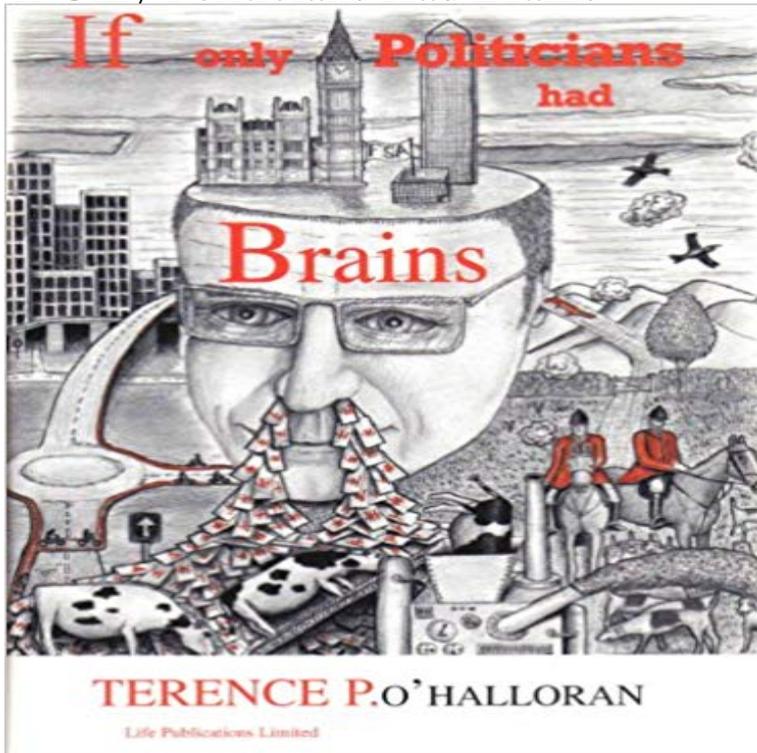


If Only Politicians Had Brains



Few of us would start from here if we had the choice. The starting point for any project is seldom popular but it is where you are and you have no choice. That is how it was in 1971; having just joined the Financial Services industry from a career in engineering it seemed that I could know little, compared to others. Organisations like the Consumers' Association particularly and, of course, Government Departments responsible for far-reaching legislation surely had access to the educational qualifications and experience to draw upon that made their pronouncements correct? Yet something seemed strangely uncomfortable with what I was reading and what I knew from my studies and my then two years experience. By 1974 I had written my first book with a view to informing the uninformed about a specific topic, Life Assurance. Those who had a public stage were misdirecting the cast. Life is a theatre; and most people perform to their script each day, either by habit or in line with government some defined discipline, like going to school or work. So it is that I have used the theatre or rather televised theatre by way of an analogy to take you through technical issues in a light-hearted and hopefully instructive way. We are what we experience and our opinions and, therefore, our thoughts and our deeds come from that very essence of our lives models. Whether the life model centres on Dan Dare or the Goons or Jonathan Creek; love them or hate them, they create an impression. It is perhaps difficult to be overly objective in a society where mainstream public television is unfit for children to watch after nine o'clock. Our basic language has been reduced to the f-word and sexually explicit innuendo. The media dictates its producers' norms?, whilst pressurising officialdom to react to sensationalism. In short propagandist manipulation of the system is the order of

the day. Politicians no longer write their own speeches and do not, therefore, open their own hearts and minds for examination to those who are seeking representation at the highest level. Representation carries a responsibility with it, but is that responsibility upheld? What of those who wish to sell their own books, magazines and association memberships as they masquerade as charities and public service organisations, which clearly they have long ceased to be? The Treasury, the Department of Trade, the Consumers' Association, Financial Services Authority and many others have effectively been mystery shoppers. By placing myself in a position where I would be taken through the processes and having experienced them, I can now speak upon them first-hand. Authority and facts are now set to counter regulation and hypothesis. It appears to be extremely easy, as you will find, to confuse one with the other. This, I am convinced, would have been the foreword to the book had you written it. It is probably worth reading the book just to see how much of your opinion is reflected in mine. Experience tells me that the majority of people are dissatisfied with Government at all levels. They are also dissatisfied with those who drain the finite resources of public expenditure to provide themselves with a comfortable retirement and a position where they have absolutely no responsibility for their actions during their working lifetime. If accountability and responsibility are to be the lot of the private sector, then surely it is only right and proper that accountability and responsibility have to be exercised in the public service? They are not: and that has to change. *If Only Politicians Had Brains* is not a book of theory. It is a book of facts borne out of experience and research. It is far from dull and dreary.

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