# HOUSE OF KEYS GENERAL ELECTION

# **DOUGLAS EAST**

**22 SEPTEMBER 2016** 



INDEPENDENT GREEN

SUSTAINABILITY • DEMOCRACY SOCIAL JUSTICE

#### Dear Voter

As you may know, I am standing for the constituency of Douglas East in the forthcoming General Election, to be held on Thursday 22nd September 2016.

It's my intention to work for the people of the Isle of Man, its environment and its economy - and to represent the interests of the residents and businesses of Douglas East. This means:

- Prioritising peoples' wellbeing the health, happiness, security and opportunity to flourish of all people, from all walks of life. This goes beyond more limited measures of 'success' such as GDP growth.
- Protecting and improving our environment. A healthy environment supports our economy, our society and our health and happiness. It provides 'ecosystem services' that often go un-noticed – clean air and water, good food, and tourism and leisure facilities.
- Meaningful, sustainable business opportunities, with the opportunity to enhance skills, become an exemplar of emerging or sustainable technologies, and improve our finances and resource security (energy, food and the like).

The financial challenges that face our Island are huge. We have some very difficult times ahead, due both to a legacy of mismanagement in the past, and to ongoing changes in the global economy. We'll need people in Government with the ability and courage to air these problems, to frankly and openly discuss realistic solutions, and to put these solutions into action

We have some tremendous opportunities, but also some big challenges ahead. There is an urgent need to tackle problems which have been allowed to arise under previous administrations. Not least, there is widening income inequality, a disastrous record on financial management and procurement, a continuing lack of transparency in Government dealings, shockingly poor culture in some departments and little public trust in the democratic process.

It's essential the brunt of these problems doesn't fall on those least able to afford it – the vulnerable and, increasingly, the "squeezed middle". We must plan to secure a sound future, for all, in a fair and compassionate way.

## **DOUGLAS EAST**

I have a huge affection for Douglas East, and have long been involved with the constituency. I do a significant amount of my work and/or volunteering experience here, and my daughters and I spend much leisure and social time in the area.

It's an extremely diverse area, with some beautiful and well-maintained areas, and resources which serve residents and visitors well. However it also includes a number of less well-maintained areas – including some pavements and roadways in truly apalling condition, and buildings in desperate need of attention. I intend to support the ongoing work of Douglas Council in smartening up these unlovely, and unloved, places – not just to bring visitors and support the local economy (although this is critical) – but also to show respect for the people living here; people who deserve safe and pleasant surroundings.

The Promenade in particular needs attention, both for safety and because it's part of the 'gateway to the Island'. Plans need to be finalised promptly, and budget confirmed, so that work can get underway. However, a key part of this project should be the sufficiency of our sea walls. Increasing severe weather incidents and the potential for damage to households and businesses when the sea over-tops mean that this won't be an easy or cheap matter to address, but it can't be ignored.

Issues that Douglas East residents have raised with me already include the difficulty of finding parking, the state of roads and paths, and – increasingly – a wish to see more visible policing, especially in late evenings. It seems people simply don't feel as safe as they used to, and I'm keen to ensure that our police force doesn't suffer cuts to front-line staffing that will prevent their officers from doing their job.

Residents have also spoken about their affection for the green open spaces we enjoy in the area – and their concerns that these should not be used for development. I'm in full agreement with this; access to nature and open spaces is essential to our, and our children's, health and wellbeing. I'm in support of calls for specific designations to protect such areas for future generations.

I've already spoken with a good number of people in the area of Douglas East, and look forward to meeting many more of you. If I have missed you, or you've been busy when I called, and you'd like me to visit again, please don't hesitate to contact me on **482077**. I'm anxious to hear your own thoughts on the area's needs.

#### **SUSTAINABILITY**

**Climate change** is already with us. Severe weather events and flooding exact high costs from people and businesses, as we have seen in the past few years - and Government must act to protect them. Costed, prioritised and realistic action plans needs putting into effect urgently.

To play our part as a responsible nation, we must also keep Tynwald's commitment to cut to our carbon footprint. Incentives for **energy-efficient building stock**, and support to retrofit insulation, are essential to this process. Just as importantly, they will help cut the rising energy poverty reported on the Island.

The Electricity Act needs amending to make **renewable community heat and power networks** possible, and achieve more energy democracy. Poor planning has saddled us with an overcapacity fossil-fuelled plant, the financial legacy of which will remain for years to come. This mustn't deter us from using our abundant natural energy resources to gain energy and price security for local households and businesses. In addition, we need support for microgeneration through feed-in tarrifs and the planning regime, and as suggested by the NFU, an Agri-Renewables strategy to address climate change and help farmers diversify.

**Cleantech/renewables industries** are creating valuable opportunities the world over; we fall behind at our peril. In particular, new battery technology has cut the intermittency problems that once dogged renewable industries; we're an ideal location to trial and implement these.

**Clean air and water** are essential for health and economy. The release of raw sewage and other waste into marine and fresh water is unacceptable. Government must adopt the 2006 water standards, monitoring and publishing air and water quality regularly. Government departments must accept their legal duties of care, in environmental as well as other areas.

The production of **sustainable local food** provides opportunities both for exporting premium products, and in making affordable fresh produce available for locals. In particular, initiatives to protect the sustainability of our marine wildlife and fishing stocks are essential.

**Our biodiversity and landscape** is more than a luxury: it supports our economy, clean air and water, food, health and mental wellbeing and can help store carbon and cut flood risk. New financing methods can ensure that landscapes 'pay their way'. Planning and other policies need to prioritise a healthy environment; and we must also ensure the "polluter pays", so that if natural resources are unneccessarily damaged, reparation is made.

It's a great disappointment that we are almost alone in the British Isles in having no **plastic bag tax** – especially given the success this has been in England. This should be introduced immediately, with funds raised from the levy being used to fund sustainable initiatives. I am also keen to see steps taken to cut supermarket food waste and support initiatives to prevent edible food going to landfill.

# **DEMOCRACY AND PEOPLE**

Government exists to **serve people**, with their wellbeing in mind. It must be held accountable for the promises it makes, and it must operate transparently. We have hard work to do in restoring public confidence in it, and in encouraging people to re-engage with Manx democracy. My priorities are:

- Social justice, including a review of social policy legislation something that affects every family. In addition, morale and culture in many Government departments is shockingly poor, serves the public badly, and needs urgent change.
- The prioritisation of the wider wellbeing of people in the Island, as opposed to somewhat limited measures of 'success' such as GDP growth.
- We need new ways of engaging with the public, and seeking genuine consultation with them. Digital technology will help to reach a broader audience, but must not be relied upon to such an extent that it excludes those who can't or don't want to use it.
- I'm proud to have been a founder member of the Manx Credit Union Working Group.
   Credit unions help people access financial services and learn financial capability. The MCU should be given every support.
- Where people need ongoing welfare assistance, they should receive positive support
  to regain such self-reliance as they can reasonably manage. This should be done in
  conjunction with NGOs experienced in dealing with issues such as homelessness, illhealth, depression and skills gaps.

In terms of **Government reforms**, the Lisvane report must be fully debated, not 'kicked into the long grass'. **LegCo members** should be democratically elected, and its powers amended so that it cannot wield unreasonable powers or block reform.

The Chief Minister should be elected by MHKs, and anyone standing in an election who intends to put him or herself forward should declare this in their Manifesto.

The Public Accounts Committee is ineffective and, when investigating certain bodies, inquorate due to conflicts of interests: this is inexcusable.

Procurement for consultants and other services is also in need of urgent reform. It is not acceptable in this century for Government to hide behind 'confidentiality provisions' when questioned about value for taxpayers' money – if firms wish to contract with a government they must accept terms that provide transparency.

Email: catturner@manx.net

## **SOCIAL JUSTICE**

It should have come as no surprise to anyone that Manx households feel worse off now than for many years. Whilst GDP continues to grow, most families are failing to feel the benefits, as **income inequality** also grows. We need to address the fact that our economy is serving a favoured few well, but that the vast majority are not sharing in this progress.

In particular there needs to be an end to the **stealth taxes** and other new charges – from both Government and from monopoly service providers – which hit the poorest hardest. In order to achieve a just and fair society, I will be calling for a thorough review of the integration of our tax and benefits regimes and of the means-testing of access to various services. This will enable us to ensure that scarce rescources are directed where they can do most good – and also that those who can contribute to society do so, at a reasonable level.

It's disappointing that the Island has no formal definition of fuel poverty – we need to be able to measure this so that we can see whether we are successfully tackling it. I believe we should have formal definitions of both food and fuel poverty, and be taking action to combat these rising problems.

Steps to tackle **financial** exclusion are essential to help people access the savings and loan facilities they need. The Manx Credit Union should be supported to enable this, and to help teach individuals the financial capabilities they need today.

We also need to help more people become **digitally enabled**, both in terms of access to Government services and consultations, and for the wider benefits this can bring in terms of helping people stay connected and informed.

Every area should have a **community centre** where people can gather to socialise without needing to be able to afford 'luxury' beverage and snack prices. Isolation and Ioneliness, particularly (but not only) among the elderly, are a rising cause of depression and ill-health. Where possible these centres should include access to a garden where people can learn together to grow, harvest and enjoy fresh fruit, vegetables and herbs – whilst at the same time gaining skills, good health and a wide range of friendships. Not only do centres of this nature benefit the people who use them – they also help to reduce strain on our health and other services.

## **ECONOMY**

Post-BREXIT vote, the Island's political leaders will need to fully engage with negotiations on trade and other matters that will affect our economy (for example, agricultural standards; data protection; consumer and worker rights). It's essential we have in place people who can understand the issues, and negotiate robustly and proactively on behalf of our people.

Our economy continues to be over-dependent on a few sectors, including tax services. Diversification into e-gaming and other digital industries helps somewhat, but these industries can quickly leave if conditions change. We must build businesses with stickability, by:

- Encouraging inward investment, making the grant process easier.
- Supporting local entrepreneurs through DED's Small Business Startup Scheme, and Local Entrepreneur Forums to encourage sustainable local businesses.
- Driving export initiatives for premium quality Manx foodstuffs. I support the NFU's calls for a Manx Provenance label and marketing initiative.
- Exploring clean-tech and appropriate-technology trials and initiatives, in energy and heat generation and storage together with the associated legal, structuring and insurance services that flow from these businesses.
- Further promoting the Manx BioMedical sector, which has the potential to create significant
  jobs and business opportunities whilst delivering solutions which may transform peoples'
  length and quality of life.
- In the finance sector, adapting the transferable skills of our well-educated workforce to develop products and services for the rapidly growing sustainable finance industry
- We also need to make it easier for small organisations to open bank accounts, whilst of course remaining compliant with necessary AML/POTF requirements.
- I am a great believer in 'enlightened localism' benefitting from strong international links
  where useful, but prioritising support for local providers and suppliers. This builds strong
  businesses, jobs and communities and keeps a higher proportion of profits circulating in
  the local economy.
- The establishment of the Manx Credit Union will benefit small businesses, NGOs and households alike, helping get savings 'out from under the bed' and supporting financial inclusion.
- Eco-Tourism is a rapidly growing area, and the Island has much to offer. I wholeheartedly support the Manx Wildlife Trust's call for further work in this area, including by way of a Nature Network to showcase our landscape.

#### **EDUCATION**

We're fortunate in many ways with our standard of education – especially, at Primary level, where we have considerably more flexibility than we'd have in the UK. This helps give our young people the best start in life, and skills to cope with a changing world.

In secondary schools there is somewhat less flexibility – but where it exists, it gives us a great opportunity to include the learning of sound values, the ability to question and reflect, and the skills to cope with change or emotionally difficult times.

Those children for whom university is right must have the opportunity to go – and not end up saddled with debt. Thus I support means-tested full grants for those demonstrating ability, especially in subject areas which will benefit the needs of the Island's workforce.

Where university's not appropriate, we should continue to develop apprenticeships in a wide range of trades. For less technical school leavers, I would welcome the return of a YTS-style scheme to develop experience, confidence, and a work ethic at minimal cost to the employer.

Given the high levels of employment on the Island at present, education and business must keep communicating, to give students the opportunity to learn about local industries and help them determine their career paths.

I am in full agreement with the Wildlife Trust's vew that biodiversity, environment and wildlife should be a part of the school curriculum and should incorporate time outside the classroom. We should build on the EcoSchools and Forest School initatives to enable our children to experience the benefits and importance of nature, and to understand our place in it.

We must improve children's longterm health, by reviewing school meals for nutritional value, local sourcing, and what they teach about healthy eating. Schools can also play a vital role in helping to prepare young people for the wider, non-academic world by teaching sound values, coping skills and emotional resilience.

# **INFRASTRUCTURE**

#### Recycling and waste

- Recycling makes sense both financially and ethically. Central Government must not disincentives local authority schemes, so as to cover the poorly-negotiated costs of the Energy-from-Waste plant.
- We should earn money by importing Refuse-Derived Fuel for the EfW plant, rather than derail recycling to feed the incinerator.

#### **Transport**

- Incentives must be provided for investment in electric vehicles, including public transport and public sector vehicles. Investment is also needed in many more charging points, including rapid chargers.
- A switch to these cleaner vehicles will create demand for elecricity, which may to an
  extent offset falls in demand from other efficiency measures and help manage MUA debt
  repayments.
- There is considerable public support for more cycle and walking routes, and these and carshare initiatives should be supported and incentivised both from a carbon perspective and to reduce the weight of traffic on our roads, making them safer, more people-friendly and more freely flowing.
- Terms with the IoM Steam Packet should be robustly negotiated to ensure that the public
  are not held, hostage' by a near-monopoly service, and to ensure reliable, regular and
  affordable travel.
- The Island's transport arrangements, and location of its hubs, should be reviewed to ensure that public transport times integrate sensibly with air and sea services.
- I support the introduction of financial penalties where airline operators do not maintain good standards of timeliness.

#### Utilities

By virtue of the MUA and Manx Gas's virtual monopolies, Manx households and businesses pay some of the highest per unit prices for gas, electricity and other services in the UK. These charges tend to fall disproportionately on smaller users – rather than having progressive charges, where heavy users pay more per unit. This should be reviewed so as to protect the vulnerable and incentivise lower usage. Further, the public appears to have lost confidence in the Office of Fair Trading over its appetite and ability to defend their interests with regard to Manx Gas. We need a robust and empowered OFT, and contracts that favour the public interest.

## **HEALTH AND SOCIAL CARE**

The Island's Department of Health and Social Care provides a diverse range of services, some of them in conjunction with NGOs – and some of them very well.

In other areas the story is not so good. A real shortage of hospital beds is creating stresses on staff and patients alike, and the West Midlands Review of 2014 pointed to deeper problems with **morale and culture within our NHS**. I would strongly support a system of independent review and regulation of our health care systems to ensure better governance, adequacy of resources and an improved culture.

In the **Department of Social Care**, the report of the Social Affairs Policy Review Committee is due to go before October's Tynwald and contains some valuable recommendations to make processes fairer, more constructive and more transparent for families. A review of both processes and culture is overdue, and would go a long way in restoring trust in the eyes of the public – as would the appointment of independent statutory oversight of the Children and Families division by OFSTED.

The more **early interventions** we can provide in terms of both mental and physical health, the less will be the strain on our critical care facilities in later years – and the healthier and happier will be our population. To this end, access to affordable heat, fresh food, exercise and company are cost-effective ways to help maintain peoples' wellbeing.

I am in favour of reviewing **end-of-life provision** in the Island, including the ability for people to choose whether they wish to spend their final days in their own home.

I would also support updating the Island's **abortion laws** in line with that of the UK, so that women are not forced to undertake stressful and expensive journeys, with the associated health risks, at what may already be a difficult time.

#### **TAXATION AND FINANCES**

It's no secret that the Island's finances are in a troubling state. Past financial mismanagement, oversized vanity projects and a failure to deal with issues in a timely manner will hurt the Manx population for generations to come. In addition, global events such as BREXIT and volatile financial markets will present challenges in the future. The Island will need a Government with the skills to understand these challenges and the courage to make sometimes-difficult decisions.

We need to ensure that our **economy is stable and sustainable** enough to generate the jobs, and tax revenues, needed to fund essential services.

Government should move to a system of **priority budgeting**, so that money goes where it will have the optimum effect – rather than the outdated practice of incremental budgeting, which simply increases/decreases previous years' budgets by a percentage.

I will be calling for an integrated review of the systems we have for tax, welfare and the means-testing of access to services - so that those who can contribute to society do so, and those that genuinely need help receive it without unfair hurdles.

The public sector pensions liability is a problem which should never have been allowed to escalate to the levels we now see. The scheme in its current guise should be closed to new entrants. For those currently in the defined benefit scheme but with some considerable time to go, benefits should be defined by reference to average salary (not final salary). A new defined contribution scheme should be established for new entrants.

Email: catturner@manx.net

# **ABOUT ME**

I'm a 51 year-old single mother of twins, Catherine and Lizzie. I spent some 30 years in the financial services sector, including as a Policy Adviser to the then IoM Financial Supervision Commission, and Director of Business Risk at AXA. I gained very broad experience across a range of financial services, and have written many books on financial services, lectured, and am on the Institute of Financial Services' Sustainability Committee

My financial career ended when I became, or recognised that I was, alcoholic; My road to recovery was not always smooth, and came at great cost to my family. I had to re-evaluate what



was important to me, and realised that the trappings of 'success' weren't helping me to have the impact on the world, and people around me, that I would like. I can't blame that on alcoholism – the responsibility lies with me – but I found I couldn't get, and stay, recovered without changing the way I lived.

This painful time gave me perspective on life for people suffering broken families, poverty, crime, depression and addiction. It taught me compassion and understanding, and as well as helping me find ways to avoid alcoholic drinking, also helped me avoid 'alcoholic thinking' – unhelpful thought patterns that can lead to destructive behaviour. I want to see those strategies more widely shared in our community, rather than demonising or criminalising people which does nothing to help with their disease. Fecklessness may sometimes bring people to the brink of addiction, but once it's taken hold, it's merciless and exacts huge cost on individuals, families, society, and health, social care and criminal justice systems.

So whilst I'll always regret the damage my alcoholism did to family and others, I'm grateful for what I learned, and the ability it's given me to see things from many perspectives – the 'successful' professional earning a handsome salary, and the struggling person surviving on benefits, the help of friends, and, on occasion, the foodbank. I'm glad of the insights it gave me and the changes I've made.

Now I aim to help our community, environment and economy – making good use of the skills and experience that my time in business afforded me. I've been involved with many projects and campaigns, including as Co-ordinator of the government/environmental partnership EcoVannin (see www.ecovannin.im), Secretary of the One World Centre, and many more. My aim is to help others to thrive – but the benefits to myself and my girls of being involved with positive, people- and Island-friendly initiatives, are also huge and I'm grateful for them!

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Catherine 'Cat' Turner
16 Westminster Terrace, Douglas, IM1 4EE

Tel: (07624) 482077 Email: catturner@manx.net