

# BAJ NEWS

## Poor journalists struggle while the bosses grow rich

**THE whole nation agrees: Journalists are the watchdogs of the public and essential to democracy. We inform and entertain, writes Steve Turner.**

But society is in danger of losing our vigilance and commitment because: 1. Staffing levels are constantly being squeezed. 2. Poor wages are forcing experienced journalists out of the job.

Pay for the vast majority of journalists on local and national publications varies between appalling and mediocre.

Most senior journalists earn little more than £18,000 on weekly newspapers, £28,000 on magazines and £35,000 on national newspapers. Many earn less. Some earn more, but they are a dwindling band. We are probably the lowest paid of all professional people.

### Unsocial

Journalists labour beyond the call of duty. We neglect our families to work unsocial hours, nights, weekends and bank holidays without complaint or premium payments.

Most journalists would not be able to keep their families without the financial support of working wives, husbands and partners.

Journalists have become the ragged trousered philanthropists of the 21st century.

The culprit is the insatiable appetite of the City for maximum profits regardless of declining circulations and the shabby treatment of employees and freelancers.

Twenty-five years ago, media groups made next to no profit. Now they make millions upon millions from the benefits of new technology, but it is never enough.

The City is aided and abetted by willing accomplices in boardrooms who feather their nests magnificently while rarely selling any extra copies. Many Directors and Fleet Street Editors have become multi-millionaires while most of their staff struggle to make ends meet.

BAJ has so far failed to persuade any MD to accept that we have a common cause and would benefit from pooling our know-how and sharing the company cake more equitably. We will keep trying.

You'll see from the Conference resolutions on the centre pages that BAJ has called on regional newspaper groups to start weekly trainees on £15,000 a year and pay weekly seniors a minimum of £28,000 at the age of 30.

If this reasonable and fair scale was implemented on weekly newspapers, the ripple effect would create proportionately reasonable wages on mornings, evenings,

magazines, national newspapers and broadcasting networks, along with reasonable freelance rates.

No prizes for predicting what employers will say: We cannot afford it. Our reply: Oh, yes, you can!

The media is currently in turmoil. The BBC makes mass redundancies. Trinity Mirror is having redundancies. News International has had redundancies and plans a three-year budget freeze. Northcliffe Newspapers are looking for a buyer. All groups are squeezing jobs and costs.

### Big profits

The turmoil is unnecessary. Advertising is under pressure, profits are flat this year and internet advertising is a growing challenge. But no group is hard up. They are all making huge profits.

I urge all members to stand out resolutely for better terms and conditions in their annual pay review. If redundancies are unavoidable, then stand out for a better pay-off. Enough is enough. Rise up, wage slaves! BAJ is ready to help.

# RISE UP, WAGE SLAVES!

## So this is Christmas - and MGN sacks 45

**CHRISTMAS has been ruined for MGN journalists by the shock announcement of 45 proposed redundancies.**

BAJ is fighting to stop compulsory redundancies and wants a substantial improvement in the pay-off terms which are the worst in Fleet Street.

Staffing levels have already been cut to the marrow even though MGN is doing well and is expected to make operating profits of £68 million in 2005. Everyone is overstretched.

Trading conditions may be difficult just now, but redundancies decrease not increase circulations. The Company must start investing in journalists to achieve success.

The proposed redundancies are: Closure of the Scottish Daily Mirror in Glasgow with the loss of 25 jobs, Daily Mirror: Six, Sunday Mirror: 11, The People: One, Magazines: Two. (A Scottish unit is proposed for London employing four staff).

Trinity Mirror Chief Executive Sty Bailey circulated a letter to everyone on December 8 saying that a briefing would

be held with BAJ. Then individuals would be contacted. BAJ negotiators met HR executives at 3pm that day. It turned out that individuals had already been contacted.

The law actually says that the company must meet the union with "an open mind" to consider ways of avoiding redundancies altogether. If that cannot be agreed, the parties should then consider ways of reducing the job losses and mitigating the effects of them.

The Employment Appeal Tribunal has ruled that if redundancies are still considered necessary after these negotiations "the first step is for management and union to investigate the possibility of volunteers. Until that stage, the fewer of the workforce who have been unsettled the better in what is a traumatic situation."

None of this has happened. The Company is trying to bulldoze things through regardless of the law on consultation. The company has devastated everyone instead of discussing ways of avoiding the redundancies.

BAJ will support MGN journalists all the way.

## Get well soon, Terry

**TERRY O'Hanlon, Deputy FOC of the Sunday Mirror, has been taken ill with leukaemia. He is being treated in Calthorpe Ward, 12th Floor, Royal Free Hospital, Pond Street, Hampstead, London NW3 2QG, if anyone would like to send him a card.**

**Please use the enclosed form to recruit a member**

# BAJ CONFERENCE

**TWENTY-FIVE members attended the Biennial Conference on October 12 in London. National Chairman Crawford McAfee conducted proceedings superbly. In two hours, he steered through the General Secretary's Report, the Financial Report, rule changes and 14 resolutions. There were some lively discussions. The agreed resolutions and rule changes are set out here. The resolutions have been sent to the appropriate people.**

## Double freelance fees

Conference is concerned that freelance fees, which have been in decline for some time, have worsened dramatically in the past two years. As a result, many freelance members are having to work long hours and miss holidays to scrape a living.

Media companies seem not to realise how much time and effort freelancers put into preparing material for publication or broadcasting. Freelance journalism seems to be the only sector of self-employment where the customer sets the price and claims the moral right to cut the price at will.

Freelancers are the lifeblood of the media and deserve much better treatment for their enterprise, flexibility, commitment and hard work. Conference therefore urges media employers to double their rates to allow freelancers to have a reasonable standard of living.

## Copyright robbery

Conference regards the continued attempt by publishers to get freelancers to sign away their right to a fair share of earnings from electronic outlets as blatant robbery.

Conference advises all freelance members to refuse to sign away their syndication and electronic distribution rights unless they are given an agreement to share the proceeds.

Meanwhile, BAJ again asks media employers to play fair and meet journalists' representatives to work out a mutually advantageous electronics agreement.

## Provincial pay

Conference again deplores the fact that weekly provincial journalists continue to receive poverty wages despite most employers enjoying good profits over the

years. Weekly provincial journalists are probably the lowest paid of all professional people. Conference believes that the decline in provincial circulations is linked to the decline in the employment of well-paid senior journalists and the decline in properly staffed offices.

Conference asserts that weekly journalists are educated people, usually with a degree, who deserve to be much better paid for their contribution to society and company profits. Conference, therefore, urges weekly provincial employers to implement the following minimum scale in everyone's interest: A starting rate of £15,000 for 21-year-old trainees, rising by £1,500 a year to a minimum senior rate of £28,500 at the age of 30.

## Preamble to the following seven resolutions

This Conference welcomes the many new employment laws introduced by the Government which benefit freelancers, working families, full and part-time employees and fixed-term contract staff as well as all employees through union recognition rights. The new laws create a fairer work environment which can only help management, shareholders and nation as well.

However, the new laws still do not go far enough to help staff and workers completely balance the overwhelming might of the employer. Conference, therefore, calls on the Government to include the following improvements in future legislation:

## Unlimited compensation

This Conference believes it is wrong that the compensatory award in unfair dismissal



Steve Turner addresses Conference, with him are (l-r) NE

cases is capped—currently at a figure of £56,200. Under the present limit, any journalist over the age of 50 and many over the age of 40 could be denied part of the compensation due to him or her at a time when further full-time employment is probably impossible to find.

Removing the limit would not only allow a wronged journalist to be compensated fully, it would also encourage bad employers to think twice before irrationally dismissing an employee without just cause. A job is better than compensation.

Conference, therefore, calls on the Government to remove the limit on the compensatory award altogether.

## Right to strike

This Conference reiterates its view that industrial action causes unwarranted damage to newspapers and striking journalists and believes it should only be undertaken as a last resort if an employer is unwilling to resolve a problem by arbitration.

Conference further declares its appreciation of the Government's new legislation which makes any dismissal of lawful strikers in the first 12 weeks of industrial action automatically unfair.

However, industrial relations would be better served if lawful strikers had the statutory right to strike without having to go to an employment tribunal to seek reinstatement or compensation.

Employers would then recognise the strength of their staff and would do more to settle disagreements amicably without playing brinkmanship.

Conference, therefore, calls on the Government to make it law that employees have the statutory right to strike provided all conciliation and ballot procedures have been followed.

## Voluntary redundancy

This Conference is aware that reasonable media employers will call for volunteers first in the event of unavoidable redundancies before resorting to

compulsory redundancies.

But other unreasonable employers refuse to accept volunteers and insist on naming names with little thought for the hardship which is likely to result to the ousted employee and his or her family.

This is contrary to the spirit of the ACAS guide on redundancy handling which points out that voluntary redundancy avoids the unpleasantness of compulsion and has a less demoralising and disruptive effect on the remaining staff.

Conference, therefore, calls on the Government to make it law that employers should call for volunteers first in any redundancy situation, subject to the employer's right to decline an application from any employee regarded as too valuable to lose.

## Tribunal witnesses

This Conference is concerned that claimants in employment tribunal cases always find it extremely difficult to obtain witnesses to support their case.

Journalists still on staff are understandably scared to give evidence for fear of being victimised for speaking up.

Even former members of staff are usually unwilling to get involved for fear that they might want to work for their old employer again some time in the future.

The result is that cases are weakened and can be lost for want of corroborative evidence. This is an appalling denial of justice.

Conference, therefore, requests the Government to set up a working party to see if some system could be devised to enable witnesses to give evidence anonymously within the bounds of natural justice for both sides.

## Disciplinary hearings

This Conference is concerned that staff journalists rarely get treated fairly at disciplinary proceedings. Managers taking the initial or appeal hearings invariably back up the Managers who make the complaints.

It is unfair to receive a warning

## Member of Honour



Pulford: Acclaimed

**FREE-LANCE** Cedric Pulford was elected a Member of Honour at the Conference. Cedric was acclaimed for his outstanding work for the union over many years.

General Secretary Steve Turner said: "Cedric has been the backbone of the union. He has voluntarily done many jobs for the union with enthusiasm and commitment. He has recruited many new members.

"Cedric's main contribution has been to compile the freelance rates column since the first issue of BAJ NEWS in February 1993. Issue after issue, Cedric has done his bit with great professionalism."

● Cedric is taking a year's break from doing his BAJ NEWS column to concentrate on writing his latest book. BAJ is fortunate that writer, author and broadcaster Jane Funnival, who has just published her latest book, has volunteered to stand in for him.



# CONFERENCE SUCCESS



Members James Hole, Crawford McAfee and Andy Golden

without justification at first or second disciplinary hearings, but at least employment has been retained. The acute problem arises when a journalist is dismissed for gross misconduct at some biased hearing. There's an immediate financial crisis because dismissal is usually without notice money.

The only redress is to initiate legal proceedings for unfair dismissal. It is invariably a long time until the case is heard. It is extremely rare for reinstatement to be ordered. So a job may have been lost without cause.

Conference calls on the Government to make it law that any disciplinary appeal proceedings at which an employee could be dismissed for gross misconduct must be conducted by an outside independent chairman appointed by ACAS. Then justice will be done.

## Protect union officials

This Conference believes that BAJ and other unions are extremely fortunate to have members willing to volunteer to serve their colleagues as workplace officials. The work can be stressful and time-consuming. Officials also run the risk of being dismissed or trumped-up charges by bad employers for doing their work conscientiously.

Conference believes that the victimisation of any union official for selflessly serving his or her colleagues is a terrible crime which must not be tolerated.

Conference, therefore, calls on the Government to make it law that any workplace union official dismissed unfairly on the grounds of trade union discrimination should have the choice of reinstatement or receiving three years' salary without any ceiling or taxation.

## Recognition rights

Conference is delighted that BAJ's statutory recognition at Mirror Group Newspapers has led to a substantial improvement in terms and conditions for journalists in the bargaining unit on the

Daily Mirror, Sunday Mirror and The People. However, BAJ has seen in other offices that employers are able to manipulate the recognition laws to prevent staff achieving recognition.

It calls for new legislation to:

- Require the Central Arbitration Committee (CAC) which supervises statutory recognition ballots to have an appeals or review procedure so that unsatisfactory decisions of CAC panels can be questioned without the parties being put to the potentially vast expense of a judicial review.

- Require a CAC panel to carry out its own investigations and interviews if there is a conflict of evidence between union and company over important points at any CAC hearing.

- Freeze the list of people entitled to vote in a ballot at the point of authorisation of the ballot to deter employers from sacking or making redundant known supporters of recognition or employing more non-union staff before the ballot takes place.

- Require all union and non-union staff employed in the bargaining unit to attend union access meetings. This will stop employers preventing non-union staff from attending union access meetings while, in effect, insisting that all non-union staff attend its own access meetings.

- Bar company and union from sending inflammatory, inaccurate or misleading literature to employees taking part in a ballot.

## Pensions scandal

Conference is alarmed by the continued decline in the number of Company final salary pension schemes and at the same time does not believe that the Government's Compensation Fund to protect employees and pensioners when a Company goes bust is generous enough.

Conference calls on the Government to make final salary schemes compulsory and to make it law that pension monies are kept separate from company finances so that

pension funds remain safe in the event of a winding up.

One of the reasons for a shortfall in many pension schemes is that Companies took surpluses and pension holidays from their schemes.

The Chancellor should recognise that a pension surplus belongs to the employee contributors, not the Company or the Exchequer. Companies should not be allowed to seize any surplus or be allowed to take pension holidays.

Conference also calls on the Government to restore the dividend tax credit for pension schemes, the loss of which is a major contribution to the collapse of final salary schemes.

## James Cruickshank

This Conference is outraged that member James Cruickshank has been banned from using the Press facilities at Glasgow Sheriff Court. His exclusion from the court is damaging his reputation, his livelihood and his community publication, The Digger, which he writes, edits and produces on his own.

The ban was imposed without notice and without James being given the chance to answer any complaints against him.

The ban is a denial of natural justice, human rights, freedom of speech, freedom of the Press and of Voltaire's maxim of "I disapprove of what you say, but I will defend to the death your right to say it."

Conference believes that if James has committed contempt of court or libel or has breached the PCC Code of Practice or committed any breach of the peace, any aggrieved judge, court official, individual person or the police should take legal action against him. Then matters would be properly conducted in accordance with the laws of the land.

Meanwhile, Conference wholeheartedly supports James and urges the court authorities to lift the court ban immediately so that James can carry out his lawful business of keeping his readers informed about criminal cases affecting their neighbourhood.

## Andrew Drummond

This Conference congratulates member Andrew Drummond on his courageous and successful campaign to help clear British businessman Kevin Quill, 43, who was framed on drug charges in Thailand. Andrew has also been campaigning on behalf of the family of Scotsman Iain Macdonald, 23, who died in a suspicious hotel fire in Thailand. Quill and Macdonald had both invested in the same business before misfortune befell them.

Andrew could have been jailed, deported or bankrupted as a result of his determination to fight for justice for Quill and Macdonald. He is still involved in two court actions as a result of his campaigns.

Conference applauds the NEC for supporting Andrew financially out of BAJ funds, sponsoring an appeal fund and helping to rally the authorities on his behalf in Britain and Thailand.

## Jailed US reporter Judith Miller

This Conference salutes New York Times reporter Judith Miller who spent 85 days in jail in America rather than reveal a source's name to a Grand Jury investigation into the unmasking of a CIA agent.

Judith Miller only agreed to testify to the Grand Jury after her source, Vice President Cheney's Chief of Staff, Lewis Libby, said he wanted her to do so. She was then released from prison. Conference commends Judith on her courageous stand for freedom of the Press.

Conference believes that Governments and Courts around the world should accept that, on balance, the public good is best served by the identity of Press informants remaining secret. Otherwise, people will not reveal wrong-doing in high and low places.

Conference calls on the American Government to amend its laws to allow journalists to protect their sources at all times and calls on the British Government to amend Section 10 of the Contempt of Court Act to permit journalists to protect their sources no matter what the circumstances.

## Conference Rule Changes

### RULE 2 MEMBERSHIP

Change to Rule 2(a)(3): Student members: People studying journalism or working on university or college newspapers, radios or TVs. (NB: As a consequence to this rule change, wherever the word trainee appears in the rules, it is now changed to student).

### RULE 6 NATIONAL EXECUTIVE COMMITTEE

Addition to Rule 6(o): Any NEC member elected between Biennial Conferences shall serve until the next Biennial Conference and may stand again for re-election if he/she wishes to continue on the NEC.

### RULE 7 NATIONAL CHAIRPERSON

Change to Rule 7(d): Delete all after office and add: until presiding at the Biennial Conference following the completion of at least two years in office.

### RULE 15 EMPLOYMENT DISPUTES

Addition to Rule 15(d): The two-thirds majority must also constitute a majority of members eligible to vote in the ballot.

# Freelance forum

By Jane Furnival

It seems some (if not all) Mirror and Express titles, IPC Magazines, and, it's rumoured, parts of the Mail, now pay only after publication – or not at all if unpublished – effectively making freelancers work on spec all of the time.

I have asked these big publishing groups whether this POP [pay on publication] policy is now standard and will pass on any replies.

I suggest emailing (as it's automatically dated) a 'thanks for your commission' note confirming number of words, payment and deadline, plus: My terms are 30 days, not variable by your organisation under the Late Payment of Commercial Debts (Interest) Act.

However one writer who argued with the Express was warned, 'nicely', 'We'll never use you again if you threaten us legally.'

In addition to the financial distress POP causes, one forum contributor adds that with some papers using only 20% of all commissions, she fears loss of face and goodwill with PRs for future jobs.

Editors should not commission if they are not genuinely planning to use a piece. Then freelancers could try elsewhere.

A top weekly women's magazine no longer pays a fee to a person featured in a case study, making it hard to entice people to be interviewed and photographed.

## Bump up

You may have to dig into your own pocket to get your subject to talk, so check with the magazine first and bump your fee up if necessary.

Payment times are being stretched. "The Mirror and the Express don't pay till the END of the month after the month the invoice was put through," observes one forum contributor. A Spanish-based hotel chain magazine paid six months after publication.

Prompt payers, however, are the Sunday Times, London Evening Standard and contract publisher Cedar.

Someone had a magazine article returned unpaid after six months, as the commissioning editor had left the magazine without mentioning it and anyway, they didn't want it (POP again).

If editors change, introduce yourself quickly, emailing a list of your unpaid work in their hands and commissions you haven't started, as they like a clean sweep.

## RATEWATCH

Essentials magazine, 500-word first-person feature, £350. NOW magazine, 1,200-word health feature, £350. *Teillage.co.uk*, 800-word health feature, £150. 1,000-word article for large store chain for PR use, £500.

Glossy monthly women's magazine, 700 words on real life, £300. Weekly magazine, 1,400 words on real life, £850. Weekly magazine, 700-word diet feature, £500.

One contributor finds that photograph rates are depressed as newspapers use more free material submitted by the public. Local and regional publications, £9.50 (!!) to £40 a shot. Nationals, from £100 with mileage between 25p and 40p.

# Mag made to pay up - with interest

## IT'S a dilemma faced by any freelance when a customer won't pay an invoice.

After months of waiting, chasing, are you sure you sent it? questions, computer problems excuses and cheque's in the post promises, what's your next move?

The answer has to be – call BAJ! I did that and became BAJ's first member to undertake legal action to obtain interest and compensation for delayed payment.

## Opulent

I found myself needing BAJ help after writing a couple of pieces – a small interview and a longer feature – for a glossy, well-respected magazine packed with celebrity columnists and opulent advertising.

Partly because they were my first jobs for the title and partly because the subject matter was close to my heart, I poured enormous time and effort into both stories. They went down well, so I invoiced the agreed fees – £215 and £682 respectively – and waited.

Six months later, I was still waiting. I'd phoned the editor more times than I care to recall, heard every excuse in that thin and dog-eared book but...still no cheque.

A fellow freelance then told me about the Government's late payment legislation, introduced in 1998 to give small businesses the statutory right to charge penalties and interest.

It seemed fair. After all, if I go overdrawn (which I did) my bank charges me for the privilege. By paying late, the magazine publishers were effectively using my borrowing facilities, at my expense, rather than their own. So I wrote to the financial manager outlining my interest charges and penalty fees.

A fortnight later, a cheque arrived for £215. The magazine had paid the first invoice – five months late – but

## By BAJ freelance

completely ignored the extra late payment charges. And there was still no sign of the second, bigger, invoice, which was now around two months' late. So I wrote again, this time explaining that I would take legal advice if the remaining debt – including charges – wasn't settled.

I called Steve Turner, who enrolled the help of BAJ solicitor Glyn Jones. Glyn wrote to the magazine. It promptly promised to settle up and the £682 cheque arrived two weeks later – minus the interest and charges, which had by now mounted up to £118.

This wasn't entirely unexpected, so Glyn gave the magazine seven days' notice to pay up or face legal action which it ignored. Glyn then drafted court proceedings. Six weeks later – just four days before the date of the court hearing – they finally coughed up the £118, plus another £80 in court and solicitor's

charges. The words 'blood' and 'stone' sprang to mind, for some reason.

I'm extremely grateful for BAJ's support. A hundred quid isn't a fortune but the £118 cheque covered the bank charges I ran up while my overdraft was shouldering the magazine's bad debt.

I understand that, in the business community, the Government's late payment legislation is widely regarded as rather toothless. I have to say in my case, with the help of the BAJ's Steve Turner and Glyn Jones, it proved effective...but only as a last resort.

That said, it doesn't cost anything to put the following on your invoices. It might help.

We understand and will exercise our statutory right to claim interest and compensation for debt recovery costs under the late payment legislation if we are not paid according to the agreed credit terms.

More information from the BAJ office or [www.payonline.co.uk](http://www.payonline.co.uk)

# Your finances

BAJ's finances remain healthy, as the accounts below show. October's £8,927.75 monthly subs provide an annualised income of £107,133.

Our Management Accounts from January 1 until October 31 are:

## INCOME

|                         |          |           |           |
|-------------------------|----------|-----------|-----------|
| Advance/arrears subs    | 3,896.55 | February  | 8,812.75  |
| Donations               | 1,535.00 | March     | 8,892.75  |
| Bank interest           | 163.84   | April     | 8,862.75  |
| Recovered legal fees    | 1,090.00 | May       | 8,748.00  |
| Recovered court charges | 175.00   | June      | 8,837.75  |
| Dividends               | 0.70     | July      | 8,895.25  |
| BT refund               | 136.25   | August    | 8,945.25  |
| Mobile phone refund     | 105.00   | September | 9,062.75  |
| Subs received           |          | October   | 8,927.75  |
| January                 | 8,820.25 | TOTAL     | 95,908.04 |

## EXPENDITURE

|                                      |           |                       |           |
|--------------------------------------|-----------|-----------------------|-----------|
| Legal expenses/Hotline premium       | 14,434.68 | Facilities (2)        | 534.00    |
| Legal advisers retainers             | 16,591.30 | Mobile telephone      | 378.14    |
| Legal advisers expenses              | 386.68    | Computer support      | 1,023.01  |
| Legal advisers insurance             | 1,368.20  | Website               | 573.95    |
| Legal adviser practising certificate | 570.00    | Photocopying          | 251.85    |
| Legal bills/court charges            | 3,012.27  | Postage               | 541.30    |
| Books, mainly legal                  | 1,416.85  | Stationery/printing   | 1,451.68  |
| Tax Helpline                         | 979.20    | Audit fees            | 1,850.62  |
| BAJ Press Cards                      | 143.67    | Bank and BACS charges | 330.00    |
| UK Press Cards                       | 429.55    | Office rent           | 3,254.04  |
| Student Press Cards                  | 10.58     | Rates                 | 1,045.75  |
| Company search fees                  | 169.98    | Service charges       | 265.12    |
| BAJ NEWS                             | 2,972.38  | Water rates           | 582.01    |
| Conference                           | 288.89    | Office insurance      | 604.05    |
| Bounty payments                      | 350.00    | Sundry expenses       | 516.94    |
| MPA/IRD affiliation fees             | 300.00    | TOTAL                 | 92,210.87 |
| Pay/NIC (S.Turner)                   | 15,540.73 |                       |           |
| Pay/NIC (D.Thomas)                   | 14,859.06 | TOTAL INCOME          | 95,908.04 |
| Keyman insurance                     | 366.10    | TOTAL EXP             | 92,210.87 |
| Secretarial                          | 1,563.08  | IN HAND               | 3,697.17  |
| Bookkeeping                          | 795.00    |                       |           |
| Telephones (4)                       | 2,935.21  | 2004 surplus          | 10,816.00 |

## Key Facts

● RETAIL PRICE INDEX: January 1987 - 100, October 2005 - 193.3. Rise in past year 2.5 per cent.

● AVERAGE EARNINGS: 2000 - 100, September 2005 - 122.6. Private sector rise in the past year, including bonuses, 4.0 per cent.

● UNEMPLOYMENT: July-September 2005 averages 1,433,000. Down 1,000 on previous 3 months.

● HOUSES: Halifax national house price index: 1983 - 100, November 2005 - 555.5. Annual change 4.5 per cent.

● MOVING: AA's new system for mileage rates for cars averaging 10,000 miles a year: Car cost new up to £10,000 - 35.86p a mile. Car cost new £10,000 - £13,000 - 45.03p a mile. Car cost new £13,000 - £20,000 - 57.40p a mile.