brown's approach to parliamentary reform solve the issue? Absolutely not, especially as he is now saying he wants to see "root and branch" reform of the whole parliamentary structure; number of MPs; House of Lords reform etc. Not a chance before a general election; with the present bunch of MPs currently sitting.

If he or the country wants parliamentary reform all that is necessary is to elect an FDP government. Please see the accompanying sections herewith on constitutional reform.

9) COMMON CURRENCY

This is probably still not a dead subject so a few words about Monetary Union and the common currency might be appropriate. Whilst the FDP is sympathetic to a common currency, it is not convinced the propositions "on the table" are properly thought out. Lack of forethought has already demonstrated its affects in the collapse of the UK's participation in the ERM.

Maastricht Article (3a) established a single currency unit which is more particularly described by Article 1091) quote "the European Central Bank (ECB) shall adopt national currency conversion rates irrevocably fixed to the ECU (European Currency Unit) which shall become a currency in its own right."

Article (105a) states that the ECB shall be the Exclusive Authority to issue Bank Notes.

Article (52) of the protocol setting up the Central Bank stated that following the irrevocable fixing of National currencies, the Central Bank shall ensure that National Central Banks exchange such Currencies/Bank notes at par value.

Three questions arise:

- 1) Why do we need this common currency, the Euro, if all the constituent currencies could be irrevocably fixed at par values.
- 2) Will "par" be maintained if the various European economies do not perform "at par": particularly important upon expansion, and new countries are unable to immediately adopt the Euro. Britain hasn't and the pound drifts with the foreign exchange market.
- 3) What rates will the Euro and residual National currencies, maintain against non-European currencies, for example, the Dollar or the Yen. As they drift apart we will surely have continued currency speculation based on greed and not on fundamental commercial need.

"Common Market" currencies already exist over great areas of the commercial world. The whole of the Asian Basin and Japan trade in the US Dollar, without the need to create a "false" currency and a huge bureaucracy to manipulate it. A much more simple, and workable approach, as a transition to a common currency, is simply to make all the residual individual EU National currencies and the Euro Legal Tender within all European Union countries for the purpose of international transaction, with the National Banks constrained to exchange currencies at the prevailing par market rate (a la Maastricht) or agreed forward exchange rate, at no charge to the customer. Such an interim step would generate a familiarity throughout the EU, with 'common currencies' in respect of business and private transactions alike (the vast majority of people have travelled abroad and used foreign money without great difficulty) and thereby lay the ground rules for an eventual common currency. It is pertinent to note that an increasing number of USA retail stores are now (mid 2008) displaying notices "Euros Accepted."

Ultimately, in the long term, a Common Currency in a Common Market is a desirable objective and a European Central Bank could generate great advantages both to business and the people if it were constituted under terms of reference to underpin the socio economic structure of the Community, and not just one narrow view like the present German Bundesbank. The most obvious advantage being a co-ordinated - not necessarily common - interest rate policy; and controlled, non speculative foreign exchange dealings but Political control must remain in the collective hands of the National Finance Ministers: not narrow minded Bankers.

To conclude: the over-riding objective of the FDP must be to expose deceptions about the European Union, and to strive always to build structures founded on "Social Justice" and not on Bankers and Bureaucrats preferences.

10) Tax; Interest Rates and the Economy

Throughout the Nigel Lawson chancellorship the labour party chided him mercilessly as "the One Club" Chancellor, ie. he only had one tool in his economic tool kit; interest rates.

Interestingly, when labour first succeeded the Tories, the first thing they did was to make the Bank of England independent. So, they gave away the only club in the economic tool bag, bearing in mind they also said they would not increase tax above the Tory levels. This was of course all slight of hand, and is the reason why Mr.G. Brown has only one other club in his economic tool bag: regressive, insidious stealth taxes. Everybody suffers; no one gains, except parasitic financial speculators drawing unearned profits, and who should be taxed highly at source.

Mr. Prudence also boasted that his actions and achievements should be measured "over the economic cycle" as though this was some Natural Law that he alone had the vision to comprehend; intimating that the "cycle" was a five year period. When his predictions did not come to fruition in the mystical five year period, he brazenly proclaimed that the economic cycle was in fact seven years.

This is Alice Through the Looking Glass economics; "never mind what I have said, my words mean what I have changed them to mean" so says the "Red Queen Guru" Gordon brown. And, they have now been in office for three terms, and the chickens are coming home; the IMF says He/we are spending beyond our means, and interest rates are rising again and the unemployment figures are rising; an early sign of economic trouble ahead. The Guru's golden rules are rapidly turning to lead burdens.

And, have all economic professors now changed their lecture notes, and now teach the 7 year cycle, admitting they hadn't understood their subject until the Guru had spoken.

In September 2006 the Lib/Dems abandoned their pledge of a 50% tax rate, in favour of Green taxes (this is seen to be a false premise: see Item 11 below paragraph) – they previously abandoned their policy “penny on income tax to fund education.”

The maximum rate of tax is not the determining factor for securing economic stability. What is crucial, is the overall balance of the whole tax regime; direct and indirect. If the Lib/Dems had postulated a 50% rate at over say £million, it is doubted there would have been much opposition.

It is also a mistake to have a standard rate: this creates a psychological upper and lower class wage and salary syndrome. The FDP would have a graduated rate; 0%, 10, 20, 30, 40, and 50% at wage increments TBD upon an un-spun audit of the government books and accounts, post the next general election.

The first duty of all FDP cabinet and junior ministers will be to cut costs, but not at the cost of essentials, eg. the NHS, pensions, or education. An FDP cabinet would give the lead and set an example by abolishing the culture, media and sports ministry. These are not essential activities of government, requiring financial support, ie. taking taxpayer’s moneys and distributing them arbitrarily to esoteric devotees; commendable and uplifting as some individual sporting and cultural achievements may be.

It is acknowledged that much sporting and cultural activity is currently funded from the National Lottery, and this would continue under an FDP, if that is what the people playing lottery wish. The opportunity for the playing public to express their opinion as to what Good Causes should be supported would be accorded by having all the candidate good causes tabulated on the reverse of each lottery ticket, and the player invited to tick the box/es of the preferred good cause/s. This would be automatically recorded by the lottery ticket software machine as each entry was played/accepted. Camelot would be required to publish the results/trends of this continuing survey to justify the causes supported.

Cultural and sporting activities are subjects of an educational nature and accordingly in an FDP government they would be encouraged and sponsored via the education dept. and ministry. In this regard, no more school playing fields would be sold off, and all new schools would necessarily have to have a playing field, and where ever possible, access to a swimming pool. All other ministers would be required to review their depts. with the same critical eye, and to achieve savings. The DTI would be a prime target for serious curtailment. It is only after savings have been made that sustainable Tax cuts can be achieved.

From all the foregoing it should be self evident that all forms of tax, direct and indirect, green or otherwise, inflation and interest rates are all inextricably linked, and accordingly, it was not stupendously clever of the Guru to absolve himself from all responsibility for this very crucial factor of economic management.

Reducing tax in any one area creates nothing, if government costs remain constant. It does accumulate money in the restricted hands of those wealthy people not actually needing the cash injection. Neither does it generate such a thing as trickle down affect. If there is any spare cash in the economy it does not trickle down; why should it; there is no financial force to drive such a phenomenon. No, what actually happens is that it floats up into speculation (greed being the driving force) until the bubble bursts.

Greed is actually one of the strongest forces, and curses, driving and distorting any economy. This cannot be better illustrated than the parasitic antics of “short selling” speculators. All such activity whether in Commodities; or Currencies; or Shares would be illegal and punishable under a FDP government. The principle being you cannot sell (pass a Title) something that you do not own. Similarly, all Futures and Spot trading would have to be on the basis of immediate payment in full, ie. there would be no settlement period. It is this settlement period on both Short and Futures trading that fuels speculation to a frenzy. All to the detriment of the economy; the profit

being totally unearned and without any added value (inputs) from the speculators.

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11) Transport and the Environment

Although there is an obvious link between transport and the environment, this creates a great miss - conception that the environment must inevitably be improved by imposing green taxes as apposed to direct taxes. Nothing could be further from reality. All that is achieved is that transport and fuel costs go up; disproportionately bearing on the least wealthy:-

- a) they have little or no spare cash to pay extra fuel prices – their “Ford Fiesta” still needs the same amount of fuel; to get them to work
- b) they get little or no direct tax relief because they are not earning enough to pay tax
- c) they now need more social security benefits to survive.

A triple anti-social whammy.

In any event, the fiscal benefit of any such green tax manipulation is only temporary. The first and immediate affect is to push up inflation, the direct consequence of which is pressure on incomes pushing up wage inflation; collectively forcing up interest rates. So any perceived benefit is fiscally ephemeral, and hardly any less fuel is consumed long term; so there is only marginal environmental benefit.

Of course, transport taxes could be skewed to hit only the wealthy - punitive motor tax rates - but this is hardly politically sustainable. Furthermore, to the extent that “green taxes” may be effective, then habits and usage will be modified to reduce consumption and thereby reduce the tax revenue, making Green Taxes doubly defeating. And worse, as direct tax has been foresworn, a fiscal deficit has been created. How would this be obviated? Keep putting up green taxes again and again until the system cracks! No; substitute green taxes are a fiscal fallacy.

Fuel savings and environmental benefits will only accrue if there is/are perceived advantages/incentives, eg.

Reduce taxes on alternative fuels- LPG; Bio diesel; Electric/Hybrid vehicles.

Reduce Duties on transport savings, eg. A pub brewing its own beer should receive duty discounts: there being no transport pollution. Ditto local breweries, with only local distribution/customers.

No fuel duty on any canal transport; social or commercial. Open up all disused canals; install water wheel electric generators at all lock gates. Reinstate all old water mills and windmills – and build new; dig new water wells; collect rain water from building roofs. Our Victorian forebears knew how to take care of their needs. Of course, this is all “small beer” but we are all extolled to switch or our TV stand-by buttons to save the planet ! In this connection there is a very easy solution. Simply promulgate a regulation eg. under Health and Safety rules stating that all new Televisions (and other devices) must be fitted with Time Limiters on the stand-by period; say 15 minutes.

Power/Electricity: Furthermore, a monumental stupidity has been promulgated by the current government, ie. all analogue television transmission will cease in 2011, to be superseded by a digital system, and everybody will have to buy a new; expensive digital TV set or conversion box. Apart from the bare faced effrontery of such dictatorial arrogance , they deliberately avoid admitting that digital radio and TV sets consume up to 400% more power

(deletion) than analogue systems.

Huge savings in electricity consumption are however readily available just by a simple change in new Building Regulations of all new properties. The FDP would legislate to require all new buildings to be provisioned with micro- wind generators; solar panels; and rain water retention systems. It is recognised that currently such systems appear a little costly but with such an assured supply/production demand, competition would rapidly constrain prices. And, what price is right for the Planet? This would not only benefit new property owners but would enable UK industry to gear up for the inevitable existing house demand, plus export business. Furthermore the FDP would ensure that Ofgen had the power to force UK electricity supply companies to share equally with property owners the cost of installing meters necessary to register surplus electricity house-holders etc. could sell back into the national networks. Similarly, all street lighting should be time limited, and only become illuminated when movement is detected; a La the near ubiquitous security lights on both domestic and commercial properties.

Water: All existing (and new) canals to terminate/discharge into reservoirs for current consumption and or security reserves. In this regard, every water company to be conditionally duty bound to facilitate security reserves equal to 110 % or better than the actual demand experienced in 1976 or 2006 (which ever is the greater) before they are permitted to pay any profit dividends.

Why not! Water is freely supplied from the Heavens to sustain life, and we all have the free right to it. It is not in the ownership of speculative investors. And, free means at no cost to the domestic user, other than the cost to get it to the tap, ie. no imposed “raw material” cost. It is ours, it was given to us free.

Commercial companies utilising water as a raw material or for industrial processes, for which they charge added value, to be charged a market price, at a commercial profit, for their consumption.

Road Tax: There is at least one good case for edging up motor fuel costs, namely, shifting the present vehicle tax to fuel usage. The FDP would implement this. Advantages; all the tax dodgers then can't; more income; less admin; less police time; less court time. Firstly however, the Tax take needs to be analysed with respect to the use to which vehicle tax is put. The roads already belong to the people; they paid for their construction in the first place; they are “ours” so why are we being taxed to use our own property? May be it is for road maintenance or repairs! But, ones Council Tax demands state that the Building and Repairing Roads and Pavements is funded by the council tax. So, central government charging road tax is double jeopardy.

The FDP would reduce vehicle tax (ie. fuel price element) to cover only that expense central government actually expends on existing road maintenance.

The same principle would be adopted by the FDP to cover Third Party insurance. Similar advantages would accrue, plus vehicle owners/users direct insurance premiums would come down because third party insurance costs are already covered; and, the insurance companies will not be loading premiums (for all other classes of motor insurance) to create a fund to cover uninsured delinquent drivers.

Fuel Consumption: The quickest and easiest way to reduce motor fuel consumption, and consequently Co2 emissions, whilst at the same time relieving excessive congestion, is simply to spread the current weekly commercial/business activity over seven days rather than the present five days. Companies; schools; government depts. etc. would adopt any five day work week on the existing hours per week but elect to take their week-end on any two preferred days. Assuming a universal adoption, over time, this would (gradually) reduce the present five day traffic load by approximately 29 %. This would reduce congestion; speed up traffic flows; increase cost efficiencies; reduce fuel consumption and Co2 emissions – far fewer people/vehicles stuck in grid lock; fuming.

Evidence of these beneficial affects is revealed at every school holiday period when simply taking the mums/kids school run out of the morning rush hour dramatically reduces congestion and shortens journey times for everyone. Just imagine the relief by reducing the overall daily traffic load by two sevenths.

There would also be parallel social and business advantages. Non Christian orientated entities could choose to adopt, for themselves, a more socially acceptable work week pattern. Businesses having strong export/import trade with foreign concerns practicing other than Monday to Friday operations could dove-tail their activities. Everybody wins, and the environment wins.

An FDP led government would lead the way here, by adopting a parliamentary working week of say Tuesday to Saturday: and, on the basis of an eight hour day say 9am to 6pm – unless an emergency debate is declared. Ministerial depts. (not Ministers) would each be required to elect which five days of the week would be their core working week; with flexibility for individuals to nominate a different five day week pattern thereby ensuring at least a skeleton seven day staff coverage over all depts.

Fuel Pricing: As for world fuel prices, don't be under any delusion or fooled by the Guru, he does not want lower fuel prices, he is getting huge tax wind-falls from these exorbitant prices. This is paying him back for his huge excessive public borrowing; and public borrowing is nothing other than Tax Delayed, so high fuel prices are a "God send" to him because he can hide behind "high world oil prices" but reap the tax rewards, all at the poor consumer's cost. That's social irresponsibility.

But, why should Britain be subject to the vicissitudes of world oil prices? Britain has its own off shore oil and gas fields, (as do several other countries) the production costs of which do not escalate because the speculative world oil price rises: they are fixed current costs. Also, the oil in the ground is there in the geological structure provided free; by nature. The cost of natural free oil does not go up because of unnatural greedy speculators; it is still free in the ground. So, whose oil is it, and who should benefit from its exploitation? Well, it is in British territorial limits so it is clear Britain has the legal claim on it; and it should be exploited for the benefit of the British people: Not the British Government who are only fiduciary agents of the people.

True, the government has granted licences to oil companies to prospect for the oil and to exploit it on commercial terms to compensate them for their commercial risk: all right and proper. But, what are the proper equitable terms for the exploitation of the People's oil. There are no moral grounds for oil companies to charge the British people unearned speculative profits for their own oil.

The right and proper price for British people's oil destined for British consumption should be statutorily fixed at current production cost plus an agreed commercial (risk) profit; agreed with the people's agent. Customarily under UK government contracts profits are say 7.5% taking the MOD as a typical example. Being generous, and offering the oil companies say 10% risk profit, a barrel of oil would cost something in the order of \$35 and not the horrendous speculator's price of \$140; as of July 2008.

It is accepted that drilling platforms must run at economically sound production rates; even if collectively exceeding the total UK demand. All such domestic surpluses and any additional strategic production would of course be released onto the world market attracting the prevailing speculative price. This excess income should be shared 50/50; oil company and UK government, so the Guru would get his wind-fall without taxing the poor British people, who he is continuing to make poorer day by day. And, the oil companies would still get their vast profits over and above their production costs.

Of course, all of the above could be more easily implemented if the UK had the controlling interest in the north sea production facilities; which we used to have but the UK government, in its wisdom, sold off the UK's financial interests in north sea production. True they kept a "golden share" but this has proved to be worthless – in the hands of the present government – because they have no idea how to exercise their authority pursuant to this golden share.

This episode tells us two things:-

1) The government should stop trying to run everything in the economy: they don't have the knowledge or ability. The majority of the government and politicians are intellectual pigmies; the vast majority of whom show no signs of any managerial experience or ability. And, even if they have (the few) they continue to, lemming like, bow to the pigmy policies of the Guru. They all cheered like mad when the Guru implemented his ten pence Tax fiasco; one saw T. Blair (on TV) pat him on the back when he finished that disastrous budget. What merit T. Blair now; having let this economic lunatic run riot through the economy, squandering money in all directions on excessive public spending without income to support it other than insidious stealth tax and increased borrowing. Of course, he had to spend some money on the war that T. Blair conned everybody into; including the House of Commons. But, neither of them seemed to have considered how this was to be paid for. But, did they ever speak to each other?

Certainly there was no room for the Guru on Blair's Cabinet Couch. In this connection never again must Ministers "employ" ex-civil servants as special advisers while still on civil service payrolls. If a Party Politician wants/needs a special political adviser (can't they think for themselves) then such person must be paid for by that party, not out of government funds: that's the citizen's money, not to be raided at will to subsidise a delinquent minister who can't himself do the job he claimed he could do when he/she stood for parliament.

and 2) This fiasco, selling off the oil fields, explicitly demonstrates what a moronic policy it was/is ever to sell off National assets: what ever the price, and they gave them away at a knock down price. National assets are not the Government's property; they are ours: the Peoples property.

And, where has all the money gone? Has it been reinvested in other equivalent capital assets, or has it (like so much other wealth) been squandered on more revenue spending. This is the corollary of the Guru's golden rule, "never borrow for revenue spending; only for capital investment." Therefore it can never be justified to dispose of capital assets to pay revenue debts, otherwise you are "disposing of the family's (country's) silver- to quote (paraphrasing Edward Heath) never to be replaced."

Further, there are no logical reasons to price UK produced oil in US Dollars. The oil companies are operating in Britain, paying British workers in pounds, buying drilling rigs; equipment and services from UK companies in £s: the UK motorist pays £s at the pump. So, conduct the whole UK operation in £s, and the oil companies would not then have to bear the exchange rate risk.

Additionally, price and sell any UK exported oil or Gas in £s; the consequential affects being to strengthen the £; reduce the pressure on interest rates, and strengthen the economy generally. How ? See the below tabulation.

	High £	
Export Price High Volume Low		Import Prices Low
	Low £	
Export Price Low Volume High		Import Prices High

With the £ High - Then Import Prices down - Good Thing

Export prices high
and Volumes down - Bad Thing

With the £ Low - Import Prices High - Very bad thing: witness Food & Fuel prices (AD 2008)

Export prices low
and volumes up - Goodish thing, ie. Volumes are up but margins are low
and therefore less profitable for UK industry.

On the face of it the above appears to lead to an irreconcilable conclusion; which is the lesser of two evils ? For short sighted bankers and politicians with no vision perhaps so. But for un-blinkered thinkers and the FDP the solution is clear.

On balance, if the bad affects of high export prices could be negated under a high £ scenario we would have a win; win situation. This is achieved by reducing the corporation tax on all UK export trade as a proportion of the whole of a company's business activity; eg. if a company's business was 50/50 domestic/export, and the general corp. tax rate was 30%, then half of the company's trade/income would be charged at a reduced corp. tax of only 15%, thereby enabling the company to bid/trade competitively.

Junk Mail: All junk (unsolicited) mail, whether posted or direct delivery (political manifestos or not for profit charity Flyers excluded) to be delivered with a pre paid return envelope so the recipient could return it to the sender; and not have to dump it; ultimately into land-fill which we are all constantly told is environmentally unfriendly. This proposition is soundly based on the principle that the polluter must pay, and it has two further advantages. Firstly, the original sender gets much of their stuff back for re-use – less overall cost to them, and secondly, the Post Office gets enhanced revenues for all those returned items.

12) Education

A) Generally: As with the NHS all branches and levels of education suffer from excessive bureaucratic interference. How is it that so many tests are demanded yet we see so few beneficial results? Spectacular failures are evident, eg. the mandatory Literacy and Numeracy hours, yet more and more kids are leaving school functionally illiterate and/or innumerate.

The teaching profession is frustrated and inhibited by far too much government prescription and obsession with targets. Teachers know what they should be teaching and what they should be striving for which does include the best exam results they can achieve with the cohort in their charge.

The FDP would abandon all but the minimum of external tests and certainly all targets and league tables. A schools inspectorate would be maintained principally to provide a supporting role for the teaching profession, and who could be called upon by head teachers to review and give advice in difficult circumstances.

The FDP acknowledges that an agreed core curriculum is essential but teachers/schools would be required to teach to such a curriculum having regard to the importance of the Five R,s; Reading; Writing; Arithmetic; Right and Wrong.

The FDP recognises that disciplinary control has been foresworn as “politically incorrect” leading to a lack of discipline by some pupils, and to total disruption by a minority. The FDP would support a firmer expulsion policy backed up by the reinstatement of Reform Schools/correction institutions.

Finally, criminal sanctions would be imposed on any parent abusing/assaulting a teacher.

B) Languages: Primary school core curricula to encompass the study of at least one European language plus at least one non European language (including Latin) but preferably a non Roman alphabet, eg. Cyrillic; Arabic; Indo/Chinese etc. etc.

Persons that speak only one language, eg. English, are locked into a linguist and cultural cage. This is patently evident from the huge swathe of British people that cannot comprehend a multi cultural society or tolerate ethnic minorities. These problems would be greatly alleviated if primary school children were brought up in an atmosphere/play ground of polyglot kids. They all love speaking “back slang” or whatever is the current vogue, and would easily take to a foreign tongue, especially if their friends were foreign, and naturally spoke a different mother tongue. They would all learn enthusiastically from each other. Also, if someone has knowledge of a foreign language they also gain an insight into that culture, and thereby obviating any adverse prejudices.

The FDP predicts there would be no lack of “teachers” in this area. It is axiomatic that if there be an increasing number of ethnic minority pupils there must be a commensurate number of parents speaking their home tongue. A significant number of these will be sufficiently capable (professionals, Doctors; Accountants; Lawyers; etc.) to be seconded into schools (part time) to teach their mother tongue, under the supervision of a school teacher if they are not themselves qualified teachers/linguists. Further, there is a little known/appreciated “spin off” from learning a foreign language, namely, by doing so the pupil gains a better understanding of the structure, and a broader vocabulary of English; so there is a consequential benefit.

C) Higher Education: Higher education not being universal cannot expect to be treated universally; its unique status must be acknowledged by educationalists and students. The state is in fact bestowing higher education students with a life long economic advantage, some element of which should accrue to the state as recompense for its investment. This must be accepted by students but the state must not put a burden on them during their student endeavours. Accordingly, all higher education course fees would be abolished by the FDP but an income tax premium of say 0.5 % (by tax code adjustment) would be levied on ex-student incomes; operative only at incomes of say 10 % plus above the average national salary: excluding executive bonuses.

This concept would be retroactive so all those many students having already graduated several/many years ago but still with outstanding debts would have them set aside in favour of an amended Tax Code.

13) Affordable Housing

The big cost driver in any housing development is the price of the land, and this cost, whether priced as existing residential land or land granted a change of use to residential, when added to the cost of the structural building cost, pushes the price of even the smallest and cheapest (in construction terms) house, way above any price that could be sensibly termed affordable. Accepting that there is no definition of “affordable”, the root cause of the problem to be addressed is therefore, the residual value attributable to the land.

There is in fact, a considerable acreage of potential residential land available throughout Britain, much of it being in the hands of Local Authorities or government ministries eg. the Ministry of Defence or the Dept. of Health etc, in addition to all those many “Brown Field Sites.” Whenever such a site is granted a change of use to residential there is an instant hike in the price of that land to which nobody has contributed any added value. In reality, this price hike constitutes a “wind fall” profit. In such circumstance the Local Authority or Ministry would do well to consider the concept of "Wind-fall profit taxes" invoked by the present Chancellor of the Exchequer (Gordon Brown) against the Banks and Oil companies when they benefited from un-earned Windfall profits. Also, it is not unusual for LA's to agree "planning gains" with developers when conceding such a change of use, and in such circumstance the FDP propose that the L A or Ministry should receive that planning gain by means of a grant of a financial interest in that land granted a change of use, from the developers acquiring such land for residential development.

Recognising that there is no definition of affordable housing the FDP propose that this should be interpreted and priced as the average working wage; say £22,000 x 3.5 or approx £77,000, (+or-) for a one/two bedroom property which, on the face of it, might look a little lowish for a freehold, taking into account assumed present residential land prices. But, in the circumstance postulated, we are not considering residential land but rather existing use land of relatively much lower value. The land would then be held in trust jointly by the LA and the developers for the benefit of buyers of the properties which would be sold as "Trust-hold"; the purchaser buying only the property structure but with an option to buy the Free-hold at some time in the future, a la the Lease Hold Reform Act or to buy the free-hold outright. In either case, the LA and the developer would then each share the elevated planning gain land value element of the F/H sale.

Under such a development scheme everybody wins, accepting that the unit density would be higher than a 100% executive house-style development but the construction costs would be lower. The important thing is to get it right; the right development, in the right place, at the right time; at the right (affordable) price; hence the FDP proposition.

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14) Mortgage Protection

Traditionally Building Societies used to be Mutual Societies for the benefit of their members, and they used to behave responsibly; assessing borrower's ability to afford their commitments, and only lending say maximum 90% purchase price, evaluated on 3/3.5 times annual salary, having regard to borrowers other financial commitments. This worked well for about 100 years until everybody in the lending business got greedy, and the building societies turned themselves into banks. Now the governing criteria is to satisfy the shareholders, (bugger the borrowers) and lend unsustainable 100% plus mortgages at 5 times salaries that just fuel the fires of house price inflation, the consequences of which are catastrophic.

A (1 %) slow down (reduction) in house prices; driven by say a rise in bank rate, immediately puts 100 % borrowers into negative equity. Such bank rate rises (and other financial forces) slow down the economy – as intended – putting many borrowers at risk of redundancy and, as a direct consequence, unable to meet the high mortgage costs the Banks have induced them to undertake. The results; forced repossessions and eviction from the family home. Why? The borrower is not the guilty party; but rather the victim of greed of an untrammelled rapacious financial system. It is the lenders who should bear the risk of negative equity. They take the risk of lending against the asset value of property, at their valuation, and they maintain the strongest legal interest/ownership in the property: they keep possession of the Deeds to the property and claim the right to take possession and force a sale. Furthermore, the borrower does not cause the housing slump; the greedy mortgagees do: witness the 2008 sub-prime excesses. So it is the lenders that should bear the pain they have themselves created.

The FDP would curb this uncivilised behaviour by establishing an Office of Mortgage Lending–Offlend- that would set regulatory Guide Lines governing mortgage lending criteria, and to whom lenders would be required to appeal to gain approval for repossession. The need for such an Office is demonstrably obvious. The banks are the hugely strong partner in an unequal relationship with the borrower, who has no financial strength or protection to weather the financial storms visited upon him/her by the financial system/banks. Whereas the lenders hold all the cards: they set the rules; they agree to lend – virtually forcing buyers to over commit, with little regard to future prospects of the borrower or the prospective economic environment. They have all the Tools (and experience) of economic forecasting. They can predict the likely numbers of delinquent borrowers in any economic scenario, yet they carry on lending with complete disregard for the inevitable casualties.

Banks/Lenders should be forced to take full responsibility for their mortgage lending policy and for the borrowing levels they induce “customers” to undertake. Borrowers clearly undertake the risk of borrowing which they commit to repay under their declared financial circumstances and prospects (accepted by the Bank/lender). In like manner, banks should be required to take the risk of lending, and if the economic climate of lending changes (of which they are the better judge) they should bear that risk. If they put up their interest rate, they should expect to bear some consequence: not the poor borrower who they have already (knowingly) burdened to the limit. In such circumstance, the borrower should be given the option either to pay an increased premium, if affordable or to extend the mortgage term at the existing premium. Such a scheme is not in any way outrageous, the Banks do it all the time with their big industrial or commercial borrowers. They simply call it refinancing.

The Offlend would protect any borrower from repossession unless and until the Lender could demonstrate there was wilful denial of the borrower to honour the original mortgage or any reasonable offer from the lender of refinancing the loan, taking into account any changed circumstances of the borrower.

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15) The Middle East – Tensions & Conflicts

b) Firstly, the present turmoil of the Middle East stems, to a great extent, from unresolved territorial claims. It is an historical fact that many nation states and their territorial boundaries have expanded and contracted over time. Some states expand by an accretion/conquest of separate autonomous geographical areas, whilst others contract upon dissolution.

Britain is a federation of several separate countries, which may not sustain itself for ever: consider the Scot's National aspirations. The Roman empire expanded, not always by conquest; many provinces positively embraced Roman authority for its stability, protection & civilisation. Britain was under Roman rule for four hundred years but history reveals of sociological changes, and the Italians no longer insist on occupying Britain. The Normans conquered much of Britain, and occupied England for two hundred years, implanting Norman French and much French culture but this could not be sustained for ever, and the French no longer insist on occupying the UK.

By the end of 1945 the Allies had occupied the whole of the Axis power's home and foreign country conquests but the western Allies (excluding Russia) made no attempt to subsume such territories into their Nation States. On the contrary, extraordinary efforts and sacrifices were made to rebuild and reinstate the defeated countries into the society of independent Nation States; making no claims on enemy territory or claiming rights to occupy in perpetuity. Hence the strength of independent Japan and Germany today.

At the end of the 6 day war (1967) Israel occupied the Sinai; the West Bank; & the Golan Heights, much of which is still occupied today, despite the United Nations resolution 242 that demanded that Israel must vacate/return "occupied lands." The expression, occupied lands, was never defined, and it therefore leaves the present protagonists to interpret this expression to mean whatever they want it to mean, ie. does it mean "some" occupied lands or does it mean "All" occupied lands. The United Nations never sought to clarify this calamitous linguistic blunder.

Whatever the UN thought they meant at the time, the FDP takes the view that the precedent of the second world war should prevail, ie. vacate all occupied territories and reinstate the borders prior to the 6 day war. If not, the present Middle East conflict could quite easily escalate into a Third World War, fought on different terms to the set piece world war II conflicts.

An FDP government would seek support for the above proposition by demanding that the UN establish what each and every member voting for resolution 242 understood what it was they were voting for, ie a voting re-count based on historical records, and an appropriate Amendment entered, clarifying the interpretation and intention of resolution 242 At That Time.

b) Secondly, the current crass policy of not engaging with persons or regimes with whom one disagrees, and thereby raising hostages to fortune or even creating enemies unnecessarily must stop. The present case in point being Iran, and Britain's blind adherence to the infantile president Bush attitude and mantra; "axis of evil."

Bush pushed the world into “the war on terrorism” because he had convinced himself, on no evidence that Iraq had/was developing “weapons of mass destruction”. He is now playing the same game with Iran, again against no evidence.

Actually, it’s probably very likely that Bush had an undisclosed agenda to go to war against Iraq even before he was ever elected. His dad is on record as saying he made a big mistake in not advancing all the way to Baghdad in the first gulf (Kuwaiti) war. He must have expressed that sentiment more openly and forcefully in private to his family; including G.W.Bush junior. One can imagine/speculate on junior’s response: “no matter dad, when I’m president, I’ll finish the job for you.”

Turning back to Iran, if Bush had responded sensibly to Iran when they offered to talk/co-operate with the US (& others) when they embarked on their nuclear energy programme, we (the collective) would not now be fruitlessly chasing nuclear bomb shadows that don’t exist; a la Iraq. And, Iran would not now be fuelling the fires of “insurgency” and killing “coalition” forces. But, the present Bush policy is more likely to push Iran down the confrontation track rather than constrain them.

Not only is this a disastrously dangerous policy, it is also commercially insane. The sensible thing to have done would have been to co-operate with Iran’s nuclear programme. By this means we, (the US) would have been able to monitor their programme, and thereby be in a better position to satisfy ourselves they were not developing weapons. And, make a great deal of money into the bargain selling them technology. Further, neither the Iraqis nor the Iranians are the dumbos; Mesopotamia was the cradle of civilisation and the birth place of scientific thought, and today advanced scientific disciplines survive; so there is a distinct possibility that we (the west) would benefit directly from their scientific contribution. They may even solve for us (all) the perennial problem of disposal of nuclear waste.

An FDP government would abandon the disastrous Bush (don’t blame all Americans) policies.

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