

Planning sense has restored karma after website shambles

Theo Chalmers

Theo Chalmers is managing director of Verve Public Relations and chair of Urban Eden.



www.urbaneden.org
www.vervepr.co.uk
e: t.chalmers@vervepr.co.uk
Tel: 01908 275271

SOMETIMES I have to be hard on organisations, usually because they fully deserve it. And today is just such an occasion. However, in order that you and I do not dwell too long in the dangerous shadowlands of schadenfreude, I will temper my criticism with some deserved praise so that the gods of karma are sated.

First the bad stuff: Milton Keynes Council, what were you thinking when you relaunched your website www.milton-keynes.gov.uk? This ill-thought-out replacement, which you seem happy to pretend is fully developed and ready to go out into the world is not even an embryo. Frankly, I suspect its parents are yet to know each other carnally. They're probably not even Facebook friends.

So how bad is it? If you try to find what is coming up for approval at the Development Control committee, you might enter the term 'Development control panel agenda' in the website search engine. Response: 'There are No Search Results for development control panel agenda.'

Let's try 'Development control panel' Response: "There are No Search Results for development control panel". Pretty much every other combination also fails to locate the agenda, including the term 'Development control committee'.

We at Urban Eden HQ, however, are persistent. And we have found the secret nine-step process which you, like me, may conclude is ludicrously byzantine. Here it is:

- 1 www.milton-keynes.gov.uk
- 2 Scroll down to the bottom of the page, click on *A-Z of Services*.
- 3 (Ignore D - the committee is not listed.) Click on C.
- 4 Scroll down to *Council Meetings*.
- 5 Click on *Council Meetings Information System*.
- 6 Click on *Committees* (top left).
- 7 Scroll down to find *Development Control*, click on the link.
- 8 On the right, identify the date for the meeting in question and click.
- 9 A list of relevant documents is displayed.

If you're still sane, enjoy.

That nonsense is not the only problem. An Urban Eden member tried to renew her bus card using the online service, which included her uploading proof of identity: an image of her passport. Weeks later, having heard nothing, she phoned. She was not on the system - her application had not arrived.

So where, she wondered, had the image of her passport gone? To how many others has this happened? Does it amount to a loss of personally identifiable information under the terms of data protection legislation? Should it be reported to the office of the Information Commissioner?

Here, in just one simple step, is my advice to Milton Keynes Council: get your website sorted... please. Now for the praise...

Firstly, I wrote last year about Cofferridge Close in Stony Stratford and its owner's efforts to plonk down a massive supermarket which might utterly destroy what must be one of the last surviving successful high streets in the country and how its trucks would deliver the coup de grace by clogging up narrow medieval Silver Street. Planning permission had been refused by Milton Keynes Council but a hugely expensive appeal had been launched.

Parties opposing the appeal were Save

Cofferridge Close campaigners, Stony Stratford Town Council and today's bête noir Milton Keynes Council. As SCC and SSTC were granted equal status to the appellant and Milton Keynes Council as the local planning authority, they were able to bring up factors not previously raised by the council such as traffic flow.

The appeal met for eight days at Stony Stratford's Cock Hotel, where it probably heard a great deal of Bull from the owners' barristers. The Inspector has now made his decision and I am delighted has rejected the appeal. Well done Milton Keynes Council and those others, too.

Praise number two: Two councillors have asked for a total rethink on the disaster that is Countess Way (conceived as the eastern extension of H7 Chaffron Way). Urban Eden predicted that the City Street concept would be disastrous for Milton Keynes and so it has been. By the time you read this, we should know whether the council has agreed to make changes but nevertheless this is a good sign and praise, once again, must go to the council.

Could it be that the tide is finally turning and sanity is returning to town planning in this unique gem that is Milton Keynes?

Karma is now balanced. Cheerio.

After 20 years of low returns, it is time to take a long hard look at your with-profits investments, says financial planner Tony Byrne.

A policy of making no profits... that's madness

DO YOU have a policy invested in a with-profits fund? Have you been invested in it for between ten and 20 years? The chances are you have had some lousy returns in that time.

The average with-profits policy has achieved an annual return of just 6.7% over the last 20 years. By contrast, our Wealth Investment Strategy has achieved an annual return of 10.2% over the last 19 years. The worst-performing with-profits fund has made just 3.1% over the last 20 years and we have come across clients suffering abysmally low returns on their with-profits pensions and investments of 1% a year or less over the last ten years.

With-profits used to be a very popular investment. It was less volatile than investing in shares, you received an annual bonus as well as a final bonus and your money was managed conservatively. Unfortunately, all of that changed during the heady days of the dotcom bubble in the late 1990s and with-profits funds have never recovered. They now, on the whole, represent pretty poor value for money - so much so that I think they should be renamed 'without profits policies'!

Let's face it: you would not run your own business with a policy of making no profits. It would be total madness. So if you have got one or more of these policies, you should at least have it reviewed by an Independent Financial Adviser who is legally bound to give you best advice.

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Tel: 01908 523740 www.wealthandtax.co.uk
e-mail: wealth@wealthandtax.co.uk

Tony Byrne is a Chartered and Certified Financial Planner and author of Wealth Magic

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