



THE
**WEE
BLACK
BOOK**

What happened after Scotland voted No

“

It is only here in Scotland that we pirouette on the head of a pin over patriotism and nationalism. Who else have you ever met who boasted:

"I love my country but don't want it to govern itself. I much prefer it to be in a minority in another parliament where it can always be outvoted and where parties we don't support will dictate our budget and policies. I don't think my country should have independence because it really wouldn't be able to do the job properly."

Most foreign listeners would reply: Then it's not your country at all. You can't care enough about it to call it your nation. You may call yourself Scottish but you are in fact British. Britain is your country.

”

- Derek Bateman, former BBC journalist

THE

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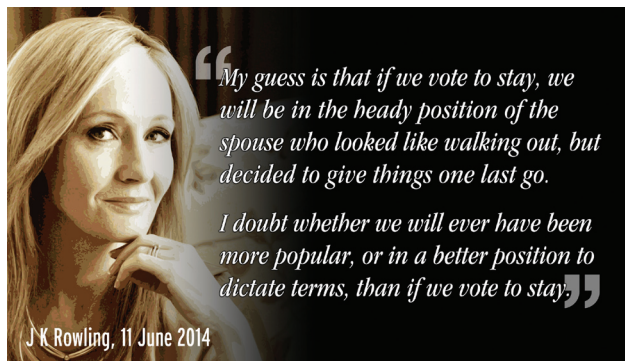
BOOK

On the 18th of September 2014, 85% of the people of Scotland voted in a referendum. By a ratio of 11 to 9 they chose not to become an independent country.

Voters had been subjected to a blood-curdling array of warnings and threats, ranging from the confiscation of the Edinburgh Zoo pandas to a global cataclysm.

They'd been "lovebombed" by a parade of C-list celebrities begging Scotland to stay in the UK.

And they'd been promised "*faster, safer, better change*" by the leaders of every major political party if they voted No.



The projected date for Scotland to have officially become an independent nation in the event of a Yes vote was the 24th of March 2016. (Though the date, like everything else, was of course hotly disputed during the campaign.)

This book was published on that date, in order to record the consequences of Scotland's choice.

WHAT THEY SAID AND WHAT HAPPENED



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Gordon Brown in Dundee: "Our UK welfare state offers better protection for pensioners, disabled and the unemployed."



RETWEETS
345

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11:38 AM - 27 Aug 2014

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NEWS

Nearly 14,000 disabled people have mobility cars taken away

3 February 2016 | UK

Nearly 14,000 disabled people who rely on a specialist motoring allowance have had their cars taken away from them following government welfare changes.



GOVERNMENT



In May 2015, the thing many Yes supporters had said would happen duly happened: **the Conservatives won the UK election**, and therefore retained ultimate control over Scotland's budget and all reserved policy areas for at least another five years. (And by almost universal consensus at least 10 years, because nobody realistically believes Labour can win in 2020.)

MailOnline



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Ed Miliband tells Scots: No need to vote Yes, Labour will be in power next year!

- Labour leader will say Conservatives are 'on their way out'
- He will hope to persuade traditional Labour voters to stick with the Union
- If it weren't for Scottish Labour MPs, Tories would've won majority in 2010

By JOHN STEVENS FOR THE DAILY MAIL
PUBLISHED: 00:02, 4 September 2014 | UPDATED: 00:02, 4 September 2014

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Ed Miliband will today tell Scottish voters not to use their referendum to rid themselves of the Tory-led government... because he says he'll win the general election.

The Labour leader will claim the Conservatives are 'on their way out' in an attempt to persuade his party's traditional voters to reject independence.

If the Tories do win again as expected in 2020, then from 1979 to 2025 Scotland will have been ruled by Conservative governments it overwhelmingly rejected at the ballot box for **33 out of 46 years**, despite Labour's constant promises that it will ride to the rescue.

Nobody can say they weren't warned.

EDITOR: HARRY LAMBERT
HEAD OF DATA: TOM MONK

MAY 2015 

An election site by
NewStatesman
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THE DRILLDOWN

THE 650

FEATURES

FEATURED, FEATURES | 19th April 2015

Election 2015: Polls suggest Ed Miliband is likely to become Prime Minister

While the Tories may still win more votes and seats than Labour, it is hard to see how David Cameron can cobble together 323 seats for a majority.

Even though the media was predicting Ed Miliband becoming Prime Minister right up to the eve of the vote and polls had put Labour in the lead for almost the entirety of the preceding four years, wiser eyes saw through them and told Scots what was coming over the horizon.

All of the following quotes come from Wings Over Scotland (the publisher of this book) and date back to more than two years before the referendum, and nearly three years before the general election.

August 2012:

LABOUR WIN WESTMINSTER, SNP WIN HOLYROOD

As opinion polls currently stand, this will be the outcome of the 2015 and 2016 general elections on respective sides of the border. **(In reality we don't think there's the slightest chance of UK voters choosing Ed Miliband as their next Prime Minister** when it comes to the crunch, but this is a theoretical exercise.)

<http://wingsoverscotland.com/the-devolution-reality-check/>

September 2012:

Politicalbetting.com today reports a dramatic surge of 9 points in Labour's UK lead, from 6% to 15%. But at the same time it sounds a note of caution: even with Labour so far in front, twice as many people want David Cameron to remain Prime Minister than want Ed Miliband to take the job. And when it comes down to it, that's what will decide the outcome of the next Westminster election.

It doesn't matter how much the electorate likes your policies if it doesn't believe your leader has the strength to carry them out. Labour is infamously reluctant to sack its leaders, and unless something makes Miliband voluntarily fall on his sword in the next three years – and we can't imagine what that would be – he'll lead Labour into the 2015 campaign.

If he does, we'll make our prediction now: regardless of what other events may transpire, Labour will lose.

<http://wingsoverscotland.com/the-kinnock-factor/>

July 2013:

Cameron's rating among Scots is twice as bad as in the whole of Britain, as you'd expect. But even factoring in SNP voters, for Scotland to have such a low opinion of a Labour leader makes a mockery of the notion that Miliband can lead his party to victory in 2015. **Get ready for a Tory government until at least 2020, folks.**

<http://wingsoverscotland.com/dead-duck-walking/>

February 2014:

For our money there's still no chance of Ed Miliband becoming PM in 2015, for reasons we've explored in some depth before, but a great many Tories would still be very comfortable with the insurance of Labour losing a contribution of 20-25 MPs towards a majority or plurality.

<http://wingsoverscotland.com/the-blood-sacrifice/>

March 2014:

We've been pointing out for months on end that Labour isn't going to win in 2015, of course, for all manner of reasons. But the key one, overriding all others, is that **the British public simply can't abide Ed Miliband**.

And when your leader is less popular than one of a party with no MPs, and straining to be marginally more beloved than Nick Clegg, **you just don't win elections**.

<http://wingsoverscotland.com/the-coming-man/>

Throw in the incumbency effect, the likelihood of some proportion of UKIP supporters voting tactically to ensure they get their referendum, and the solidifying of what's left of the Lib Dems and **David Cameron and George Osborne will be feeling very confident indeed of a second term in office**.

<http://wingsoverscotland.com/whats-that-coming-over-the-hill/>

April 2014:

Farage will marshal his forces to opportunistically grab himself a few MPs if he possibly can, but he won't lose sight of the overarching objective. His supporters will go into the polling booths knowing exactly what is expected of them – **above all else, to ensure that Ed Miliband does not become Prime Minister.**

<http://wingsoverscotland.com/the-dividing-line/>

But what I believe more firmly than ever after this evening is that the party's supporters will vote tactically and smartly next year to **ensure that David Cameron returns to 10 Downing Street** in such a way that he'll be locked into holding an EU referendum. Even Nigel Farage doesn't think Nigel Farage is going to be the Prime Minister, and that means Cameron is the only route to their goal.

<http://wingsoverscotland.com/the-belly-of-the-beast/>

May 2014:

If anyone's still reading by this point, or if you just skipped to the end 400 words ago, the gist should be clear: unless something dramatic and unexpected happens, **the Conservatives are going to win the 2015 election.**

<http://wingsoverscotland.com/bleeding-obvious-confirmed/>

(Our reasons were proven to be on the money too. We'd said the English public would reject Ed Miliband personally, and that a significant proportion of UKIP supporters in marginal seats would tactically switch to the Conservatives late on

in order to ensure a Tory victory and an EU referendum. A subsequent report by the British Election Study found that that was exactly what had happened.)

In January 2016 the Guardian reported that David Cameron had written a resignation letter to be used if Scotland voted for independence. But the No vote saved the Conservative Party from a damaging leadership battle months before a general election, and **saved David Cameron's career.**



WHAT THEY SAID AND WHAT HAPPENED



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John Reid in Dalkeith: Working together across the UK we delivered the NHS, welfare state, minimum wage and devolution.

RETWEETS

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11:32 AM - 15 Aug 2014

Mirror
WEBSITE OF THE YEAR

Minimum-wage families £75 a week short of basic needs says shock report on Britain's poor

00:00, 12 AUG 2015 | UPDATED 11:51, 12 AUG 2015 | BY BEN GLAZE

The Child Poverty Action Group says even heating a home is a struggle on £6.50 an hour and warns it will get worse when George Osborne's tax credit cuts begin



INDEPENDENT

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Millions of Britons struggling to feed themselves and facing malnourishment

'Shocking' figures show that for the first time since the Second World War, the poor cannot afford sufficient calories

Ian Johnston | Sunday 28 December 2014 | 0 comments

Millions of the poorest people in Britain are struggling to get enough food to maintain their body weight, according to official figures published this month.



DEVOLUTION



The result of the Tory majority delivered by the No vote was that the Conservatives were able to block every suggestion put forward by other parties during the negotiations over the additional powers promised by David Cameron, Ed Miliband and Nick Clegg in the Daily Record's infamous "Vow".

Despite JK Rowling's stout confidence that Scots would *"never have been more popular, or in a better position to dictate terms"* if they voted No, **every single one of the 120 amendments proposed by the 58 SNP, Labour and Liberal Democrat MPs that Scotland elected in May 2015 was rejected out of hand by the Tory government**, which had one Scottish MP.

(Labour joined the Tories in rejecting almost all those put forward by the SNP.)

The UK government then attempted to use its majority to force the Bill through with a "fiscal framework" which would have cost Scotland **over £7 billion in additional budget cuts** (over and above those being imposed anyway as part of its austerity measures in the whole of the UK).

Only the determination of the Scottish Government's negotiating team, who threatened to reject the Bill at Holyrood if it damaged Scotland financially, prevented the attempt – or more accurately, postponed it for five years, at which point the UK government plans to try again.

The powers which were finally devolved were dismissed by the independent think-tank Reform Scotland as *"not likely to allow for real reform"* and *"not offer[ing] the opportunity to create a better environment for economic growth"*.

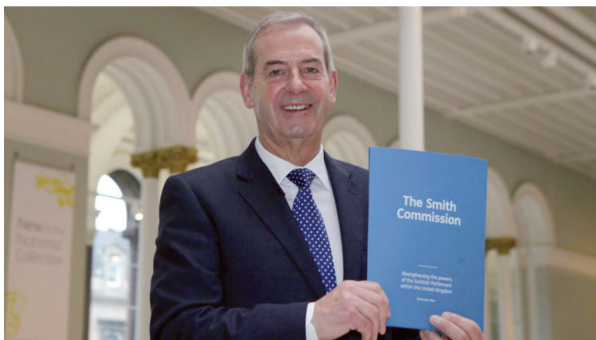
Think-tank: 'Meaningful reform' unlikely with new tax powers

Eddie Nisbet

6 March 2016



Reform Scotland said the new income tax powers were not sufficient to allow for coherent tax reform.



Powers: Reform Scotland believe 'meaningful reform' is unlikely. © HEMEDIA / SWNS Group

The powers devolved to Holyrood by Smith Commission will not allow Scotland to make any meaningful reform, according to an independent think-tank.

Reform Scotland said the new income tax powers due to be transferred to Holyrood from next year under the Scotland Bill were not sufficient to allow for coherent tax reform.

Chairman Alan McFarlane said: "The reality is that the new tax and welfare powers proposed by the Smith Commission and now being enacted at Westminster are not likely to allow for real reform.

"The devolution of income tax is a blunt instrument which does not offer the opportunity to create a better environment for economic growth.

WHAT THEY SAID AND WHAT HAPPENED



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Amy thought about voting Yes, but decided on No because she wants to build a fairer society. Read her story better.tg/1rlb9K0 #indyref

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38

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9:33 AM - 3 Sep 2014

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British society is among the world's most harmful to its citizens



Rob Waugh for [Metro.co.uk](https://metro.co.uk) Wednesday 18 Mar 2015 9:19 am

Political policies including austerity measures have turned Britain into one of the world's most harmful societies to its own citizens.

Choices made by politicians in Britain have led to an increase in preventable injuries and deaths, according to new research from the University of Birmingham.



JOBS



The No campaign pumped out a constant deluge of dire warnings that independence would cause a calamitous loss of hundreds of thousands of jobs, which could only be protected by the “*broad shoulders*” of the UK.



I'M VOTING NO TO
GET FASTER CHANGE
AND TO PROTECT:

 **OUR NHS**

 **OUR PENSIONS**

 **OUR JOBS**

 **VOTE NO ON THURSDAY**

For example, during the referendum “Better Together” declared that steel workers “*across the whole of UK stand united in solidarity*” behind a No vote.

But just 13 months after the No vote, Scotland’s steel industry was united in unemployment as the country’s last two mills, in Motherwell and Cambuslang, were mothballed by owners Tata - seemingly ending generations of steel production in Scotland, as the UK government stood by and did nothing.



(However, the Scottish Government set up a task force and in mid-March of 2016 the Sunday Times reported that an announcement was expected “*within days*” of a buyer having been found for the plants, who would reopen them and eventually re-employ all the workers.

The paper quoted a source saying “*the Scottish Government has been very proactive*” in securing the deal, despite attacks from the trade union cited by the No campaign.)



The No camp particularly insisted that only the UK could guarantee the safety of the oil industry, and that staying in the UK would mean a North Sea “bonanza” that would be put at risk by a Yes vote.

It didn’t pan out quite that way.



The Press and Journal ABERDEEN

PANTO SEASON IS HERE
CAROL CREATES AN OSCAR BUZZ
FREE GOING OUT GUIDE INSIDE TODAY

10 December 2014

Barlow vows oil firm bash


'Osborne turns his back on North Sea'

Controversial finance chief faces grilling

ScottishEnergyNews
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Aberdeen to bear brunt of forecast 23,000 N. Sea job losses by 2020



The North Sea oil and gas industry is set suffer a net loss 23,000 jobs over the next five years – more than 4,000 a year every year to 2020 – with many of these expected to go in Aberdeen and Grampian areas.

The Press and Journal


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BUSINESS

Report predicts loss of up to 35,000 oil and gas jobs over next five years

10 December 2014 by Erika Askeland

0 comments



The UK oil and gas industry will shed up to 35,000 jobs over the next five years as major firms cut spending plans in the North Sea, a report predicts.

ft.com > companies > energy >

Oil & Gas

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October 16, 2015 3:15 pm

Oil explorers predict 10,000 more job losses in North Sea sector

Kiran Stacey, Energy Correspondent

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Oil sector 'has lost 65,000 jobs'

9 September 2015 Scotland business

The No camp also offered similar assurances to workers in the public sector that they'd be safe in the UK but doomed in an independent Scotland, such as civil servants working for HMRC:

 **Gregg McClymont**
@greggmcclymont

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@GlendinningMSYP 9 in 10 customers of Cumbernauld's biggest employer HMRC would disappear overnight if Scotland left UK.
[@NewsandChronEd](#)

RETWEETS 11

10:54 AM - 26 Nov 2012



 **Gregg McClymont**
@greggmcclymont

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Cumbernauld & Kilsyth [#bettertogether](#) campaign outside the area's largest employer HMRC. [@UK_Together](#)



RETWEETS 119 LIKES 30


10:18 AM - 29 Nov 2012

 **Gregg McClymont**
@greggmcclymont

@Rubber_Gub when customer base of 63 million is cut to 5 million what happens to jobs? [#cumbernauld](#) [#hmrc](#)

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2:55 PM - 1 Mar 2014

 **Better Together** ✓

The point about HMRC in Cumbernauld is that it serves whole of UK. 9/10 of its customers are in England/Wales/Ni. The work they do would largely disappear. Glib answers that Scotland will still need tax officials won't be enough for those who work in HMRC and are campaigning to save their jobs. If it was your job would you take a vague assurance?

26 November 2012 · Like · 3



Scottish Labour
@scottishlabour



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1400 jobs at HMRC in Cumbernauld are dependent on us staying in the UK. #indyref #LabourNo



RETWEETS 417 LIKES 96

2:07 PM - 13 Aug 2014



Scottish Labour
@scottishlabour



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3200 jobs at HMRC, just one of the reasons that being part of the UK is best for Scottish jobs.
heraldscotland.com/news/home-news...
#LabourNo #Indyref

Scotland's 3,200 tax office 'jobs dividend'

In an end of day Commons debate, the last of this session, the Cumbernauld MP, who is his party's pensions spokesman, will argue that Scots get a...
heraldscotland.com

Once again, though, once the No vote was safely delivered the reality was rather harsher:

2,500 Scottish jobs facing axe as tax offices shut down

By SCOTT MACNAB

Up to 2,500 Scottish jobs are believed to be at risk after plans were unveiled yesterday for sweeping closures of tax offices throughout the country.

First Minister Nicola Sturgeon is seeking urgent talks with the UK gov-

- HMRC bosses reveal merger plans
- Sturgeon seeks urgent talks on cuts

ernment after plans emerged to amalgamate HMRC's current network of 18 offices into two major hubs in Glasgow and Edinburgh as part of a cost-cut-

ting drive over the next decade. The announcement also raised fears that it will be harder for firms outside the Central Belt to secure a "positive" tax regime

under the overhaul, which HMRC has said will save about £200 million a year. Last night, Ms Sturgeon said: "These job losses are of significant concern and I am deeply concerned about it."

"We could potentially be looking at job losses that will run into the thousands, and it's particularly concerning

→ FULL STORY, PAGES


BBC Scotland News
 @BBCScotlandNews




HMRC centres in Dundee, Cumbernauld and East Kilbride expected to close
bbc.in/1Slmzsa



RETWEETS
29


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8

11:32 AM - 12 Nov 2015

DEVASTATING BLOW TO WORKERS

TAXMAN AXEMAN

HMRC slash 2300 Scots jobs and close 17 offices



THE taxman delivered a devastating betrayal to Scotland yesterday by revealing plans to cut up to 2300 jobs.
 The Agency for Revenue and Customs want to replace 17 offices with just

ANDY PHILIP
 two in Glasgow and Edinburgh - and axe staff numbers from just under 8000 to as few as 5700.
 The proposed cuts were met with shock last night because keeping

HMRC posts in Scotland was a key plank of the Better Together campaign before last year's independence referendum.
 Labour leaders Ed Milliband and Jim Murphy both campaigned for a

TURN IT TO PAGE 4

STAFF WILL FEEL BETRAYED
 SNP CHIEF CONDEMNES BRUTAL CUTS AFTER REF REFERENDUM PROMISES **PAGE 5**



Two thousand jobs to go as HMRC shake up hits staff in 18 Scots offices

Fri 13 Nov

 (9)

23

WHAT THEY SAID AND WHAT HAPPENED



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Defence industry jobs are best protected by remaining in the UK [better.tg/1gybhgP](https://t.me/bettertg/1gybhgP) #indyref

RETWEETS
20

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10



12:05 PM - 15 Apr 2014

Scotland subject to deepest military service cuts over the last year, figures reveal



17th August 2015
3:28 pm

THE NUMBER of military personnel in Scotland has shrunk faster than anywhere else in the UK over the last year, according to new statistics released by the Ministry of Defence.



ENERGY



Being part of the UK is good for Scotland's renewables industry", proclaimed the No campaign throughout the referendum. "Our larger energy market makes supporting Scotland's renewables industry more affordable", it added a year later.

Better Together @UK_Together

Fact #50 - Our larger energy market makes supporting Scotland's renewables industry more affordable. better.tg/U5o2e0 #indyref

RETWEETS 57 LIKES 16

8:53 PM - 1 Aug 2014

Better Together @UK_Together

Renewables raised as an issue on [#bbcqt](#) - being part of the UK is good for Scot renewables industry [#bbcqt](#) [#indyref](#)

Investment in Scotland's green energy growth is paid for by 26 million households across the United Kingdom.

More than a third of Britain's green energy subsidy is spent in Scotland but we pay just one-tenth of that total British investment. Scotland has huge renewal energy potential. Being part of the UK market means we get the investment to unlock it, more green jobs and lower bills. Find out more at www.bettertogether.net

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bettertogether
A stronger Scotland, a United Kingdom

11:03 PM - 13 Jun 2013

But once the No vote was safely in the bag, the UK government's attitude towards Scotland's vast clean-energy resources (which account for the huge bulk of renewables in the UK) changed dramatically.

heraldscotland
The Herald's sister paper

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Whitehall plans to end wind-farm subsidy would hit Scotland's economy hard, says renewables industry



Whitehall plans to end wind-farm subsidy would hit Scotland's economy hard, says renewables industry

Michael Smith, JR Political Editor / Thursday 10 June 2015 / News

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DRASTIC cuts to the public funding of onshore wind farms, which, it is feared, could hit Scotland's economy by as much as £2.5 billion and jeopardise hundreds of jobs, are expected to be announced as early as today, according to sources within the renewables industry.

The Commons announcement has been expected for some time following the promise in the Conservative election manifesto to "end any renewable subsidy" for onshore wind farms, which the party believes every company has a right to shut connections.

With Scotland, having two thirds of the UK's onshore wind, the fear is that it will be hit disproportionately hard by the removal of public subsidy.

INDEPENDENT News Views Culture Lifestyle Tech Sport US election

Scots & UK's future plans

Hundreds of renewable energy companies could be forced out of business due to 'dramatic' subsidy cuts

Tens of thousands of jobs could be lost

David Kirby | @davidkirby | Monday 19 October 2015 | 11:11 am



The government has agreed to cut support for clean onshore wind and solar power, warning that subsidies need to be brought under control.

REUTERS EDITION: **UK** SIGN IN REGISTER

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Commodities | Mon Oct 12, 2015 5:04pm BST

Scottish renewable energy projects threatened by subsidy cuts

- * Cuts could jeopardise 14 bln stg investments
- * Scotland must do its own research on shale gas

By Susanna Twidale

LONDON, Oct 12 Some 14 billion pounds (\$21.47 billion) of potential investment in renewable energy projects in Scotland is under threat because of cuts in subsidies by the British government, Scotland's energy minister said.

Fergus Ewing, Scotland's [Business](#), Energy, and Tourism minister, said figures from Britain's Energy and Department for Climate change showed companies had indicated they could invest around 14 billion pounds in renewable projects such as wind farms, in Scotland.

"Much of that is now under threat because of what we can only describe as all out onslaught on renewables by the UK government," he told Reuters on the sidelines of an industry event on Monday.

Britain has announced a swathe of cuts in renewable energy subsidies.

A few months later it was announced that the last coal-fired power station in Scotland, at Longannet in Fife, was to be closed because transmission charges levied by the UK grid made it uneconomical, after the UK government cancelled a £1bn carbon-capture scheme for the plant in 2011.

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Business & Economy

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Last updated: August 18, 2015 8:19 pm

Scottish Power to close Longannet plant due to taxes and charges

Mure Dickie in Edinburgh

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Disconnection: the 2,400MW capacity Longannet power station will close next March

Scottish Power has announced it will close the huge Longannet power station next March, saying high carbon taxes and transmission charges mean it is no longer economic to generate electricity from coal or gas in Scotland.

Before the vote, the No campaign and the press mercilessly mocked persistent claims by some independence supporters that there were large previously-untapped reserves of oil and gas in Scottish waters which were being kept quiet until after the vote.

Although as it turned out, there were.

BuzzFeedNEWS

POLITICS

27 Ways Scots Can Teach The Rest Of The UK About The Horrors Of A Referendum

Some friendly advice to help you prepare for the 23 June vote on EU membership. Please avoid politically themed tattoos.

posted on Feb. 29, 2016, at 3:23 p.m.

Jamie Ross
BuzzFeed News Reporter, UK

20. People will start believing in outlandish conspiracy theories.

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Scotland Scotland Politics Scotland Business Edinburgh, Fife & East Glasgow & West

[NE Scotland, Orkney & Shetland](#)

New Shetland gas fields 'could supply whole of Scotland'

14 February 2016 [NE Scotland, Orkney & Shetland](#)

Total said the Lagan and Tornore fields would produce 90,000 barrels of oil equivalent per day

New gas fields off Shetland could supply 100% of Scotland's gas needs, analysts say.

Advice provided to the Scottish Parliament Information Centre said peak production at the Lagan and Tornore fields could satisfy average demand across the whole of Scotland.

Operator Total started production at its new Shetland plant on Monday.

OIL

It would of course be remiss of this book not to also address the wider issue of oil. Just a few months after the referendum the price of North Sea oil plunged spectacularly, and as we write it stands at around \$40 a barrel, compared to over \$100 at the time of the vote.

This news was naturally received with great glee in the

Unionist camp, and rarely a day goes by without politicians, activists and media pundits joyously reporting the size of the "black hole" the far lower tax receipts would produce in an independent Scotland's economy.

dailyrecord.co.uk facebook.com/TheScottishDailyRecord twitter.com/Daily_Record
THURSDAY, MARCH 10, 2016

Daily Record

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PARENTS' TRIBUTE

Our sweet boy with a big dream

Mum tells of tragic Bailey Gwynne's ambition to serve his country as a Royal Marine
SEE PAGE 6&7

PHEW, THAT WAS CLOSE ..

The Great Eckscape

» Scottish Government's own figures show a budget black hole of a monumental £15BILLION

» Independent Scotland would have been in a financial straitjacket if we'd fallen for Salmond's vows

WAY OUT: Alex Salmond's figures don't add up

THE economic case for independence was shredded yesterday by figures showing a £15billion budget black hole. Scotland spent £18.4billion in 2014-15 - but raised only £3.4billion in tax. The

DAVID CLACK government expenditure and Revenue Scotland figures include our share of oil and gas revenue. Alex Salmond predicted North Sea income of up to £7.5billion next year

but it will be a fraction of that. Opposition parties demanded Nicola Sturgeon apologise for trying to "sucker" voters in the run-up to the independence referendum.

FULL STORY Pages 6&7

Scotland

Only 15 days before the SNP's 'Independence Day', £15bn deficit shows plight nation would have faced

By Alan Roden
Scottish Political Editor

SCOTLAND plunged £15billion into the red last year as the collapse of the North Sea oil industry left the economic case for independence in ruins.

The annual Government Expenditure and Revenue Scotland (GERS) figures revealed the second highest deficit on record at nearly double the rate for the UK – making it one of the highest in the developed world.

Scott also generated less tax revenue than the UK average for the first time in 35 years.

With expenditure on public services massively outstripping revenue, the 'Union dividend' of being part of Great Britain is now worth £1,400 to every man, woman and child, totalling around £1.5billion.

The economic crisis is set to deepen as the figures for 2014-15 only capture the start of the global oil price collapse, with data due out this time next year set to be considerably worse.

The findings come a fortnight before the date announced by Alex Salmond and Nicola Sturgeon as 'Independence Day' – had there been a Yes vote in the referendum.

Miss Sturgeon yesterday put a brave face on the data and insisted: 'The foundations of Scotland's economy are strong.'

But, amid a row over whisky duty, David Cameron said: 'On the day the profit and loss account for Scotland has come out, we can see that Scotland would face a £15billion gap if it were to leave the United Kingdom. I dread to think what taxation would have to be levied, not just on whisky, but on petrol, work, incomes and homes.'

'That is the prospect of life outside the United Kingdom and that is why I am so glad we voted to stay together.'

The GERS figures showed that



Another headache: Finance Secretary John Swinney is suffering

£58.6billion was raised north of the Border in 2014-15, or £9,958 per head, compared to £10,012 per head for the UK as a whole.

In every previous year, Scottish tax receipts per person have been higher than in the rest of the UK – a key plank for the separatists.

The figure includes £1.5billion from North Sea oil and gas, down more than 50 per cent from £3billion in 2013-14 and from nearly £1billion in 2011-12. Global oil prices have crashed and now stand at around \$40 a barrel, compared to a forecast of \$115 in the SNP's manifesto for independence.

Public sector expenditure north of the Border was £58.6billion by

the Scottish and UK governments, equivalent to £12,800 per person – £1,400 more than the UK average.

In another headache for Finance Secretary John Swinney, the deficit – the gap between revenue and expenditure – was £14.5billion, or 5.7 per cent of Gross Domestic Product (GDP), compared to a deficit of 4.9 per cent across the UK. That is the highest cash figure on record and the second highest in percentage terms – behind 10.5 per cent in 2009-10 during the recession.

Scotland Office minister Andrew Duffield said: 'These figures show economic times, in particular because of the drop in oil prices, and demonstrate the value of the broad shoulders of the United Kingdom.'

Scottish Labour leader Kezia Dugdale said: 'These figures from the SNP Government show once and for all the devastating impact

leaving the UK would have had on Scotland's finances.'

Scottish Lib Dem leader Willie Rennie said Miss Sturgeon's economic credibility had been 'unleashed to smithereens' and accused her of 'a fatal error of judgment in recommending that Scotland should be independent, even though its finances would be based on such a volatile and unpredictable source of income'.

Scottish Tory finance spokesman Murdoch Fraser said: 'The figures shed new light on the SNP's desperation before the referendum. During that debate, the SNP was warned repeatedly by us that they were over-estimating the future value of oil. Had their own succeeded, we would now be only 15 days away from separating the most successful political Union in history in favour of a leap into the dark.'

But the First Minister said: 'Taken in the context of the wider economic environment, which has been impacted by muted global demand, falling oil prices and more difficult conditions for manufacturers, the economy has remained resilient, with record levels of employment, positive economic growth and growing exports.'

'This shows the foundations of Scotland's economy are strong and that we have a strong base to build our future progress upon.'

She added: 'Despite the fact the onshore economy accounts for more than 90 per cent of Scotland's output, Scotland is clearly not immune to the problems being felt by the oil industry internationally.'

'It is important to bear in mind that these figures cover just one year and while we are doing what we can to mitigate these problems, this needs immediate action from the UK Government.'

Yesterday, Mr Salmond said oil prices could reduce the £15bn gap to £10bn.

alan.rodan@scottishman.co.uk
Comment – Page 14

'So glad we voted to stay together'

lition in 2013-14 and from nearly £1billion in 2011-12. Global oil prices have crashed and now stand at around \$40 a barrel, compared to a forecast of \$115 in the SNP's manifesto for independence.

Public sector expenditure north of the Border was £58.6billion by

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Inside today

Pungent oil price leaves Scotland £15bn in the red

BY TOM PETERSON

Scotland has plunged almost £15billion into the red last year – proportionately twice as big as the UK, new figures revealed yesterday. The falling price of oil led to Scotland's public spending exceeding its tax revenue by £14.5bn in 2014-15, a balance sheet which saw Nicola Sturgeon

- Deficit twice rate of UK as a whole
- Spending hits £12,800 per person

opponents claiming that independence would have had a 'devastating impact on Scotland'. The annual Government Expenditure and Revenue Scotland (GERS) figures also revealed that public

spending in Scotland exceeded the UK average by £1,400 per person.

The deficit compared unfavourably with that of the UK when expressed as a percentage of GDP. The UK deficit came in at 4.9 per cent

of GDP, while Scotland's deficit was 5.7 per cent.

Revenue generated per head of population in Scotland £9,958, below the UK average of £10,012 and double a blow to the SNP's key economic

CONTINUED ON PAGE 14

Palace den Queen back Brexit vote

BY ANDREW HOWARTH

Buckingham Palace has pleaded to the press not to over-analyse or speculate on the Queen's back Brexit vote. A story in the Sun magazine, which claims to have a 'burst-up' between the Queen and her 80-year-old Deputy PM Nicky Morgan, has led to speculation that the Queen has

However, as noted by independent analysts, the price of oil is a double-edged sword. High prices generate tax receipts for governments, but also greatly increase the costs and pressures on businesses and consumers alike.

When fuel is expensive it costs more to transport goods or passengers, and ordinary families spend much more of their income on heating and petrol costs. Companies

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4 March 2015 Last updated at 11:22 GMT

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Fraser of Allander: Economy growing despite oil price drop



The Scottish economy will continue to pick up pace, despite the lower oil price having an adverse impact on the oil and gas industry.

The Fraser of Allander Institute's regular forecast shows the boost to oil users in Scotland outweighs the harm to North Sea producers.

The institute said tightening public spending could still hurt the economy.

But it said "strengthening" investment was a reason to expect higher growth than it had forecast in November.

Related Stories

The drill bill bites
Scots oilfield firm warns of cuts

British Gas owner in big profit fall

become unviable and jobs are lost, and the damage to the economy can outweigh the benefits to governments.

Conversely, cheap fuel is a huge boost to businesses and puts money directly into people's pockets. In the past 18 months or so, for example, the price of petrol and diesel has dropped **from almost £1.50 a litre to below £1**, saving a typical family around £20 every time they fill their tank.

In February 2016 the Bank Of America published a report noting that the low oil price was bringing about one of the greatest redistributions of wealth in history, shifting **\$3 trillion (about £2.1 trillion) a year** from rich companies to ordinary consumers.

BloombergBusiness
News Markets Insights Video

BofA: The Oil Crash Is Kicking Off One of the Largest Wealth Transfers in Human History

A \$3 trillion shift.

by Joe Weisenthal
TheStalwart

February 1, 2016 – 2:49 AM GMT

Economists are still hotly debating whether the oil crash has been a net positive for advanced economies.
Optimists argue that cheap oil is a good thing for consumers and commodity-sensitive businesses, while pessimists point to the hit to energy-related investment and possible spillover into the financial system.
A new note from Francisco Blanch at Bank of America Merrill Lynch, however, puts the oil move into a much bigger perspective, arguing that a sustained price plunge "will push back \$3 trillion a year from oil producers to global consumers, setting the stage for one of the largest transfers of wealth in human history."

That's a number so inconceivable as to be meaningless in any real sense, so to give you an idea of the size, if it was divided equally among the entire population of the globe it'd be worth about £290 a year for every man, woman and child, or over **£1,250 a year** for the average UK family.

(In reality the figure would be much higher, because a vastly disproportionate share of the world's wealth comes to first-world countries rather than being shared equally.)

That money benefits governments too, because with more disposable income, people spend more, generating growth in retail and services, which in turn creates jobs, reducing state spending on benefits and increasing income tax receipts to replace the lost corporation tax from oil profits.

Fluctuations in the oil price have both winners and losers, in either direction. The Scottish media tends to present only the negative side of the oil price fall, ignoring the positives. According to GERS 2014-15 (the closest thing Scotland has to annual accounts), the net effect was that **the huge oil crash saw Scotland's total revenues fall by just 1%.**



CURRENCY



Perhaps the No campaign's favourite scare story of all was that an independent Scotland wouldn't be allowed to use the pound.

Goodbye.

Leaving the UK means waving goodbye to the security of the UK Pound.

As part of the UK we have the certainty of the UK pound, one of the most secure, trusted currencies in the world.

With experts including the Governor of the Bank of England, Chancellor Alex Salmond's claim that we would keep the pound after independence, it is increasingly clear that if we leave the UK we lose the UK pound.

In these economically uncertain times, Scotland has the absolute assurance that comes from the financial back-up of being part of the UK.

The last few years have been tough enough. The last thing we need is years more uncertainty as we set up an unproven separate currency or join the Euro.

What currency we use is about much more than the notes and coins in your pocket or purse.

What would losing the pound mean?

- **Higher cost of living** with higher mortgage repayments, higher credit card and store card bills and more costly car loans because Scotland would have no credit rating.
- **Fewer jobs** due to the cost of changing money every time Scottish firms buy from or sell to our biggest customer - the rest of the United Kingdom.
- **Higher taxes** as the Scottish Government pays more to borrow money meaning more debt.
- **Rigger risks to our economy.** The bailout of RBS by UK taxpayers was twice the size of the entire Scottish economy. Without the back-up of the rest of the UK, Scottish banks would have gone under and families would have lost everything.

If we leave the UK we lose the UK Pound. Alex Salmond cannot even tell us what money we would have if we leave the UK at all.

Indep
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6 Johann Lamont Leader of answers your questions

Q: What will the currency be in an independent Scotland?

A: No one knows but it won't be the pound - all the parties in the rest of the UK have ruled out an independent Scotland keeping the pound. It would have to be the Euro or a separate Scottish currency. Alex Salmond says he has a plan B - he just won't share it with us before the referendum.



Going, going, gone?

The only way to guarantee that we keep the UK pound is to vote to stay in the UK.

bettertogether
A stronger Scotland, a United Kingdom

The only way to keep the pound is to vote to remain within the United Kingdom.

Positive



Keeping the pound means more jobs,
cheaper mortgages & lower credit card bills.

THE FACTS YOU NEED

Losing the UK Pound means higher interest rates

Economists say independence means higher interest rates. What would a 1% rise in interest rates mean for your mortgage?



Leaving the UK means leaving the Pound

We can't leave the UK, but keep the pound back account. All those who UK parties have said they would not enter into a European state currency union because it would not be in the interests of Scotland for the continuing UK. What the rest of the UK decides would not be up to Alex Salmond. Why would we want to take the risk of losing the UK Pound?

There's no going back

A No vote gives us the best of both worlds. The progress we want without the risks of independence. If we vote yes, and regret it later, there will be no going back.

Leaving the UK means more expensive shopping

Today everyone in the UK pays the same price in supermarket even though it costs more to transport food to Scotland. One look at the price of food in the UK will tell you that.

As part of the UK we get £1,200 higher

Leaving No means safer pensions

Scottish pensions are guaranteed for over 63 million people across the UK. When the oil runs out our population will be getting older. We cannot rely on the declining resource to guarantee our future.

Can you afford to go it alone?

What would leaving the UK mean for jobs, mortgages and pensions?

Next year you will vote to decide whether Scotland should remain a strong part of the United Kingdom or take the risk of going alone. It will be an irreversible decision for our country and for you, children, future, but it is also an important personal decision for you and your household finances. Can you afford to go it alone?



LEAVE THE UK, LOSE THE UK POUND

Whatever happens, if we leave the UK we lose the UK Pound as our own currency. That means our interest rates would be set in a foreign country.

The Chair of the independence campaign has said he wants us to see the Euro. Alex Salmond can't give us a straightforward answer on which currency we would use if we vote to leave the UK.

The only sure way to keep the UK Pound is to vote to stay in the UK.

The facts about independence and your money...

"Keeping the Pound is about more than the money in our pockets. Giving up control of our interest rates to a foreign country means we would have no control over mortgage bills." *London, Member*

Finally the Better Together chairman was forced to admit on national TV that the claim was a lie, and that nobody could stop Scotland from continuing to use the pound.

SCOTS REFERENDUM: SALMOND WINS BIG, DARLING SAYS SCOTLAND CAN KEEP POUND AFTER ALL



By ANDREW WALKER | 25 Aug 2014 | 

In a turn around of previous fortunes, pro-independence Scottish First Minister Alex Salmond won tonight's debate on the Scottish referendum. With

Edinburgh News^{EVENING}

Scottish Independence: Darling flounders in debate



Alistair Darling and Alex Salmond. Picture: Comp

by

IAN SWANSON

published

09:09 Tuesday 26 August 2014

THE Yes campaign was today celebrating a boost after Alex Salmond made a convincing comeback to win his second televised clash with Alistair Darling.

Mr Darling acknowledged that Scotland could use the pound regardless of whether Westminster agreed to a currency union.

He said: "Of course we can use the pound . . . we could use the rouble, we could use the dollar, we could use the yen. We could use anything we want."

In a recent interview with STV's Scotland Tonight, the former Governor of the Bank of England, Mervyn King, said:



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An independent Scotland could keep the pound, says former Bank of England governor

46 mins ago
Kate Devlin, UK Political Correspondent [@_katedevlin](#)

A former governor of the Bank of England has suggested that an independent Scotland could continue to use the pound.

Lord King also said he was disappointed at the claims made about sterling during the independence referendum.

David Cameron and George Osborne repeatedly insisted that Scotland would not be able to use the currency in the event of a Yes vote.

The Prime Minister summed up his stance saying: "If Scotland leaves the UK, then Scotland is leaving the pound".

Lord King said: "I was disappointed in both sides in the referendum. I thought that there was an answer that would solve the independence question - the currency issue. And that is that nothing happens. Scotland just carries on using sterling."

He added: "I think that would have been totally feasible there was no need for an independent currency, that wouldn't have posed any threat or difficulty for an independent Scotland.

"And I see absolutely no reason why it would have caused a problem for the Bank of England to allow banks to keep on functioning in Scotland."

Should there ever be a second independence referendum, the currency threat just won't wash.

WHAT THEY SAID AND WHAT HAPPENED



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AD: "I know the only way we saved the banks was because as Chancellor of the UK I had 60m people standing at my back, not just 5m"
[#indyref](#)

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10:52 AM - 16 Jan 2014



INDEPENDENT

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RBS share sale to cost taxpayers £22bn, OBR Budget analysis shows

Critics have said Osborne's decision to privatise the bank at a loss is "reckless and short-termist"

Hazel Sheffield | 2 hours ago | 0 comments

UK taxpayers will make a loss of £22 billion from George Osborne's plans to sell the Government's 73 per cent in Royal Bank of Scotland.

Office for Budget Responsibility analysis released after the Budget announcement on Wednesday showed that the taxpayer is set to lose half of the £45.5 billion used to bail out the bank in 2008 because of Osborne's insistence that it must be returned to private ownership in the near future.

The £22 billion loss is more than four times the cost of cuts to disability benefits that are intended to raise £4.4 billion for the Treasury by 2020.





PENSIONS



Another relentless message of the No campaign was that pensions were only safe in the UK.

The fear was so strong that it even drowned out the UK government assuring the elderly that their pensions would continue to be paid in the event of independence, just as they are if pensioners emigrate to foreign countries.

The constant scaremongering on the subject saw a huge No majority among the over-55s effectively decide the outcome of the referendum. (Most under-55s voted Yes.)



Better Together

@UK_Together





Our pensions are far safer and more secure as part of a bigger economy. #ScotDecides

The Facts You Need

Thursday

Referendum

18 SEPT

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

Just as oil rose over the number of Scottish pensioners will reach 60



North Sea Oil Taxes as a % of UK economy

Number of pensioners over 1000 working people in Scotland

Sources: Office for National Statistics & Office for Budget Responsibility

RETWEETS

50

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8:23 PM - 5 Aug 2014

State pension stays safe if Scots vote Yes – Webb

INDEPENDENCE

A UK Government minister conceded yesterday that state pensions would be secure in an independent Scotland.

Pensions Minister Steve Webb confirmed to MPs that people who had paid into the UK system would retain their rights to the money if there was a Yes vote.

The future of pensions has become a key issue in the independence debate.

Mr Webb was giving evidence on the impact of breaking up Britain to the Scottish affairs committee at Westminster.

Committee chairman Ian Davidson, Labour MP for Glasgow South West, moved to clarify the position on pensions.

He said: "I think you are saying to us that the state pension of any individual after separation would not be adversely affected? That they would continue to get the level of state pension the same as everyone else in the UK?"

Mr Webb responded: "Yes. They have accumulated rights into the UK system under the UK rules to a pension, at the age we would have paid it to them – not at which the Scottish Government would."

Better Together @UK_Together

GRAPHIC Our savings, mortgage and pensions are safer as part of the UK – here's the facts #scotnight #indyref

Your savings, mortgage and pension: safer as part of UK

An independent Scotland would have a banking sector that's **over 12x** the size of our economy. That would mean big risks if there was another crisis like the one just a few years ago.

Banking sector assets as a proportion of GDP:

Country	Proportion of GDP
United Kingdom	880%
Cyprus	700%
Iceland	880%
Ireland	894%
An independent Scotland	1,254%

The size and diversity of the UK economy brings real strength, stability and security to Scotland's finances. It means the UK was able to step in to protect the savings, mortgages and pensions of people right across the UK. Why give up that strength?

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11:16 PM · 5 Sep 2013

Put our pensions at risk?
No thanks

We are bettertogether in the UK

Is your pension safe with separation?

Pensions timebomb fear if Scots back independence

The Herald

Scottish independence could imperil pensions, warn accountants

The Times

Firms 'face multi-billion pension bill after Scottish independence'

Daily Telegraph

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Pensions 'at risk' in separate Scotland

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PANDORA

After the No vote was secured, though, the message about the comfort and security of pensions in the UK changed.

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PENSION SHOCK FOR MILLIONS

Experts say we must all work longer

Football teammates among victims of Shoreham air show disaster

At least 22 people were killed and 100 injured in a crash-landing of a biplane at an air show in Shoreham, Sussex, on Saturday. The plane was carrying a team of football players from the Premier League club, Manchester United, who were on their way to a match against Arsenal. The crash occurred during a low-altitude flyover of the town.

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By Pauline Hogg

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Scottish Daily Mail From the creator of the 5-2 diet

WEDNESDAY, JANUARY 23, 2013 60p

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PENSION BLOW FOR 1.5 MILLION

Steele tax raid set to punish middle-aged savers

By David Lindsay
Money Column

UP to 1.5 million savers face being hit by a stealth tax raid on their pensions.

Official figures show that 1.5 million savers have built up pension pots worth more than £100 million.

The pensioners are being hit by a new tax rule that will force them to pay more than 10 per cent on their pension pots when they start to draw them out.

The new rule will hit savers who have built up pension pots worth more than £100 million.

The new rule will hit savers who have built up pension pots worth more than £100 million.

SCOTS HIT BY NEW SWINE FLU OUTBREAK

The outbreak of swine flu in Scotland has been confirmed by health officials.

The outbreak is the first of its kind in Scotland and is caused by a new strain of the virus.

Health officials are urging people to get vaccinated against the virus.

NEWLY WEDS FURNISH SAVE OUR PENSIONS

Newlyweds are urged to save for their future by contributing to a pension scheme.

The scheme offers a range of investment options and a guaranteed return.

The £100million housemates

Four couples have been named as the most successful pension savers in Scotland.

The couples have built up pension pots worth more than £100 million each.

Scottish Daily Mail WEDNESDAY, FEBRUARY 6, 2013

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PENSIONS TAX RAID

Middle-class workers face being stripped of £100 a month with new cuts to tax breaks

By David Lindsay
Money Column

MIDDLE-CLASS workers face having £100 a month stripped from their take-home pay when a new pension tax rule is introduced.

The new rule will force savers to pay more than 10 per cent on their pension pots when they start to draw them out.

The new rule will hit savers who have built up pension pots worth more than £100 million.

The new rule will hit savers who have built up pension pots worth more than £100 million.

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Scottish Daily Mail WEDNESDAY, JANUARY 23, 2013 60p

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GOOD HEALTH STARTS PAGES 16-17

PENSIONS HIT BY £75BILLION SHARES PANIC

UK hammered by FTSE plunge as Chinese crash triggers alarm on the world's stock markets

By Peter Brannan and Susan Brown

SEVERITY of the recent FTSE plunge and the resulting panic in the world's stock markets has triggered a new wave of concern over the future of the UK's pension funds.

The new wave of concern is caused by the fact that pension funds are now worth more than £75 billion.

The new wave of concern is caused by the fact that pension funds are now worth more than £75 billion.

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MILLIONS MISS OUT ON FULL PENSION

Hammer blow to retirement plans

By David Lindsay
Money Column

UP to 1.5 million savers face being hit by a new tax rule that will force them to pay more than 10 per cent on their pension pots when they start to draw them out.

The new rule will hit savers who have built up pension pots worth more than £100 million.

The new rule will hit savers who have built up pension pots worth more than £100 million.

JOANNE'S MAID IT! ...DOWNTOWN STAR WINS GOLDEN GLOBE

By David Lindsay
Entertainment

JOANNE WHILDEN, the star of the hit TV series *Downton Abbey*, has won the Golden Globe award for Best Actress.

Joanne won the award for her role as Lady Mary in the series.

Joanne won the award for her role as Lady Mary in the series.

Premier League **GARY NEVILLE** - MY VERDICT ON **LOUIS VAN GAAL**

The Daily Telegraph

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PENSIONS BOMBHELL

NOW IT'S WORK TO 75

Osborne poised to raise age again Experts warn of long wait for payout

Daily Mail

Mum goes on run with custody battle son, 3

PENSIONS: WHAT A SHAMBLES!

Revolution in crisis ++ Savers barred from taking out cash ++ £1,000 bill just for advice ++ 'Could be worse than PPI'

Revealed: How the dentist wife died

Judge - let new migrant parents hit children

Crisis in public sector retirement rock solid

[illegible]

The quality Super 88s, daughter of the great Super 88s and their sons, will make the Broadway debut tonight as they start in the show *Chicago*. About that.

[illegible][illegible]

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TRIPLE TAX RAID ON YOUR PENSION

Millions warned of savings grab in the Budget

By Martin Brindle
Personal Finance Columnist

Pensioners face a demoralising triple tax and a 10p weekly 8p/40p impost on real-estate savings. Finance minister Alistair Darling's budget will see most pensioners' savings hit the tax net and will also mean that the 10p weekly 8p/40p impost on real-estate savings will be increased to 10p/40p.

The Chancellor's budget will also mean that the 10p weekly 8p/40p impost on real-estate savings will be increased to 10p/40p.

The Chancellor's budget will also mean that the 10p weekly 8p/40p impost on real-estate savings will be increased to 10p/40p.

Calais Jungle camp goes up in flames

By the Guardian

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**PENSION POTS
ROBBED
OF £185M**

Low earners are losing out to £25,000 each in tax trap

WORSE than a million
workers are being
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hundreds of millions of
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been revealed.

Low earners are being
trapped in a tax net that
costs them £25,000 each
year, it has been revealed.

The £185 million a year
loss is being suffered by
low earners who are being
trapped in a tax net that
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year, it has been revealed.

IN A MISTAKE

Low earners are being
trapped in a tax net that
costs them £25,000 each
year, it has been revealed.

The £185 million a year
loss is being suffered by
low earners who are being
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PENSIONS RIP-OFF WILL HIT MILLIONS

Half of all funds face huge annual charges

Warning of a pension crisis being ignored will hit "millions" of savers, says a leading financial lawyer.

John Birt, former head of the Financial Conduct Authority, says that the government's failure to act on his warnings could mean that pension funds will be forced to close down, leaving savers with nothing.

Mr Birt says that the government's failure to act on his warnings could mean that pension funds will be forced to close down, leaving savers with nothing.

Mr Birt says that the government's failure to act on his warnings could mean that pension funds will be forced to close down, leaving savers with nothing.



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The Daily Telegraph

16m lose out on pensions

More than 16 million people are expected to lose out on their state pension when it is introduced in 2016, according to a new report. The report, published by the Office for Budget Responsibility, says that the current system of state pensions is unsustainable and that a new system will be needed to ensure that everyone who has worked for 35 years can claim a pension. The new system would require people to work longer hours and for longer periods of their lives to qualify for a pension. This means that many people who have worked for 35 years but are not yet 65 will not be able to claim a pension when they retire. The report also says that the current system of state pensions is a burden on the taxpayer and that a new system would be more sustainable. The new system would require people to work longer hours and for longer periods of their lives to qualify for a pension. This means that many people who have worked for 35 years but are not yet 65 will not be able to claim a pension when they retire.

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PENSIONS CRISIS TO LAST FOR 20 YEARS



Dapper Duke: Why Prince Philip is our most stylish Royal

Under projected UK government changes, **most men in Scotland won't live long enough (77.1 years) to receive a state pension, while an average life expectancy for Scottish women of 81.1 will see them receive the pension for just six weeks before they die.**


(The life-expectancy figures above are for children born in 2013. By the time they actually reach old age, it's highly likely that the point of eligibility will have been extended further. Most children born in Scotland after the year 2000 will never see a penny of UK state pension.)


The Telegraph


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Pension study finds even high earners will 'need to work to 85'


Today's younger workers won't be able to afford to retire before their mid-80s, according to new analysis of pension market

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By Olivia Rudgard

8:31AM GMT 15 Feb 2016

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BUSINESS



No aspect of Scottish life escaped the "Project Fear" treatment. In September 2014 the press issued dire warnings that the "divisive" referendum campaign would wreak havoc on tourism, and that **no matter what the result of the vote**, visitors from south of the border were planning to stay away in their droves simply because Scotland had had a bit of an argument with itself.

The Telegraph

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English tourists 'cancel trips to Scotland because of ill-feeling'

Travel firms north of the border say English holiday-makers are worried about a 'divisive' atmosphere

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Opposing supporters in the referendum in George Square, Glasgow Photo: Rex



By Leon Watson
10:11AM BST 18 Sep 2014
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English tourists are cancelling holidays to Scotland because they fear "ill feeling" towards them after the referendum, it emerged today.

Travel firms north of the border say holiday-makers have contacted them saying they don't want to go to Scotland whatever the result of the vote.

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In Scottish Independence


When the figures for the next 12 months duly showed up, the reality, once again, was the exact opposite of what the Unionist press had solemnly warned.

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Rise in number of British tourists to Scotland

🕒 21 January 2016 | [Scotland business](#)

Edinburgh has always been a favourite destination for tourists

The number of tourist visits to Scotland from Britain has increased by 9%, a survey has suggested.

The Great Britain Tourism Survey indicates that the figure rose to about 12.9 million in the year to the end of September 2015.

Several companies were persuaded by the UK government to issue warnings/threats that they'd move all or part of their business out of Scotland, or close down some of their stores or factories, if Scotland voted Yes. But after Scotland voted No, they did it anyway.

theguardian

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Scottish independence: B&Q boss warns over split in event of yes vote

Kingfisher chief Sir Ian Cheshire says a vote for independence would create too many uncertainties for investment



Q Sir Ian Cheshire: "Because Scotland is such an important part of B&Q, there's no way we're going to let it go, but it would be more complicated." Photograph: Kingfisher/PA

The chief executive of B&Q owner Kingfisher has warned that the DIY group will put investment in Scotland on hold if the country splits from the UK and told Scots that from a business point of view they should vote against independence.

Sir Ian Cheshire, pictured below, said a yes vote in September's referendum would create too many uncertainties for the international retailer to press ahead with investment.

In a planned intervention speaking at the newest B&Q warehouse in Port Glasgow, Inverclyde, Cheshire told the Press Association: "It would put a pause on everything. If we have differences on VAT, currency, it just puts everything into hibernation as we try to figure out what it will mean. At the end of that we have to consider what is the trading environment."

THE SCOTSMAN
SCOTLAND'S NATIONAL NEWSPAPER

Farming Financial Law Media & Leisure Tech

Dundee store amongst 60 UK B&Q closures

Neil Findlay
@votefindlay

Shocked to hear B&Q Livingston is to close with loss of many jobs.

RETWEETS 6 LIKES 1

1:10 PM - 27 Oct 2015

Insightdiy
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UK DIY News

B&Q to close Motherwell store

Approximately one hundred staff at B&Q's Motherwell store on the Braidhurst Industrial Estate will lose their jobs when the store closes later this year.

A B&Q spokesperson said: "We have let colleagues at our Motherwell store know that their store is one of those planned for closure next financial year."

The FALKIRK HERALD

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Scottish independence: Michelle Mone threatens to leave Scotland

© 29 January 2012 | Scotland politics

Scottish lingerie tycoon Michelle Mone has threatened to move to England if Scotland votes for independence.

Ms Mone said she would take her business to London in the event of a "Yes" vote in the 2014 referendum on Scottish independence.



Evening Times
NOBODY KNOWS GLASGOW BETTER

Michelle Mone: I'm moving away from Scotland



Michelle Mone: I'm moving away from Scotland

21 May 2015
Jill Castle, Content Editor (Live)

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NEWS

Scottish Widows leaves Edinburgh

Michael Glackin Published: 21 February 2016

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SCOTTISH WIDOWS has transferred billions of pounds-worth of its long-term insurance business to London in a move that has rekindled fears for Scotland's standing as a financial centre.



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Lloyds Banking Group still considering leaving Scotland despite No vote in independence referendum

By ALEX HAWKES, FINANCIAL MAIL ON SUNDAY

PUBLISHED: 22:03, 20 September 2014 | UPDATED: 23:42, 21 September 2014



329
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Lloyds Banking Group is still considering leaving Scotland despite the No vote in Thursday's referendum on independence.

While Royal Bank of Scotland said it had shelved plans to change its official domicile to England after the ballot, Lloyds did not rule out pressing ahead with a move. Instead it pointedly stated it would keep a 'significant presence in Scotland'.

One source said Lloyds would continue to consider the issue as Westminster and Holyrood hammer out the terms of increased devolution to Scotland.

Ironically, all the same businesses who'd issued the dire warnings about Scottish independence are now panicking that staying in the UK might see them torn out of Europe.

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Business sends 'resounding' message that UK should stay in EU, says CBI

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EU REFERENDUM

EU exit would risk jobs, says group of business bosses

23 February 2016 | [EU Referendum](#) |

BUSINESS INSIDER UK **FINANCE**

Almost 200 top business leaders signed a letter calling for Britain to stay in the EU



EUROPE



One of the arguments put forward most forcefully by the “Better Together” campaign was that voting No was the only way to stay in the European Union.



A spokesperson for Better Together told the BBC: "The experts, including Jean Claude Juncker, Jose Manuel Barroso and Herman Van Rompuy have made it clear. If we vote to leave the UK, we vote to leave the EU."

"It's disingenuous to say that No means out and Yes means in, when actually the opposite is true. No means we stay in, we are a member of the European Union."

- Ruth Davidson MSP, 2nd September 2014, at the STV debate in the Assembly Rooms in Edinburgh.

Yet just a few weeks from the publication of this book, a Scottish electorate which overwhelmingly wants to stay in the EU (polls show a margin of between 2:1 and 3:1 in favour of remaining) faces the prospect of being dragged out against its will by the votes of England, which as we write are poised on a 50/50 knife-edge.

This is happening despite the firmest assurances during the referendum campaign of Alistair Carmichael, the Orkney and Shetland MP and former Secretary of State for Scotland, who was the subject of this Farmers Guardian report of a National Farmers Union debate in March 2014:

But in one of the most eye-catching statements of the evening, Mr Carmichael said, to gasps of surprise among the audience:

“There is no question of there being a referendum. There is no mechanism for the Conservatives to deliver a referendum in 2017. That is the hard political fact.”

Source: Farmers Guardian:

<http://archive.is/zPUnG#selection-605.0-606.0>

The chances of an independent Scotland being forcibly ejected from the EU were effectively zero, because nobody actually wanted that to happen.

But the danger of it happening because Scotland chose to stay in the UK is now very real indeed. Whether or not you may personally want to remain in the EU, the democratic wishes of Scotland face being steamrollered.

WHAT THEY SAID AND WHAT HAPPENED



Better Together ✓

@UK_Together



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10:35 AM - 18 Nov 2013

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Spending review: Osborne orders Whitehall to draw up plans for 40% cuts

Tuesday 21 July 2015 18.18 BST

Chancellor tells government departments to set out plans for further cuts by September, on top of £17bn savings announced in July budget





AFTERWORD



This book tells only a fraction of the story of what happened after Scotland voted No. It hasn't touched on "English Votes For English Laws", for example, a change which has resulted in Scottish (and Welsh and Northern Irish) MPs being reduced to second-class participants in UK democracy with less power than English MPs.

It hasn't mentioned that voting No ensured that for the next several decades, Scotland will be forced to spend hundreds of millions of pounds a year on a nuclear weapons system that's likely to be rendered useless by undersea drones before it even enters service.

International Business Times

News World Business Politics **Technology** Science Sport Entertainment

Technology Innovation

Trident nuclear-deterrent subs seen facing threat from underwater drones

By India Ashok

December 28, 2015 06:11 GMT

f 13 t g+ r in

Rapidly advancing underwater drone technology could pose a threat to Britain's nuclear deterrent programme, an expert has warned. The chief executive of the British American Security Information Council (Basic), Paul Ingram, is reported to have opined that the drones could make the Trident nuclear submarines "vulnerable".

It hasn't covered the fact that the Scottish budget has already suffered cuts to welfare and public services in order to pay for the UK bombing Syria for reasons nobody can quite explain, or that the order of 13 Type 23 frigates for the Royal Navy solemnly promised to the Clyde shipyards is now shrouded in doubt.

Royal Navy To Reduce Frigate Buy, Design Lighter Warship

By Andrew Chuter 4:41 p.m. EST November 23, 2015



(Photo: BAE Systems)

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LONDON — The Royal Navy has cut plans to build 13 Type 26 frigates to eight and will launch a concept phase to design a new class of lighter warships to fill the gap, the government announced in the strategic defense and security review (SDSR) unveiled Monday.

And it hasn't touched on the ongoing destruction of the NHS in England, which will have catastrophic consequences on the funding of the Scottish one.



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Voices

Terrifyingly, according to the World Health Organisation definition the UK no longer has a NHS

The NHS Reinstatement Bill may be the final hope we have of getting our NHS back

Youssef El Gingihy | @ElGingihy | Thursday 10 March 2016 | [202 comments](#)

But it does outline how Scotland will for the foreseeable future live under Conservative governments imposed on it despite being overwhelmingly rejected by Scottish voters.

It notes how devolution proposals described by Gordon Brown as a "*modern form of home rule*" have actually delivered a meagre clutch of powers which independent analysts say are **useless for bringing about real change**.

It records that the No camp's assurance that a vote for the "*broad shoulders*" of the Union would protect Scottish jobs in the oil industry, the steel industry, the renewable-energy industry, the civil service and more was a lie. Thousands of those jobs have been lost as the UK government stood by and did nothing.

It observes that the pensions the No campaign warned were only safe in the UK are in fact being shredded by the Westminster government, to the point that **the state pension will in effect have been abolished** for all but the richest (who live the longest) by 2040.

It points out that **the only threat to Scotland's place in the European Union has come from a No vote**, exactly as the Yes campaign said it would.

It shows how even a seemingly-disastrous collapse in the price of oil (which wasn't predicted by EITHER side) actually made hardly any difference to the Scottish economy, reducing revenues by just 1% while actually **making most families significantly better off**.

And it illustrates that almost all of the dire, apocalyptic threats of the No campaign have either **proven to be false**, or **happened anyway** with Scotland still in the UK.

The case for Scottish independence is as strong as ever. And what we've shown you in this book is that the last time the debate was held, **almost everything the Unionist side said subsequently turned out to be a lie.**

In the future, that might be a useful thing to remember.

BuzzFeed**NEWS**

Better Together Campaign Chief: We Would Have Struggled To Win Without 'Scaremongering'

posted on Sept. 22, 2014, at 9:23 p.m.



Jeremy Sutton-Hibbert / Getty Images

MANCHESTER – The head of the successful Better Together campaign today suggested Scotland might have voted for independence in last week's referendum if his campaign had made a positive case for the union, rather than "scaremongering" about economic risks.

“

Laws which govern citizens in this country are decided by politicians from other nations who we never elected and can't throw out.

But by leaving... we can take control. Instead of grumbling and complaining about the things we can't change and growing resentful and bitter, we can shape an optimistic, forward-looking and genuinely internationalist alternative.

”

- Michael Gove, Edinburgh-born politician



Produced by Rev. Stuart Campbell for Wings Over Scotland.
Cover and layout by Lindsay Bruce.