

# SCOTLAND DECIDES

**THE CASE  
FOR INDEPENDENCE  
AND  
THE CASE FOR  
THE UK**

# No more ‘what ifs’

» Next year, Scots have a chance to chart a new and exciting course. **Nicola Sturgeon** explains why Yes has to be the way forward

**A**S SCOTLAND looks forward to a hard-fought referendum campaign that will shape our nation's future, it is inevitable that the disagreements between those who advocate independence and those who favour government from Westminster will be amplified and exaggerated. We should embrace vigorous debate because come referendum day it will be important for every citizen to be aware of the arguments being put forward by both campaigns – and understand what each choice means for the direction and wellbeing of our country. However, between now and the referendum, it is also important that we take some time to reflect on what unites us in Scotland.

There are many aspects of modern Scotland that we agree need urgent attention – first among them in my view is the fact that one in five Scottish children live in poverty and 800,000 people in Scotland live in fuel poverty. The Yes campaign argues that decisions on tax and welfare would be better taken at Holyrood rather than Westminster so that we have in our own hands the powers to eradicate these statistics – a position supported by nearly two-thirds of Scots in the latest Social Attitudes Survey.

We will have these and many other debates on the fairer society and stronger economy we can build with independence, and I look forward to them.

However, it is worth considering for a moment that while we have not yet reached a consensus about how Scotland should be governed in constitutional terms (such a consensus will, I hope, emerge with a Yes vote next year), there is widespread agreement that we should all work within the system as it is at any given time to improve life in Scotland. That may seem a straightforward point, but it underlines the essential unity and cohesiveness of our nation and that is something to celebrate.

Committed home rulers in the Liberal and Labour parties, and then in the emergent SNP, did everything they could for their communities and country at a time when Scotland was governed only by Westminster. Previously, anti-devolution Tories have played their part in opposition in a Scottish Parliament they did not want. The SNP worked from 1999 as the main opposition, and since 2007 as – by general consensus – an effective administration in a devolved parliament that doesn't reflect the full measure of our aspirations. And we have always supported more powers for Scotland while campaigning for independence.

The range of identities in modern Scotland – Scottish, British, Pakistani, Irish, Polish and many more – will be encompassed in an independent country, but they are not dependent on it. In the centuries since the 1707 Union, Scottish identity has endured, evolved and strengthened. In a similar manner, British identity will continue in an independent Scotland.

In other words, the case for independence does not rest on identity or nationality, but rather on values of social justice, enterprise and democracy. My concerns are not just about the nation of Scotland – they are principally about the welfare of the people of Scotland.

That is the spirit in which the Yes campaign approaches the referendum – and I am confident that we will emerge with the same national unity of purpose in the new, broader and I believe better context of an independent Scotland.

There is huge international interest in Scotland's referendum. The process of a nation achieving independence by debate – in the most transparent and participative way possible – is a positive lesson for the wider world, particularly for those places which do not yet have the freedoms we enjoy.

We shouldn't underestimate the fact that the Scottish experience is regarded as an exemplar of democratic change – and in that regard I was delighted to hear former Irish President Mary McAleese describe our referendum as a “remarkable and wonderful phenomenon”. We should all take pride in this – and bring forward quality campaigns to match.

So let me set out my positive reasons for wanting Scotland to vote Yes. Growing up in a working-class family in Ayrshire in the 1970s, and then working as a lawyer in Drumchapel, my first and enduring political beliefs were not so very different from those of my contemporaries who supported Labour – a left-of-centre commitment to fairness and social justice, and passionate opposition to nuclear weapons.

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Scotland has never been the goal in itself, but rather the means to deliver the vital objectives of a fair society and dynamic economy.

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fair cuts to the welfare system will hit a million working age households in Scotland, weakening consumer demand as well as harming families. But 80 per cent of Scottish MPs opposed them – and to add insult to injury Iain Duncan Smith refuses even to appear before Holyrood's welfare reform committee to explain them.

Last Monday, in response to a substantial increase in requests for help as a result of these cuts, I announced a £5.4 million package to support front-line advice and assistance for people worst affected. It is a good package, widely welcomed. But our national politics should not be focused on the amelioration of damaging measures that as a nation we didn't support in the first place.

The damaging uncertainty about our place in the European Union created by David Cameron's speech last week is another example – a process driven entirely by Tory electoral fears about Ukip south of the Border. In Dublin on Friday, I set out a distinctively Scottish case for Europe's importance to Scotland and our importance to Europe.

This concern about Westminster governments' lack of a democratic mandate in Scotland is not just a problem now, and has never been confined to the SNP. For more than half of my life, Scotland has had a Tory government from Westminster that we didn't vote for. And it was Jim Wallace – ironically enough now the Lib Dem Advocate General in a Tory-led government – who said in the House of Commons on this very day 25 years ago: “The Conservative Party in Scotland has no man-

date, and it is no use pretending that it has.” I agree with the former Jim!

The overarching benefit of an independent Scotland is that we will always get the governments we vote for. Therefore, our politics and policy can be focused on a proactive agenda – rather than being obliged to react to measures from Westminster that we have no control over and don't support. Independence will be to the betterment of our national life – as well as to the betterment of relations between Holyrood and Westminster.

Independence means we can look to the future with clear eyes and a fresh start. We have had many constitutional proposals over the years – and all contributions about how, with more powers, we can improve the quality of life for people in Scotland and build a more dynamic economy are welcome.

But next year is the only guaranteed and certain opportunity to achieve these powers – and more – with a Yes vote. A No vote is literally a vote for nothing – other than the continuation of a Westminster austerity agenda we didn't vote for, uncertainty about our place in Europe, and complete certainty that Scotland would have a new generation of Trident nuclear weapons dumped on the Clyde for another 50 years.

A No vote would relegate Scotland to the bottom of the Westminster agenda – the idea that Holyrood would gain new powers in these circumstances is fanciful. Scotland cannot afford the risk of a No vote – or the loss of opportunity for renewal and revival that a Yes vote offers.

» Nicola Sturgeon says tax and welfare decisions taken at Holyrood rather than Westminster would be more successful in tackling some of Scotland's poverty statistics.

Photograph: Jeremy Sutton-Hibbert/Getty

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A No vote would relegate Scotland to the bottom of the agenda



**'We will still be a United Kingdom but with an independent parliament'**

» Jim McColl at his office in East Kilbride. The businessman says that Scots should have the confidence and ambition to vote Yes. Photograph: Robert Perry

## » Independence is about so much more than just the financial numbers, argues entrepreneur Jim McColl

**A**NOTHER piece of the referendum jigsaw slotted into place last week. We now know what words will appear on the ballot paper in the referendum in 2014: Should Scotland be an independent country?

Towards the end of last year, I came to the conclusion that, in the absence of a real alternative choice giving the Scottish Parliament substantially more fiscal autonomy, the answer to that question is Yes.

While Westminster policies may work for London, they are not working for Scotland, for our economy or our society. A different approach is needed if we are to make Scotland the kind of country we all know it can and should be.

It is encouraging to see the debate moving from the how of the process to the why of the real issues and also from 'could we be' to the 'should we be' of independence.

On a simple balance sheet calculation, Scotland can afford to be independent if we so choose. At present, Scotland contributes 9.6 per cent of UK revenue and receives back 9.3 per cent in expenditure. Next month we'll know whether Scotland's position relative to the rest of the UK has improved yet further during the past year.

Independence, however, is about much more than the financial numbers. It is about the power to choose a better Scotland. It is about building on what we have so we can deliver even more for the country in which we all have a stake. So, for me, there are three fundamental issues for Scotland to consider.

First, I previously argued for full fiscal autonomy to be on the ballot paper. In my view, the Scottish economy has characteristics that demand tailored solutions. We have, for example, distinct strengths in engineering, energy, food and drink, creative industries, asset management and tourism, but not the full toolkit to give those sectors the best possible advantage at home and abroad.

Unfortunately, this was a no-go area for the Westminster government. The Prime Minister visited Scotland to make that clear a year ago. At that point it became obvious to me that the only credible way to secure the normal financial powers was through a Yes vote for independence.

I have been disturbed by the way those opposed to independence portray it in misleading emotional terms as a break-up of the United Kingdom. The union of the crowns was put in place in 1603 and a year later James VI declared himself monarch of the United Kingdom of Great Britain. This was 103 years before the union of parliaments. We will be voting in 2014 for an independent parliament while retaining the monarchy as head of state. We

will still be a united kingdom but with an independent parliament.

There is no guarantee that more powers will be devolved following a No vote. I was pleased to see the Electoral Commission call on the Scottish and UK governments to give a clear indication to voters of what their policies would be following a Yes or No vote in 2014. So far, the No campaigners have focused only on pressing the Scottish Government to outline their policies for independence.

The referendum in 2014 is about whether we Scots want the decisions affecting our lives made in Scotland or at Westminster. Post referendum, all political parties in Scotland will be preparing their manifestos for the Scottish Parliament election in 2016. If the Scottish people vote Yes in 2014, the No campaign parties will have the opportunity to present manifestos clearly outlining policies to work better together in close alignment to Westminster.

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On a simple balance sheet calculation, Scotland can afford to be independent if we so choose

The Scottish people will have the opportunity to choose which party best represents their interests. This is true democracy. In contrast, a No vote will shut down this choice, leaving Scotland entirely at the mercy of a Westminster regime they did not vote for, when it comes to real economic and financial decisions.

Indeed, the second fundamental issue worth consideration is the current and ongoing focus of the Westminster government on austerity when what Scotland needs now is investment in jobs and growth.

The current policy-making structures do not satisfy the ambition for a stronger economy, higher standards of living and the wealth needed for a more caring society.

Instead of waiting for the political winds to shift, we should be saying and doing what is required to grow our economy sustainably. We need the power to encourage investment and capital formation, to deliver competitive advantage for Scottish business and incentivise innovation through our tax system so we can create and retain wealth, grow and reward employment and sustainably expand the economy.

We need the ability to bring together skills and education with welfare and employment so we can create new opportunities for young Scots and deliver a system that is fairer and effective.

Finally, given all the natural and human wealth we enjoy and given our many strengths and comparative advantages, why is Scotland's economy not performing better within the UK or relative to other smaller developed countries around the world? Why have we bumped along for decades with a growth rate that is as much as 40 per cent lower than the average of comparable but independent nations.

Let's not forget what we have as a nation: 25 per cent of the EU's offshore tidal and wind energy potential, which will be worth billions every year: oil and gas reserves in the North Sea with a wholesale value well in excess of £1 trillion and, for our size, the strongest university research base in the world. Of course, the arguments for financial control go well beyond oil and gas. We have a strong international brand and distinctive and growing industries in many sectors. Perhaps most importantly, we have the resource of our talented, caring and determined people.

These strengths point to the fundamental problem. We have a government responsible for economic policy whose focus is not growth in Scotland but rather London and the South-East of England. That tells me Scotland is a nation in desperate need of a well-planned and thought through management buy-out.

I sensed from an early age to look around at those who were most successful and to learn from their actions. And for Scotland there are two vital lessons from the nations that sit at the top of world wealth and well-being leagues.

First, they don't look to somewhere else to take decisions on their behalf. Even when it comes to pooling sovereignty at a multilateral level they retain the option to withdraw and have a seat at the top table.

Second, they ascribe to the virtuous cycle of enterprise and compassion whereby jobs and investment create growth, helping to deliver a more equal and caring society and an educated and healthy workforce.

I have learned something else - as a nation, we are better than we think we are. And so much better than the naysayers say we are.

There is so much opportunity in Scotland's future if we choose to claim it. A Yes vote in 2014 will give us the flexibility to choose the policies suited to Scotland regardless of who is elected to government at Westminster in 2015.

In 2016, we will have the freedom to choose elected representatives who have the best vision for Scotland. Let's have the confidence and ambition to seize the opportunity. «

**Jim McColl, one of Scotland's leading businessmen, is chairman and CEO of Clyde Blowers**

# YES VOTE VITAL TO REALISE OUR POTENTIAL

» Independence is not a break-up, but two countries forming a new relationship, argues **Murray Pittock**

**I**F ANYONE looks up "Britishness" on Google Images, most searches will show almost nothing associated with Scotland in the first hundred hits.

Scotland and its government are very visible to us in Scotland. And that's the same internationally. Our country is – according to the 2012 Anholt-GfK Roper Nation Brands Index, based on interviews with 20,000 adults in 20 countries – the 15th most recognisable nation in the world. Yet if Scotland is a partner in Britain, we are all too often an invisible one. In 2007, research showed that Scotland received as much UK news coverage as Shropshire.

If there is more since, it is because of the prospect of the 2014 referendum. For the London metropolitan politician and scribe, it seems only important to be together when Scotland sets itself apart.

It's important to remember that it wasn't always like this. Those who talk about dissolving a 300-year-old partnership ignore the fact that the partnership itself has changed. In days gone by, British imperial markets offered huge opportunities to Scots. Scottish associations were formed worldwide to promote networks to get Scots into jobs, Scottish writers were taught in English schools and Scottish music played and sung – and identified as Scottish – in England and throughout the world. Scotland was first described as a "region" in the 1940s: till then it was always a nation. Even if it was a "home nation", it had a global presence as a consequence of Britishness, not in opposition to it. To take only one example, the Glasgow Empire Exhibition of 1938 showed Scotland as a nation, not part of an undivided "Britishness", which was increasingly the case after 1945.

Times change. The devolution settlement restored a Scottish agenda. Scottish policy is increasingly distinctive, Scottish goods and services are a well-articulated and successful presence in

export markets. Yet "Britain" continues to articulate itself in the language of past glories: it is a place where things happened. The No campaign lacks – as all such campaigns have always lacked – vision for the future. If Scotland votes with them, we will be promised something along the lines of that great con of the South Sea Bubble era, something "of great advantage, but no-one to know what it is".

And that comes from many of those, who when it came even to devolution, not only fought in the last ditch, but dug it too. And from those who didn't want to see a second question on the ballot paper in 2014 either. We can't expect much in the way of an answer from a campaign which didn't even want the people to be asked the question.

Is this where we want to be? As *The Economist* put it last week, "there are compelling reasons for paying attention ... to small countries on the edge of Europe ... they have reached the future first". What does that future consist of? Alternative energy, for one. The run-down in fossil fuels, even taking into account fracking and other controversial practices, can be seen to have begun with oil at well over \$100 a barrel with the world economy still in rehab. Scotland has been blessed with both huge fossil fuel opportunities and huge renewable opportunities in the last 50 years. Are we going to say No to them both?

Some will say this is "selfish" or "parochial". Well, suppose it were: what did Britain spend the oil revenues on, and was the UK as sensible as Norway, whose oil fund – which holds 1 per cent of the global stockmarket on behalf of a country of 4.5 million people – is the economic wonder and envy of the western world? How can we say the UK spent North Sea revenues wisely in this age of austerity? Did they do better than other countries – than Scotland would have done?

But, in fact, Scotland isn't selfish or parochial, it's just small. Small countries are adept at networking, and it's a networking age. They are adept at finding new solutions in education (Finland, for example) or fish farming (Norway) and many other things. The top five countries in the world for global competitiveness in 2012 are all small, as are four of the top five for innovation and four of the top five for prosperity.

» Murray Pittock has spent many years championing the literature and culture of Scotland at home and abroad. Photograph: Robert Perry

They are interested in themselves, but also the whole world: and that isn't parochial, it's just normal. Scotland isn't a parish, it's a country.

And of course it's interested in itself, but it is interested in the world too, just like any normal country.

As it promotes itself, Scotland is finding rising markets for its exports across the world, and will find new markets for its culture too. A Yes vote is a necessary key step forward in that process. Independence is not separation: it is about talking to ourselves and the world without going through an intermediary. It itself will be a process: as Jim McColl put it last week "a united kingdom but with an independent parliament". Ireland stayed in a monetary union with sterling for 57 years. Every case is different, but the point is that what we will share with our neighbours on these islands will still be a partnership, just a new one. And we need a new one.

Life is change, and change is gained by how we think, vote and act differently. No change is without risk, but "no change" is full of risk. It is indeed voting for nothing, and we will not be offered something for that nothing.

I am voting Yes because I have spent years championing the literature and culture of Scotland at home and abroad. There are people throughout the world watching us and waiting for us to join them. It won't be a free ride: but if we decide we are confident enough to have something to give in trade or niche industries or culture or creativity, we will get something back.

Does Scotland have the self-confidence to realise what has changed, to realise the opportunities that there are, and to look to the future? There is much more to our quantifiable economic strengths, exports, education, energy and innovation than the power of positive thinking, but without it we will not develop as fast as we need to, or have the voice we ought to, in this rapidly changing world. And that is why I am voting Yes. «

Murray Pittock is a professor at the University of Glasgow. Between 2003 and 2007, at Manchester, he was the first professor of Scottish literature at an English university



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Britain continues to articulate itself in the language of past glories

# Imagination vital to telling the Yes story

» Scots must find the courage to picture a better life, argues Karine Polwart

**T**HURSDAY night. BBC *Question Time* is on telly. I'm venting a week's worth of rage on Twitter, while nursing a tumbler of special offer white wine. A panellist asks: "Do we want to be a self-governing, democratic nation that determines her own destiny?" I shudder. The questioner is UKIP leader, Nigel Farage.

It matters who asks this question, and why. For while self-governance is grand as a principle, what matters are the values, aspirations and concrete policies implied in the "destiny" bit, how the new "we" that political independence would create would do things differently.

Destiny begs questions about what any self-governing nation might look like, whether it's UKIP's increasingly (terrifying) popular vision of the UK or my version of Scotland. Would we fund free universal care for the elderly from progressive taxation or leave it to insurance companies? Do we want to spend £250 million from the annual Scottish economy on morally repugnant, illegal weapons of mass destruction; or might we imagine some more transformative use for this cash? Would we prosecute those responsible for the rigging of financial systems that have been mis-sold to us as impartial arbiters of what's best for us?

The fashion within the broad Yes campaign alliance is to personify cheery well-educated niceness. In order to assuage the genuine fear of escalating hardship under Westminster-style austerity, Yes emphasises that we will be "better off" and achieve "success" and "growth" from our "human and environmental assets".

This foregrounded Yes focuses on what would be continuous in a transition from devolution to independence: a sound Scottish parliamentary system (I'm reassured by what this has achieved in 14 years), elected by means of proportional representation (my Green vote counts), which determines policy relevant to front-room stuff – schools, hospitals, care for the vulnerable (a degree of distinctive vision thus far, in my opinion).

It's backed up by Scotland the Brand, an all-in-one package of stability, stoutness and invention, starring entrepreneurs and creative businesses. And while there's the questionable status of our North Sea oil and gas share, we have a vast reserve of wind, wave and water, coupled with an inventive engi-

neering culture, which might underpin a future world-leading renewables industry.

Heck, there are official statistics about our impressive tax contribution to the UK and our less than average share of national UK debt. Weighty projections regarding Scottish economic resilience are available. And only this past week, the Fiscal Working Group, on behalf of the Scottish Government, suggested an independent Scotland should stick with sterling, reign in its tax and spend ambitions and create "a workable blend of autonomy, cohesion and continuity".

Yet this proffering of safe, prudent hands has failed to impress the majority of us so far.

The Yes story here is "Dinnae Be Feart". Scotland won't be that different post-independence, just a mite more prosperous, and self-determinedly "Scottish". The Yes Scotland website reassures that "on Day 1, an independent Scotland will look pretty much as it does today".

Let me declare that this endlessly reiterated sameness scares me. For while my hoped-for Day 1 independent Scotland might look the same as it does now and should utilise, sensibly, existing infrastructure, I'm horrified by a Scottish version of business-as-usual. It's the opportunity for, and the realistic possibility of, something radically and ethically different to the UK political status quo that gets me ranting at the TV.

Every time I witness Nigel Farage, or a member of our elected Westminster government, on TV, I sense not just that my core values and priorities don't count at UK level, but that they're in imminent danger of evisceration. If I thought that Arbroath, Hawick and Ballachulish were filled with Farages and Camerons then, to be honest, I'd stick with things as they are. What would be the point in change?

Without purpose (what's prosperity for? whose prosperity is it?), we swallow the myth, perfected in the culture of Westminster and the City of London, that more cash in our pockets alone will nudge us off the couch. That, right there, is the core of my growing everyday anger at our UK-wide economic and political system.

What sparks me is the "fairer, greener" bit of the Yes campaign, the possibility of reconfiguring our connection with Scotland as a place in ways that go beyond a new era of profitable industrial exploitation of human or environmental resources. Right now, core values-based thinking is buried in a media mire of legalistic debate that makes all but the most politically hardcore of us want to make a cup of tea during the evening news.

What interests me, is not whether



» Singer-songwriter Karine Polwart near her home at Pathhead. She believes in anger and the power of telling stories. Photograph: Ian Rutherford

Scotland will be automatically, certainly, admitted to various trans-national alliances. It's that we appear, as a nation, to place the utmost value on inter-dependence and international community, not just tactically, or in pursuit of trade, but existentially, and as a matter of principle. UKIP's independence vision doesn't have the same ring.

We are "better together", dammit. Togetherness rules my life – in the back of tour transit vans, in feminist collectives, volleyball teams, malt-soaked singing in the Royal Oak, communities of philosophical inquiry and village toddler group lunches.

I am quietly enraged that the campaign to maintain this extant model of political union between nations, the United Kingdom, is cornering the market in perceived togetherness. I won't

have it. I won't have it, specifically, because it's a belief in the possibility, integrity and global urgency of more well-founded and clearly articulated togetherness, more "us" and less "me"; care and compassion and ecological stewardship, that drives me towards a Yes vote for Scottish independence. The spurious togetherness that the UK has become is rooted in the normalisation, and institutionalisation, of selfishness, greed, corruption and disregard (Libor, RBS, Staffordshire Hospital Trust).

Scottish self-determination alone does not preclude this horrific stuff. There is too much here which reeks of human despair and indignity. I heed Gerry Hassan's warning to be wary of a smug, uncritical belief in "the story of Scotland's 'Good Society'". But our

"There is too much here which reeks of human despair and indignity"

repeated overwhelming collective vote for broadly communitarian parties and policies is not without ethical ground.

Telling stories is my life. Stories are not mere mirrors. They are not necessarily true in equal measure to their accuracy in reflecting how things are. They speak to hope too. And they have power in their ability to activate, to move, to inspire us towards what might, should, or must be. That is, also, their truth.

The story of Scotland's good society hooks me in at a fundamental level. That's why I'm forgiving about the institutional minutiae. If I felt the institution of the UK shared my core values then self-determination in that context would be enough. If I thought a People's Republic of Pathhead was necessary I'd be there on Main Street with a

placard. An independent Scotland seems, simply, like a reasonable prospect to me. And Scotland already exists.

St Augustine is said to have written: "Hope has two beautiful daughters: their names are Anger and Courage. Anger that things are the way they are. Courage to make them the way they ought to be."

Let the Yes campaign be positive and hopeful, yes. But let's allow it to be, where it needs to be, angry and bold too, please. And let's harness more imagination to the urgent transformative telling of better stories about how we want to live. «

Twitter: @IAMKP

Karine Polwart is one of Scotland's leading folk singers and songwriters

# No need to leave UK to get the Scotland we want

» Scots want prosperity, a voice and to take pride in their identity, says **Phil Anderton**, and the way to do that is to stay in the Union

**WELCOME** the referendum on Scotland's future. I was born and bred in Scotland and now, back after a few years working abroad, I couldn't be happier enjoying everything that's special about my country. There is so much to enjoy.

But that doesn't mean I'm comfortable with where we are now in Scotland. There are too many people out of work and in poverty to say that. So am I going to vote for a separate Scotland in 2014? No, I am not. I am voting to keep Scotland in the UK, not because I think that we are too small or that we are lacking the ability to be independent.

I believe that separating ourselves off from our nearest neighbours does not meet the long-term aspirations of the majority of Scotland's people.

I learned in business with international companies such as Procter & Gamble always to start with a vision of what you'd like to achieve, then work back to decide the best strategy to get there.

In my opinion, most Scots aspire to live in a country with an enduring and fair prosperity, to have a real voice in matters that affect their lives, to feel safe and to be proud of their identity and heritage. This is a vision of a better Scotland.

So is the best way to achieve this vision by choosing the strategy of independence from the United Kingdom or by improving the status quo from within the United Kingdom?

One of the key principles of a union is the sharing of the upsides and risks of peaks and troughs over the long term. Even since Scotland joined the Union over 300 years ago, the nations

that make up our country have contributed their own skills, ideas and products. The City of London financial markets for example, despite troublesome times of late, contribute significant income to the UK purse.

When times are tough, we have the ability to leverage the resources of the UK to support areas at risk. Living recently in Abu Dhabi, I saw how the United Arab Emirates, a union of seven separate emirates, successfully and collectively overcame the recent financial turbulence felt by one of the emirates, Dubai, just as the UK was able to resolve the UK banking crisis.

I don't agree with some who say that business, the engine of job creation and prosperity, will dry up if Scotland goes it alone. The markets will always look for the best places to invest and serve customers for business growth. But what evidence is there that businesses will invest more than they do now if Scotland goes it alone? Will we see more Scottish start-ups and more Scottish firms expanding into overseas markets? Do we honestly think that the promotion of our businesses, ideas and products would be enhanced if we went it alone and turned our back on the clout of the UK and our global network of embassies?

It is far more likely that separation would bring changes that would make business more costly and bureaucratic, especially in areas with strict regulatory requirements, for example in the financial and domestic energy markets. If the EU dictates border controls as part of Scotland's entry into the EU, this will likely slow down trade with our biggest export partner, the new United Kingdom. Reducing corporate tax rates in Scotland is one argument put forward for independence, but it is very costly if the anticipated boom in business doesn't materialise and is something our competitors can match.

And of course, there's the oil argument. Even if we were to secure most of the oil from the UK and gain agreement to Scotland inheriting a 10 per cent share of the UK national debt, the Fiscal Commission, set up by the Scottish Government, asserts that oil revenues would only service this debt. There would be no surplus to create a Norwegian-style oil trust, a country

cited by supporters of Scottish independence as the gold standard of independence.

If we take the long-term view, the oil is projected to run out within this century. Who will bear the brunt of the clean-up costs and the resources required to invest in new energy sources? Not the entire population of the UK, but the next generations of Scots. And if, as some argue, Scotland is giving more of its fair share to the UK as a result of oil, would we not be weakening our biggest trading market by leaving unilaterally?

Another key driver of enduring prosperity is the level of education within society, and Scotland now has full power to implement its own policies in this area. Scotland has decided to have free provision of higher education. Would the removal of the additional, disproportionately high UK research council grants to Scottish universities really help us drive up standards of education?

Some people believe we are controlled by Westminster and by governments we didn't vote into power and therefore have no voice in matters important to Scotland. Churchill's quote that "democracy is the worst form of government apart from the others that have been tried from time to time" is as valid today as it was at the end of the Second World War.

Scots voted for and got a Labour UK government in 1997, 2001, 2005 and contributed to the Conservatives not achieving overall power in 2010. That is democracy at work. Should Glasgow opt out or even separate from Scotland if the people of our biggest city were not to get the party they voted for in an independent Scotland? Of course not.

The challenge is to work within the democratic system to fight for what you think is right. We can do this in Scotland and in the UK every five years. The welcome introduction of devolution means decisions which make best sense to be made locally are made in Scotland, for example in health and education. As devolution evolves, more decisions will be made in Scotland. It is probably not known by the majority of Scots that the Holyrood parliament will soon have the power to borrow, to levy land taxes and, in 2016,

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Will we see more Scottish start-ups and more Scottish firms expanding?

our parliament in Edinburgh will have the responsibility for setting the income tax rate. Devolution is not standing still.

Under independence, would we achieve a louder voice in the vital area of the economy? Highly unlikely, given the fundamental role of currency. If we keep sterling as part of a sterling zone, why would the new United Kingdom give undue consideration to the impact of monetary policy on Scotland? Even if we achieve a wishful 10 per cent representation on the Monetary Policy Committee of the new United Kingdom, the majority 90 per cent representing the interests of the new United Kingdom will still be the controlling voice.

An alternative, realistic option for Scotland is to join the Euro, with monetary policy driven by the interests of Germany, France and the new United Kingdom. It is a monetary union which cannot at this stage differentiate the requirements of smaller economies like Greece from large ones like Germany, as the EU does not have fiscal union.

We could, of course, do as many members of the Yes coalition wish and ditch the pound then start up an entirely new currency. No one is likely to argue that that would be a decision that would be good for business.

We have been attacked recently and are threatened in Scotland by new forces of terror wishing to destroy the way of life we cherish, by the most repugnant of means. Should we keep the UK armed forces, who are respected in the rest of the United Kingdom – would feel about us going and the im-

shoulder to shoulder as partners, without hesitation and with pride, to protect each part of the UK and beyond? Or should we dismantle them, creating separate forces in the hope that in times of crisis, we will have the scale and willing partners to support us without hesitation or delay? I would certainly feel safer defended by Scots within the United Kingdom with our shared intelligence and expertise.

Will I be even more proud of my identity if Scotland is independent or will I lose a part of my identity – ie, being Scottish within the United Kingdom? I'm proud of Andy Murray's success and equally proud when he achieves for Scotland as part of the United Kingdom. I'm also proud of Andy and people like Bradley Wiggins when they compete on the world stage as our athletes, supported by UK funding and expertise, as we witnessed in the Olympics.

This week, when watching Scottish singer Emeli Sandé winning Best British Female at the Brit Awards, I asked my daughters how they would feel if she had won Best Foreign Act instead. "Don't be stupid Dad, she's one of us," came the reply with that familiar, knowing look... younger people seem to get the bigger picture.

Is it right for us to unilaterally leave the Union, without considering how people with whom we have shared hundreds of years of social and cultural heritage in areas like Tyneside, Merseyside, the Welsh valleys and Ulster – and the 800,000 Scots who live in the rest of the United Kingdom – would feel about us going and the im-

pact that it would have on their lives and communities?

» **Phil Anderton** says the Yes/No vote is not about the patriotic versus the unpatriotic, good versus bad; it's merely a case of different views on the best strategy to achieve the same vision for Scotland.

Photograph:  
Phil Wilkinson

I respect the heritage of world-renowned institutions created by people from all over the United Kingdom. I'm proud that the NHS treats Scottish patients as equals anywhere in the UK, wherever the best specialism exists. And I'm proud to fly both the Saltire and the 300-year-old Union flag as symbols of pride in Scotland and our shared heritage and enduring partnership with England, Wales and Northern Ireland.

Whatever the outcome of the referendum, I hope we all keep in mind that the people who propose and vote Yes and the people who propose and vote No are well-meaning Scots; it's not the patriotic versus the unpatriotic, the good versus the bad; it's just different views on the best strategy to achieve the same vision for Scotland.

Scotland is a great country and it can improve, of that there is no doubt. But I doubt that separating and looking for reasons why we are so different from people we have lived with, worked with and defended ourselves with, for over 300 years, is the best strategy. And what is to stop us from delivering the Scotland we want? Nothing that we cannot do for ourselves here in Scotland, together with our friends and partners within the United Kingdom. «

Phil Anderton has held senior positions in Coca-Cola, Procter & Gamble, the SRU, Heart of Midlothian FC, the ATP and the Al-Jazeera Football Club. He is on the board of the Better Together campaign





## Healthier outlook if we all stay together

» Independence might mean a poorer NHS for Scots says **Sally Russell**

**M**Y PHONE ringtone is really dull. I have had it like that for I don't know how long. I must have heard it ring hundreds, if not thousands, of times. My husband calling to tell me when he will be home, my mum phoning for a quick chat, or my best friend phoning to tell me about work. Like everyone else, my phone rings that often that sometimes you forget who you have spoken to and what you have said.

But I'll never forget the phone call that I received at eight minutes past three in the early morning of 11 August, 2011. The voice on the end of the line, despite the time, was that of a really friendly, reassuring, Geordie. This was the phonecall that changed my life. No, it was the phonecall that saved my life.

I have cystic fibrosis. I was diagnosed at the age of six months at Raigmore Hospital, my local hospital in Inverness. My health was relatively good during my childhood and teenage years. CF is one of those diseases that hits you in waves. Some days you can be absolutely fine, then the next you are floored with the most insufferable chest infection. In those early years, I was lucky. I had more good days than bad.

I moved to Glasgow after school to go to university. The first two years

dent does. I went out a lot, I forced myself to go to early morning lectures and, generally, I had an amazing time. However, the final two years were a real change. The bad days started to win the battle.

It was the small things at first. I found myself unable to go out at night and be able to get up for those early morning lectures. Then I found myself getting tired, really tired, walking the short distance to the campus. Finally, I was just pretty much exhausted all the time.

Things came to a head in my final year. I had really struggled those last few months, but finally managed to get my dissertation finished. Despite the struggles I was hugely proud of getting it finished. My family were over the moon. Mum was already looking forward to buying a hat for the graduation ceremony.

But then my lung collapsed.

It's hard to describe what that feels like. One minute it is working normally – or as normally as someone who has CF lungs can work – and the next you can hardly catch a breath and are in huge amounts of pain. It was terrifying. I was rushed to Gartnavel hospital, where the treatment I received was incredible. I

know that everyone says it, but it is true: nurses are angels. Slowly and surely, they got me back on my feet. It took me over a week to recover from the collapse, but eventually I was allowed to continue recovering at home.

The incident had taken a terrible toll on my health, though. I always thought that a transplant would become an option at some point in my life, I was just shocked that it was coming so early. When the doctor told me that I needed new lungs, I thought "this can't be right. I'm only 22".

The Freeman Hospital in Newcastle is pretty much one of the best places in the world for lung transplants. My consultant in Glasgow told me that when my time for a transplant came, the operation would take place at the Freeman's as it was the best – and also there was nowhere in Scotland that could do it.

The process of being assessed to see if I was a suitable candidate for a transplant was a rigorous one. They needed to be sure that I was absolutely ready, mentally and physically to go through with the procedure, as the operation itself is so risky. I was given an 80 per cent chance of survival.

Eighty per cent seems like pretty good odds for most situations. However, when the other 20 per cent is the difference between living and dying, it doesn't seem that way. Having to sign a consent form for an operation that I knew brought with it a one-in-five chance that I would die was an enormous decision.

The transplant co-ordinator at the Freeman's who looked after me was

myself new lungs. He gave all of us a chance of living, he gave all of us a new life. Every day that I spend with my husband, my family and my friends I owe to my donor, his or her family, and the team in Newcastle.

I'm now back on my feet again. I still have the odd bump in the road and I've been admitted to Newcastle for treatment three times since my transplant. But the good days are winning the battle again.

Thankfully, most of us are in the position where we can take the NHS for granted. It is always there but, hopefully, we will rarely need it. I've never had that luxury. The NHS has been a fixture of my life since the day I was born. We can have the comfort of knowing in the back of our minds that there are specialist centres around the UK dealing with the most serious of problems, but it is only when you need them that you understand how vital that network is.

This month, I decided that I was going to volunteer with the Better Together campaign. I've never been involved in politics before and I don't think of myself as very political. But I know that my experience, my story, is something that has to be a part of this debate. The NHS doesn't recognise borders, it recognises sick people. I don't want that to change.

What we have now is the ideal situation. We have an NHS in Scotland that is delivering world-class treatment to thousands of people across the country. But we also have specialist centres like the one I attended. The

## we all stay together

die, she did what all good nurses do. She took me through what was going to happen and was realistic and honest about what it all meant. Two of my friends are going through this process just now. I am glad that they have her to help them.

Life on the transplant waiting list is tough. It is the worst type of waiting game. You know that the only way that you get a result is if someone else dies. Last year in the UK there were 7,636 people on the transplant list waiting for an organ, and, sadly, around 500 of them died before they could get a life-saving donation.

I was fortunate. For me, the waiting lasted 18 months. This is, in transplant terms, a relatively short period – but it was a terrible time. My health deteriorated to such an extent that I ended up in a wheelchair. I had no energy, I was on oxygen 24 hours a day and I had to do naso-gastric feeding overnight just to keep my weight up. It was hell on earth.

And then the phone rang. My transplant took place on 11 August, 2011. The surgeon who operated on me in Newcastle was Mr Pillay. He gave me new lungs. He has given three other young women from Glasgow like

lung transplant centre for Scotland, Northern Ireland and the north of England. It would, of course, be possible to set up a transplant centre in Scotland, but it would not be possible to replicate the expertise developed through the large number of transplants performed over decades.

The team in Newcastle don't do transplants occasionally, it is their day job, they are doing them every week. Specialist centres – like Freeman's in Newcastle – are available to everyone, whether you are from Scotland, England, Wales or Northern Ireland.

I don't want to have to rely on cross-Border agreements to get the care that I need. I don't want the people who are sitting on the transplant list right now to have to worry about anything other than getting the treatment that will give them back their lives.

When the phone call comes, as it did for me in the early hours of the morning, you don't hear an accent. You hear the voice of the person who is giving you the best news of all. You hear the voice that is saving your life. «

You can sign up to be an organ donor at [www.organdonation.nhs.uk](http://www.organdonation.nhs.uk)

» Sally Russell's battle against life-threatening illness was helped because she had free access to a hospital across the Border, in Newcastle.

Photograph:  
Robert Perry

‘The NHS doesn't recognise borders, it recognises sick people’

# Wrong time to gamble with your pension

» Leaving the UK will pile on costs and cut the benefits, says **Ronald Bowie**, of Hymans Robertson

**Y**OUR first day at work is a big milestone in life. After spending childhood, adolescence and early adulthood working your way through your education, setting off into the big, bad world of work is an intimidating prospect. There is so much to think about. What will your workmates be like? What will your boss be like? When will you get paid?

Even although I joined the financial services industry in 1976, I didn't spend my first day at work thinking about pensions. However, I was offered membership of a scheme which, I was told, would deliver two-thirds of my final salary and to which I didn't have to contribute a penny. It seemed like free money, so I joined. (As it turned out, I left four years later and

got nothing. Like many people, I found the "generous pension" was illusory).

Much as changed since then. Our economy has suffered turbulent times, the "job for life" culture has gone and, crucially, we are living a lot longer than in the past. Many companies have found the burden of pension promises they made many years ago are weighing them down and the cost of repairing their pension funds is limiting the number of jobs they can create. Responsible employers are prepared to contribute to a pension but they want the risks to sit with the employee. But many private-sector employers contribute nothing. Only a lucky few have substantial pensions or savings to draw on.

As a result, more and more workers approaching retirement will have to rely on a combination of their pension from the state and continued working (often part-time) for most of their income in their retirement years. For them, the ability of their government to support the pensions' system is the most important reassurance they can have.

This week the issue of pensions became a part of the debate on Scotland's future, thanks to the Cabinet paper from John Swinney that made its way

into the public domain. This opens a vital discourse about how we pay for an ageing population, an issue important to each and every one of us. Here, in the United Kingdom, we have learned the hard way how to build a sustainable pensions system. We have made mistakes, not least that, through well-intentioned efforts to make pensions better, we have actually made them unaffordable. Some people, through no fault of their own, have lost out completely, or are getting a pension nowhere near what they thought they would receive. We need to learn and rebuild. And this process is well under way.

The system that is now being built in the UK offers a better combination of fairness, sustainability and predictability than most other countries in both the developed and developing worlds. Other countries may well look back in 20 years' time and wish that they too had taken the often difficult steps we have taken in the UK.

The most important element is the state pension, the foundation upon which everything else is built. Within a few years we will have a basic pension that is linked to the cost of living and is payable at a stated age which rises as life expectancy rises.

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Will we see more Scottish start-ups and more Scottish firms expanding?

We now have compulsory enrolment into pension schemes, to which the employer/employee and government will all contribute. We have a National Employee Savings Trust (NEST), a not-for-profit body that provides a simple, accessible and trusted home for our pensions. And we have a system of pension protection in place that means, even if your employer goes bust, you will still get most of what you were entitled to, with the compensation costs shared among all the UK's other schemes.

It is not a system that is going to make anyone rich, but it will deliver, will stand the test of time and provides incentives and confidence for people to plan for their own retirement. It is a pensions' system that doesn't over-promise and is realistic about what can be delivered. This will, I believe, provide people with the reassurance that, when it is time for them to retire, the benefits they thought would be there are actually there.

Given all the pain and cost the UK has been through to get to this point, why would Scotland want to invest in something else? How could we afford a protection system in which the much smaller number of schemes based in Scotland paid compensation

for those that go bust? Others will debate the future of our oil revenues, whether our economy is sufficiently diverse to be able to ride out the storms which will undoubtedly affect us some time in our working and retired lives, and how the currency question is best resolved.

Looking at the basic arithmetic around pensions, an independent Scotland is at a disadvantage on several counts. The first of these is demographic. The ratio of people receiving a pension compared with the percentage in work is rising. This will put pressure on public finances across the UK. However, the position in Scotland is worse with the proportion of people over pension age projected to be higher than in the rest of the UK.

And then there is the question of public-sector pensions. Although rarely as "gold plated", as some would have us believe, they are better than almost all private-sector pensions.

There are no assets to support the pensions for current and retired civil servants, teachers, doctors, nurses, police officers, firefighters and members of the armed forces.

These pensions all need to be paid from current taxes. Public servants make a valuable contribution to Scot-

tish life and they are worth paying for. But the simple arithmetic is that, since Scotland has a higher proportion of public servants than the rest of the UK then, unless their pensions are to be lower than their UK counterparts, the bill must be proportionally higher in Scotland than in the rest of the UK.

The UK system is not perfect, nor is the system in any country, but it is built, it is sustainable and it has a broadly spread population to support it. Even if Scotland could somehow afford to replicate the system being built in the UK, the weight of numbers is difficult to overcome. The result must surely then be that we would face either higher taxes, lower pensions or a cut in spending in other areas of our society. None of this seems like something that will be to the benefit of our country.

It can take 50 years to prove a pensions' system works, and by then it is too late to do anything if it doesn't. In that respect, we are being asked to make a calculated gamble. The odds strongly favour staying within the UK system. Why gamble against it? «

» Ronald Bowie is a senior partner at Hymans Robertson and past president of the Institute and Faculty of Actuaries

# A partnership forged over three centuries

» Ex-Chancellor and leader of Better Together campaign Alistair Darling says it would be wrong to end a special relationship

**O**N THE morning of 7 October 2008 the then chairman of Royal Bank of Scotland called to tell me that his bank would run out of money that afternoon. He asked me what I was going to do about it.

The markets were panicking. RBS shares were in freefall. We were on the brink of a global banking collapse.

If RBS closed its doors the cash machines would close down. Panic would have spread like wildfire to banks across the world.

So that October morning, as Chancellor, I had no choice but to bail out RBS, to do whatever it took to stop an economic catastrophe. It wasn't an easy decision. RBS, one of the largest banks in the world, was about the same size as the UK's national income.

Gordon Brown and I knew we had to do what was needed, but we were only able to do so because of the financial strength of the UK.

When, later that day, we asked the US Federal Reserve to carry on supporting RBS they never doubted our credit. They did it because they knew that we were strong enough to deal with the banking crisis.

There is another factor, too. We were able to avert catastrophe without asking permission from anyone else to do so.

That day will live with me for the rest of my life. The fact that the UK was there to stand behind a failed Scottish bank – and this was a calamity made in Edinburgh – is only one example of the strength of sharing risks.

We are part of a social union, underpinned by an economic and political union. We share opportunities as well as risks. All parts mesh together. I joined the Better Together campaign because I value our links with the other parts of the United Kingdom, through families, friendships, through trade and shared political, economic and cultural institutions.

After centuries of common endeavour, we should value the ties that bind and celebrate the diversity that exists around us. It is artificial to create separate states within our small island.

I am a proud Scot. I care deeply about the future of my country. This is my home. I want Scotland to offer gen-

erations to come the chance to shape not only our own country but to look outwards, to improve the wider world. It is what generations of Scots before us have done. Explorers, scientists, inventors, engineers – those generations have used their talents as part of the UK, as well as in Scotland.

It is not just emotion: there is a practical argument. First, and most importantly, jobs. We sell four times as much to England as we do to the rest of Europe. There are no barriers to that trade. The financial services industry sells the vast majority of its products to England. It benefits from having a single system of financial regulation and, in the case of banks, a single central bank standing behind them.

We don't have to worry about exchanging currency. We've certainly avoided all the problems a Eurozone-style currency union would bring.

Other industries benefit, too. A single energy market means Scottish firms sell into England without any barrier. The renewables industry could not exist without a UK subsidy paid for through 26 million British energy bills. New North Sea oil exploration is happening because of a massive subsidy on the cost of decommissioning oil fields, paid for by UK taxpayers.

The social union allows us to share gains. It should be a source of pride that the minimum wage introduced by the last Labour government helped people not just in Glasgow or Dundee, but in Liverpool, Manchester and London. Workers across the UK share the same social protections. Why threaten that?

On pensions, here is the finest example of where we share the costs that come from an ageing population. As the secret Scottish Government report leaked last week disclosed, Scotland will hit this demographic time-bomb before England.

The assessment they tried to keep to themselves stated that this risk is currently shared by the Treasury and the Department of Work and Pensions. With independence, this burden would fall on six million Scots. No wonder that in private the Scottish Government is looking at the sustainability of Scottish pensions.

Scotland has always looked outwards. As part of the UK we have huge influence in the European Union. For 13 years I attended ministerial councils in Brussels. I can tell you, it is the big countries that call the shots. That matters to us, because we need that influence to maintain our opt-outs and rebates as well as on fishing and farming policy.

And in a world where more than seven million children under the age of five die needlessly, many from preventable diseases, we as a strong partner in



» Darling, who is MP for Edinburgh South West, pictured at his home in the capital. He believes the Scottish Parliament means Scotland enjoys the 'best of both worlds' on health, defence, education and innovation.  
Photograph: Jane Barlow

the UK, can help tackle that shameful problem. That is happening in East Kilbride, at the Department for International Development.

How will it help the world's poorest if we leave the UK, one of the world's largest donors of aid? We are one of only five countries in the world with a permanent seat on the UN Security Council. We are not passive people. We help shape the world. Some of the greatest inventions in history came from Scots whose vision saw far beyond a border.

As I said last week, there is no doubt that the process of devolving further

powers will continue. But further transfer of power, whether from Westminster to Holyrood, or from Holyrood to local councils, is a completely different proposition to independence.

With a Scottish Parliament, we have the best of both worlds. Health is devolved but we have the strength and resources of the National Health Service across the UK. The Scottish Parliament can help shape our schools. Our universities, some of the best in the world, punch well above their weight by having access to UK research funds. We have a long history of innovation and discovery, from Dolly the Sheep to

“After centuries of common endeavour, we should value the ties that bind

the Higgs Boson. Why cut ourselves off from that funding?

In other areas, too, we share costs. If we accept the value of Nato – as it seems all political parties now do – where defence is pooled, why pull ourselves apart from the British Army, Royal Navy and Royal Air Force? And why spend £600 million on tax inspectors when they exist already in the UK?

As Scots, we believe there is nowhere better. But we do know there is something bigger. By contributing to and benefiting from the multi-national and multi-cultural United Kingdom our society and culture is enriched.



# SCOTLANDonSUNDAY

» Scotland Decides was a landmark SoS project in early 2013 that gave each side of the independence debate four weeks to put their case to our readers. The aim was to allow time and space to develop ideas, away from the cut and thrust of day-to-day politics. This pamphlet brings together all eight essays for the first time.

## Talk to us

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