

**Scottish Secondary Teachers' Association** 

Scottish Secondary Teachers' Association
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#### NEWSLETTER OF THE SCOTTISH SECONDARY TEACHERS' ASSOCIATION

## REPORT OF CONGRESS 2016 - CRIEFF 20 MAY 2016

## PRESIDENTS ADDRESS - EUAN DUNCAN



Euan Duncan, President

What follows is a digest of the Presidential Address. The full text and video are available on the Association website.

The motif of this year's Congress is 'Supporting Leadership in Teaching' and the stated objects of the Association are to advance Scottish education and to safeguard and promote the interests of secondary teachers in Scotland. But what does this mean for the Association in 2016?

I recently attended an Education International (EI) conference entitled 'Protecting and Promoting Education as a Public Good.' The conference sought to highlight the risks presented by the Global Education Reform Movement, which has been given the acronym GERM by Finnish expert Pasi Sahlberg. Spreading rapidly like a virus, the GERM threatens the teaching profession by prioritising and imposing a business model on education. As this movement strengthens its position on

the global education stage it poses a real threat to high quality public education.

Turning education into a business, the GERM seeks to promote competition (between schools and between teachers), test based accountability, performance related rewards and attacks on teacher unions.

Education in countries all over the world is finding itself under the cold hand of education 'reform' which is diminishing public schooling, promoting privatisation and destroying teacher professionalism. There is strong evidence that the application of market principles to the provision of education negatively impacts on student outcomes by deepening segregation and inequality. Nevertheless many governments continue to pursue the liberalisation of education.

How can the public interest be supported by edu-business when profit making is their bottom line? To create a market for their products and services, global edu-business strategies are being designed to identify 'problems' for national education systems that they can then attempt to 'solve' on a forprofit basis. Inherent to these strategies concerns and contradictions impacting on teacher quality, the right to education, democratic schooling, social justice and equality. Such edubusinesses offer products which include high-stakes testing and 'support' for low-fee private schools in countries where in many cases underqualified,

underpaid, non-unionised teachers read out standardised lessons word for word in classes of up to 90 pupils. Such edu-businesses are unelected and unaccountable to anyone except their shareholders.

The mechanisms used to propagate the GERM and infect education systems globally include testing, technology, the weakening of teacher's collective professional voice and corporate capitalism. While the for-profit companies may appear outwardly philanthropic, there is another inside story.

When education becomes infected by the GERM it is viewed as an opportunity to maximise human capital, abandoning education's role of creating cultural good and social cohesion. The audit and accountability culture of the GERM takes education out its creators and owners (teachers, students, and the public) to develop globally tradable commodity. Education becomes a service sector, open to trade and investors. This view of education is about profit not people. In parts of the UK the GERM is evident in fragmentation of education provision through 'academies' and 'free schools,' marketisation and competition, growth in standardised testing and 'league tables,' the end of the national pay framework in England and the introduction of performance related pay, and privatisation of education services.

# The Voice of Scottish Secondary Teachers

We are not immune to the GERM in Scotland: collapsing PPP schools, the narrowing of our senior curriculum, the introduction of standardised testing, the Trade Union Bill, all have the capcity to infect. Be vigilant! Profit makers are prowling all around our education system seeking out what they can devour.

The SNP Election manifesto states that, "We will... create new educational regions to decentralise management and support," giving headteachers, parents and communities more responsibility for schools in their areas. On the face of it this may indicate a commitment to move control of education out of the hands of 32 disunited local authorities into a far smaller number of regional education boards, but we must be wary of the possibility of an introduction of something like England's free schools and academies.

We need to cherish the values we have in Scottish education and protect what we have with all our might: no academies, no free schools, no marketisation, no standardized testing, no published league tables. Grip tightly to non-profit public bodies such as the SQA, the SNCT, the GTCS, Education Scotland, the Scottish Parent Teacher Council and the National Parent Forum of Scotland. SEEMIS, aged and slow, desparately needing money spent on it, is the property of Scotland's local authorities and is not lining the offshore pockets of shareholders. Funding gaps are no excuse for allowing profit makers to position themselves as experts and offer solutions profitable only to themselves.

By way of contrast, perhaps as an antidote to the GERM, 17 new global Sustainable Development Goals were unanimously adopted at the 2015 UN General Assembly Summit dubbed "Transforming our World: the 2030 Agenda Sustainable Development." These goals aim to end poverty and promote healthy lives for all, to achieve gender equality and promote decent work for all, to ensure inclusive and equitable quality education, to combat

climate change, to achieve free, stable and secure societies where the blight of poverty and ignorance are eliminated. EI led the way in ensuring that there is a standalone cradle-to-the-grave goal on education calling on governments to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for As a member of EI, working with other agencies, governments and stakeholders the SSTA will play its part in working to achieve the 17 Sustainable Development Goals over the next 15 years.

One of the biggest barriers to achieving high quality publicly funded education at the present time is workload. Overwhelming workload is leading teachers to consider industrial action, quitting, or reporting unreasonably high levels of stress.

Teachers have told me that it is simply impossible to achieve all their duties within the time available to them, and as conscientious beings they suffer extreme stress as a result of being unable to overtake all that is required of them. Tasks undertaken voluntarily have become expectations, and the relentless drive to raise attainment is taking its toll. Teachers are natural philanthropists, always keen and willing to do their best for our pupils, but if it comes at a cost to our own health and safety then that cost is too high.

EI will soon be collaborating with the OECD on a research project investigating the stress experienced by teachers in their professional lives and strategies to enhance teachers' wellbeing. My challenge to the newly-elected Scottish Government is to make Scotland the best country in the world, not just in which to learn, but also in which to teach.

The 2015 OECD report 'Improving Schools in Scotland' recommended that there was a need to "Strengthen the professional leadership of CfE and the "middle". There has been some discussion about what this actually means, but in my view it is reminding



us that as teachers we are all leaders of learning.

Living in an age of change and working globally, we need to collaborate with other unions to lead education into a publicly funded, politically accountable future. As union activists, our role is to be visible, to build relationships, to use our skills and remaining energy reserves to stand up for rights and what is right and to make changes.

As a union we need to be in a position to recognize the changes that are taking place in education and to be prepared to support leadership in teaching. It is tempting to go about our business in the way that we have always done, reacting and responding, but as teachers we need to step forward and start setting the agenda.

Jelmer Evers and Rene Kneyber, writing in the book 'Flip the System' (Routledge, 2016) state that, "there is a strong need for teachers to connect and to reflect on the purposes of education, and to think and act coherently in terms of their teaching methods. That is, we believe teachers as a profession should generate a new 'language of education', strengthen education against external forces that threaten a good education for every child." To illustrate this they flip the 5 layered pyramid of accountability with government at the top and teachers at the bottom, replacing teachers at the top. Evers and Kneyber explain that, because teachers are supported in a flipped system, they need to take the lead. Teachers do not wait to be told what to achieve and how to achieve it; instead they show leadership in the how and the what.

Despite assurance from Government and Employers that they are taking workload issues seriously, there has been no letup in the pace of change. Efforts to tackle bureaucracy are still not generating the time advantages teachers need. Teachers need to challenge the managerial view of professionalism, the GERM. Writing in 'Flip the System' Howard Stevenson and Alison Gilliland explain that teacher unions have a powerful role to play in articulating teachers' collective and professional voice both in protecting and campaigning for the pay and working conditions of their members and also critically commenting on a very broad range of educational issues.

As leaders, working together with our colleagues in other unions, it is our duty to aspire to grow together into a new era of educational leadership and cooperation. If the SNP Election commitment to create new educational regions goes ahead, the SSTA must form a democratic view on what such education regions might look like and get involved. We have a recommendation from the OECD and from Scottish Government to lead from the middle.

This is our time for teachers to flip the system, for teachers to get involved in leading teaching, for teachers to wrest control from the politicians, the bureaucrats and the profiteers to enter a new paradigm where public education is led by teachers, parents and young people. This could be the opportunity we have been waiting for to make the whole of Scottish education truly excellent.

## **CONGRESS 2016 MOTIONS**

The following motions were passed at Congress:



Sarah Dargie, Renfew Area

#### Motion A

Internal assessment demanded by the SQA varies considerably for all levels of national exams. It places onerous and unsustainable demands on teachers.

The SSTA demands from Scottish Government, Local Authorities, employers, Boards of Independents Schools and SQA an immediate and significant reduction in internal assessment.

Proposer - Sarah Dargie, Renfrew Area

#### **Motion B**

Congress is concerned about the lack of subject choice in the Senior Phase and the variation in the number of qualifications taken by pupils in different Local Authority areas. Congress calls on the CfE Management Board to re-examine this issue.

Proposer – Alan Johnston, Perth & Kinross

#### **Motion C**

The SSTA calls on the Scottish Government to introduce a National 4 gradable, external examination in order to improve the value of the qualification.

Proposer – Ruth French, Education Committee

#### **Motion D**

Congress notes the general requirement to raise attainment for all and calls on the SNCT to increase the amount of time teachers have available for preparation and assessment procedures by agreeing a reduction in class contact time.

Proposer – James Cowans, Renfrew Area

#### **Motion E**

Congress notes that the distinction between practical and non-practical classes has become blurred over time, therefore the SSTA urges a reevaluation of practical/non-practical subject status by the SNCT.

Proposer – Catherine Nicol, Salaries and Conditions of Service Committee

#### **Motion F**

To avoid local variations, the SSTA calls on the SNCT to negotiate national Sickness Absence Management policies that would apply to teachers across all Local Authorities.

Proposer – Stuart Hunter, Lothian Area

#### Motion G

The SSTA is alarmed that teaching is increasingly perceived as an unattractive profession. The opportunities for career progression are limited by the classification, category and number of promoted posts currently available in Secondary schools. The Association calls on employers to ensure that there are appropriately remunerated career progression opportunities available.

Proposer – Catherine Nicol, Ayrshire Area

#### Motion H

The SSTA is aware that Guidance teachers already face considerable levels of stress. Congress believes that duties associated with Named Person provision will generate an unsustainable burden.

The SSTA urges employers to improve the provision of counselling support for those affected.

Proposer – Ruth French, Aberdeenshire

#### **Motion I**

Congress affirms that the provision of specialist Principal teachers of Guidance in secondary schools has been one of the great successes of Scottish Education in terms of meeting the Health & Wellbeing needs of our pupils, as well as a vital part of enabling young people to find the most appropriate pathway to positive destinations.

The SSTA opposes any attempt by employers to seek to achieve budget cuts at the expense of guidance provision. *Proposer – Kevin Madill, Aberdeenshire* 

#### **Motion J**

The burden of new qualifications, excessive internal assessment, the lack of available applicants to fill vacancies and the lack of supply teachers have resulted in the majority of teachers working in conditions of severe long term stress with a significantly poorer work/life balance. The SSTA calls on the Scottish Government and employers to take immediate steps to reduce the workload of teachers by calling a moratorium on any further changes in the classroom, reducing the assessment burden and ensuring there are sufficient qualified staff to fill vacancies and cover for absence.

Proposer – Jacqueline Bradley-Heeps, Health & Safety Advisory Panel

#### **Motion K**

The inclusion agenda has been largely met over the last 15 years through the dedicated efforts of mainstream schools to provide appropriate support for pupils with Additional Support Needs. This support has comprised adequate levels of support staff including classroom support, librarians, technician and admin staff. Local Authority cuts are having a detrimental impact on these levels of support. Consequently the SSTA calls on the Scottish Government to protect support staff numbers in order to sustain and realise fully the inclusion agenda in Scottish schools.

Proposer - Janine McCullough, ASN Panel

#### **Motion L**

The SSTA acknowledges the principles underpinning the Named Person's role. However in order to protect our most vulnerable children, the SSTA insists that adequate time for tasks is provided for those teachers who will be expected to undertake this important role.

Proposer - Anne O'Kane, ASN Panel

#### **Motion M**

The SSTA recognises the importance of the UNICEF Rights Respecting School Award in recognising and realising the rights of all children and calls upon all Local Authorities and Boards of Management of Independent Schools to promote participation in the scheme to help create safe, healthy and respectful schools across Scotland.

Proposer – Maggie Nesbitt, Equalities Panel

#### Motion N

The SSTA welcomes the recent commitment from the First Minister to reform gender recognition in line with international best practice. The SSTA urges the Scottish Government to ensure that in any such reform, priority is given to supporting young people, particularly those under the age of 16, in all school environments in dealing with the whole spectrum of LGBT+ issues and of gender recognition including that of non-binary.

Proposer – Janine McCullough, Executive



Janine McCullough, Executive

#### **Motion O**

Health and Well Being is an intrinsic part of CfE for pupils. The delivery of CfE and the new National Qualifications is having an impact on teachers' health and wellbeing.

The SSTA calls on the Scottish Government to ensure that all local authorities are proactive in implementing workplace policies which promote and improve teachers' health and wellbeing.

Proposer - James Cowans Renfrew Area

#### **Motion P**

Every day teachers in Scotland are facing increasing levels of false allegation, violence and allegations from pupils and parents. Only incidents which require 5 days or more absence from work by an employee are required to be recorded by the Scottish Government. The SSTA calls on the Scottish Government to require all 32 local authorities to adopt a zero tolerance approach to violent behaviour in schools and to encourage actively the recording of all violent incidents, whether physical or verbal, and to request submission of these recordings for proper scrutiny and response by their officers.

Proposer – John Bennett, Orkney

#### **Emergency Motion 1**

Congress congratulates John Swinney on his appointment as Cabinet Secretary for Education and Lifelong Learning.

We look forward to developing a fruitful working relationship which will address critical issues in education such as

- Supply Teachers
- Workload,including
   National Qualifications
- Teachers' Pay
- Retention and Recruitment
- Named Person

Proposer: Kevin Campbell, Vice President

#### **Emergency Motion 2**

Congress urges the Scottish Government to delay further implementation of the Named Person legislation until a thorough review of its implications for teachers takes place *Proposer: Neil Sinclair, Ayrshire* 

## REPORT OF THE GENERAL SECRETARY - SEAMUS SEARSON



Seamus Searson, General Secreary

The Scottish Government election is done and the 'real' work is to begin in terms of shaping the future of Education in Scotland. Scotland is at a crossroads and we need to make sure it takes the right path for our young people. Our Association must be part of that future and must be prepared to engage and work with all those who care about education.

The government have said 'Scotland has a good education system, with great schools and teachers. Our pupils are achieving record exam passes and a record number of young people are leaving school to go onto positive destinations'. It goes on to say 'but we need to do more – it is unacceptable that too many children from less advantaged areas achieve less at school because of their background. The SSTA agrees but it needs to be partners in bringing change.

The future government of Scotland needs to see teachers as part of the solution, and not part of the problem. The teacher in the classroom needs to be listened to and trusted to deliver the education system of the future.

We do agree the need to be prepared to tackle Child Poverty and educational underachievement. Every child needs to see education as the way forward and teachers need to lead and be given the support in meeting the needs of young people in their schools.

The Attainment Challenge needs to focus on the family and support the family before during and after formal education. The school does make a difference but it can't do it on its own. It is necessary that all groups of young people that have barriers to accessing education are identified and supported through the education system. All local services need to be working together and the government needs to foster 'joined-up' thinking.

We welcome the £750m for the Attainment challenge and the intention to involve more local authorities and extend it to secondary schools. But we do have concerns about the money being delivered direct to schools and an area-based approach to raising attainment. This would appear to undermine the role of the local authority and put additional unwanted pressure, responsibility and bureaucracy on teachers and headteachers in schools.

The Curriculum for Excellence is moving us in the right direction but it needs to be broad, balanced, flexible and inclusive. It needs to meet the aspirations of all our young people. CfE is the way forward but teachers need to be trusted and given the freedom to make it work. Unfortunately, the cuts in education and the shortage of teachers have created and will continue to create a narrowing of the curriculum. This will lead to some of our young people disengaging with education as a consequence and the problems that will create.

Qualifications. SSTA members have always wanted to do the best for the young people in their classes and have gone above and beyond to ensure the qualification system worked and their young people didn't lose out.

But the qualifications and the assessments need to fit the teaching and learning and not the other way round. Teachers' professional judgement must be respected and not tested at every opportunity.

The government must be prepared to deliver on its commitment to 'focus on embedding Curriculum for Excellence across S1 to S3 and ensure that assessment is proportionate and appropriate from S3 onwards'. Unfortunately, little progress has been made to relieve this burden and the SSTA has had no choice but to move to an indicative ballot for industrial action against excessive and unreasonable workload. It is not too late for the government to intervene and stop the assessment madness now.

The government is failing to address the fundamental issue of teacher's pay. The government needs to address the cuts in teacher's pay over the last few years and it needs to show a commitment to reward teachers for the work already done and the challenges ahead. This must mean a substantial increase in pay in the coming year to retain and attract teachers.

The full text and video recording the Report of the General Secretary can be found at our website www.ssta.org.uk/congress16

## **CONGRESS REPORTS**

Reports were heard from the following:

- Education Committee
- SNCT
- Salaries and Conditions of Service Committee
- GTCS Professional Updates Steering Group
- Additional Support Needs Panel
- Equalities Panel
- The Scottish Advisory Group for Relationships and Behaviour in Schools
- Health & Safety Panel
- Senior Managers' Advisory Panel
- Pension Advisory Group
- Scottish Joint Committee on religious and Moral Education

The printed reports from above can be found on the SSTA website at www.ssta.org.uk/congress16

### FINANCIAL INFORMATION YEAR 2015

In accordance with section 32A of the Trade Union and Labour Relations (Consolidation) Act 1992, please find below the Association's financial statement to members for the period 1 January 2014 to 31 December 2015.

#### 1. FINANCIAL STATEMENT

**INCOME** 

Membership Subscriptions  $\pounds$  992,706 Other income  $\pounds$  38,314  $\pounds$  1,030,840

**EXPENDITURE** 

\*Annual Operating Costs £ 1,094,393 Appropriations SURPLUS/(DEFICIT) £ (63,553)

#### \*including:

In respect of	Act. General Secretary, Fiona Dalziel	General Secretary, Seamus Searson
Salary	£6,346.	£74,260
Superannuation and NIC	£1,926.	£20,615
Employee's Superannuation	£698.	£7,071.88
Key Person's Life policy premium	£99.	£0
Essential user's car allowance	£262	£2,887.45

#### Honoraria to elected Office Bearers:

General Treasurer	£	5,769
Minutes Secretary	£	5,769
President	£	2,472
Vice President	£	1,030
	£	15,040

The Association does not maintain a political fund.

#### 2. STATEMENT IN ACCORDANCE WITH \$32A(6A) OF THE ACT OF TULR(C)A 1992

"A member who is concerned that some irregularity may be occurring, or have occurred, in the conduct of the financial affairs of the union may take steps with a view to investigating further, obtaining clarification and, if necessary, securing regularisation of that conduct.

The member may raise any such concern with such one or more of the following as it seems appropriate to raise it with: the officials of the union, the trustees of the property of the union, the auditor or auditors of the union, the Certification Officer (who is an independent officer appointed by the Secretary of State) and the police.

Where a member believes that the financial affairs of the union have been or are being conducted in breach of the law or in breach of rules of the union and contemplates bringing civil proceedings against the union or responsible officials or trustees, he may apply for material assistance from the Commissioner for the Rights of Trade Union Members and should, in any case, consider obtaining independent legal advice."

A copy of the full financial report has been issued to each school representative and will be available for inspection. Any member wishing an additional copy should write to the General Secretary.

## Independent auditors' report

#### to the members of SCOTTISH SECONDARY TEACHERS' ASSOCIATION

We have audited the accounts of Scottish Secondary Teachers' Association for the year ended 31 December 2015 which comprise the Cash Flow Statement, Income and Expenditure Account, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the association's members, as a body. Our audit work has been undertaken so that we might state to the association's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the association and the association's members as a body, for our audit work, for this report, or for the opinions we have formed.

# Respective responsibilities of the Finance Committee and Auditors

As explained more fully in the Statement of Finance Committee's Responsibilities, the Finance Committee members are responsible for the preparation of the accounts and for being satisfied that they give a true and fair view. We have been appointed under the Trade Union and Labour Relations Act 1992 and report in accordance with regulations made under this Act. Our responsibility is to audit and express an opinion on the accounts in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB's) Ethical Standards for Auditors.

## Scope of audit of accounts

A description of the scope of an audit of accounts is provided on the APB's website at www.frc.org.uk/apb/scope/private.cfm.

#### Opinion on the accounts

In our opinion the financial statements:

- · give a true and fair view of the state of the association's affairs as at 31 December 2015 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- · have been prepared in accordance with the Trade Union and Labour Relations (Consolidation) Act 1992; and
- · the information given in the Finance Committee's Annual Report is consistent with the financial statements.

# Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Trade Union and Labour

Relations Act 1992 requires us to report to you if, in our opinion:

- · the association has not kept adequate accounting records; or
- · returns adequate for our audit have not been received from branches not visited by us; or
- · the accounts are not in agreement with the accounting records and returns; or
- · we have not received all the information and explanations we require for our audit.

Stephen Grant, Senior Statutory Auditor

for and on behalf of Tindell, Grant & Co, Statutory Auditors 6 Munro Road, Springkerse

Stirling FK7 7UU

Tindell, Grant & Co. is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

# **OBITUARY**



James's commitment to the SSTA spanned thirty years during which he served as District Secretary, Vice President and ultimately as President of the Association. His commitment to trade union principles and members' rights could not be faulted.

He was a man of great integrity, sense of duty and intelligence.

Margaret Smith
Past President (2011-2013)



Gordon was involved in a car accident, unfortunately he succumbed to his injuries. Gordon was a highly respected colleague in Biology, a deeply valued comrade in the SSTA and a trusted friend.

Gordon will live long and mighty in the memories of those lucky enough to know him. All our love goes to his wife and family at this very difficult time.

Kevin Campbell Fife District Secretary and Vice President

### SSTA PREPARED TO TAKE ACTION TO CUT TEACHER WORKLOAD

The SSTA has completed an Indicative Ballot of its members to assess the measures proposed by the Government to reduce teacher workload with a focus on the assessment required for National Qualifications. This was in response to SSTA members across Scotland asking for some action to be taken to address the workload that is demoralising teachers in the current qualification cycle.

SeamusSearson,SSTA General Secretary said "the ballot clearly shows that members are unhappy with the current proposals with 91% of respondents prepared take industrial action short of strike action. 64% are prepared to take strike action if necessary"

The ballot also found the

- The Government's 'Tackling Bureaucracy Report – March 2015' had not reduced workload in 96% of schools.
- 96% of respondents lacked confidence in the proposed SQA measures to reduce workload in the 2016-17 session.
- 94% of respondents lacked confidence in the proposed SQA measures to reduce workload in the future.

Seamus Searson added "Teachers have insufficient time to carry out the over-bureaucratic arrangements set out by Scottish Qualifications Authority (SQA). The SSTA is requesting that the new Cabinet Secretary John Swinney

together with Local Authorities, as the employers of teachers, take control of the situation and impose limits on teacher time being spent on such activities that are taking teachers away from teaching and learning".

Euan Duncan, SSTA President said "Much of a teacher's time is now taken up with SQA assessments and verification of assessments within their school and local area. Should any teacher decide to keep their working week within the 'working time agreement', the reality is that they would be unable to develop the necessary resources for learning and teaching"

Following the result of the Indicative Ballot an SSTA delegation met the new Cabinet Secretary John Swinney on 7 June 2016. The SSTA urged him to intervene with the employers and reach a way forward to tackle excessive teacher workload created by National Qualifications. The Cabinet Secretary agreed that teachers needed to be focussed on teaching and learning and he said he wanted to remove the 'clutter' that stopped that focus. The SSTA National Executive has sanctioned a Formal Ballot for Industrial Action at the start of the school year.



At some point in our lives, all of us will need legal assistance - whether it's writing a Will, creating a Power of Attorney or handling the paperwork when a loved-one passes away. Our specialist solicitors are here to help.

#### As a Union member...

- You and your partner/spouse are entitled to a FREE Will;
- We offer discounted rates on creating a Power of Attorney and dealing with a loved one's Estate;
- Our specialist solicitors are here to offer you practical legal advice across a wide range of issues for every stage in life.

Talk to Thompsons, where it's always personal Call 0800 081 2205