

Population of England to swell by two "London-sized" cities within 50 years



The population of England is to increase by the equivalent of two new cities of the size of London within half a century, researchers said recently. The independent House of Commons Library is predicting that by 2056 there will be an extra 17million people - taking the total to 67.9million.

More births, people living longer and, more significantly, continued mass immigration will fuel the unprecedented growth in numbers. The research came as an influential group of MPs demanded urgent improvements in the Government's methods of counting the population, claiming that it is 'not fit for purpose'.

A research paper produced by the Commons library says: 'The estimated population of London in 2006 was 7.5million. Making a straightforward calculation, the population in England will increase, between 2006 and 2056, by 2.3 times the current population of London.' Based on current assumptions, it would mean the number of households in England increasing by 11.2million. It is also likely to place enormous strain on public services, such as schools and hospitals.

Conservative MP James Clappison, who asked the library to complete the research, said: 'For somebody starting work today, they will experience population growth over their lifetime of two cities the size of London. 'What sort of quality of life are they going to have if there are 17million more people in England alone?'

Separate research by Karen Dunnell, the National Statistician, revealed the huge role immigration plays in UK-wide population growth, as compared with birth and death rates. Mrs Dunnell's research shows that, until Labour came to power, 'natural change' - people living longer or having more children - was the main reason for Britain becoming more crowded.

Between 1992 and 1996, when the Tories were in power, natural change added 582,604 to the population of the UK. Net migration and other factors, such as the number of Forces personnel living in the UK, added only 143,112.

But, between 1997 and 2001, a huge change took place as the new Labour government adopted an 'open door' immigration policy.

'Our democracy is dependent on accurate, independent statistics. It is essential that when we consider important migrants granted UK citizenship since Labour came to power national issues we can rely on the data that is provided.

Source: <http://www.immigrationwatchcanada.org>

Timeline: Quebec A chronology of key events:

1604 - Pierre Dugua, Sieur de Monts and Samuel de Champlain establish an ill-fated settlement on the lands of the Passamaquoddy Nation that they give the religious name of Île-Saint-Croix.

1605 - Dugua and Champlain move the settlement to the Mi'kmaq Nation lands the French called Habitation at Port-Royal, near Annapolis Royal in present-day Nova Scotia.

1606 - Marc Lescarbot put on the first European theatrical production in North America. It was called Le Théâtre de Neptune.

1607 - On May 14, Captain Christopher Newport founds the first English colony on lands of the Paspahegh Indians in what they called America: Jamestown, Virginia.

What is it with the British and Maths?

The British are uniquely happy to admit being bad at maths, says a report.

"I've always been rubbish at maths" is usually accompanied by a cheeky grin. The subtext is "I'm no boffin." A recent report by think-tank Reform laments the drop in numbers of people taking maths A-level, at an estimated cost to the economy of £9bn.

"The UK remains one of the few advanced nations where it is socially acceptable, fashionable even, to profess an inability to cope with maths," it says, despite a maths A-level putting on average an extra £10,000 a year on a salary. Despite countless campaigns in recent years, and role models such as Johnny Ball and Carol Vorderman fighting numeracy's corner, people still need to be persuaded about the merits of mathematics. In Korea or China they're really proud of being good at maths because they know the future of their economies depend on it.

Marcus du Sautoy, maths professor at Oxford University and presenter of BBC Four's Mind Games, says he can't understand the pride there is in being bad at maths.

"It's bizarre why people are prepared to admit that because it's an admission that you can't think logically. Maths is more than just arithmetic. But it's changing. There's a cultural shift in the adult world. There are films featuring maths, such as 21, and Ridley Scott's Numb3rs is doing for maths what CSI did for forensic science".

Seven years ago John Dunford, general secretary of the Association of School and College Leaders and a former maths teacher, publicly bemoaned the fact there were Lord Mayors who proudly said they couldn't do maths. He thinks nothing has changed since then and believes the problem starts in schools where pupils wrongly believe maths is too difficult. "I think people see maths in a different light to English language. They see it as being hard but it's no harder than other subjects. This attitude makes teaching maths a more difficult job. The UK is moving towards a maths economy in which those with numeric skills will prosper, says Elizabeth Truss, one of the authors of the Reform report. "So much of modern banking is based on maths. In the 1980s it was about doing a deal, now it's about understanding risk. The whole financial services industry is underpinned by very high-level maths." So if imaginative teaching doesn't inspire the British to get their sums right, maybe the lure of an extra 10 grand a year will. **(Need a math tutor? Contact mick@britclub.ca)**

Source: <http://news.bbc.co.uk>

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Mick McCafferty
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514 432 4986
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Finance

Are your income and savings working the hardest they possibly can to reduce your total debts faster?

Most of us carry one or more of the following debts:

- Conventional Mortgage
- Credit card Debt
- Store card debt
- Personal loans
- Car leases
- Line of credit

Are you happy with the returns you are getting from your savings and RRSPs?

NO!

The time to do something about it is NOW!

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All of these are on different terms and different rates of interest.

Most of us also have cash set aside in:

- Savings accounts
- Chequing accounts
- Other short term savings

The rates of interest earned on these accounts are usually must less than that paid on the debts.

We also have cash flow; money moving in and out of the household. This is usually in the form of income from employment bringing money in and household expenses moving money out. And most of us are lucky enough to earn more each month than we pay out leaving us with money to spend on luxury items or to save.

The "Conventional Way"

- Earnings (After tax) go into a chequing account earning little or no interest.
- A fixed amount is moved from this account into a mortgage account decreasing the balance gradually over 25 - 40 years.
- Some cash is moved from this account into a savings account which increases the balance gradually over time.
- Cash from the chequing account is used to pay the debts as they arise.

We all know that keeping a balance on a credit or store card is very expensive. Personal loans can also be very expensive. Mortgage loans are usually cheaper but are paid over a very long period of time and, in the long run, are very costly.

Ask yourself "Why does it have to be so complicated?"

The easy way!

- Everything is in one account: Mortgage, loans, savings and all income, bonuses, tax refunds, etc.
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If you're tired of earning little or no interest on your chequing account, savings balances and short-term investments, a Home Equity Line of Credit can help put that money to work for you. Apply those balances against your borrowings, instantly reducing your total debt and potentially saving you much more in interest costs than you'd likely ever make in interest earnings. And, you can take it back out whenever you want (up to your borrowing limit).

Put your income to work

By adding your regular income to your Home Equity Line of Credit account, you further reduce your debt the instant the deposit is made. Your income is immediately working for you to reduce loan interest costs until you need it for your monthly expenses. With even one extra dollar of your income in your account, you have less debt than you did before and so you pay less interest.

A Home Equity Line of Credit could save you thousands in interest costs and help you become debt-free years sooner compared to your old way of banking. But don't just take our word for it. See what the experts have to say.

Currently the best place to go for your Home Equity Line of Credit is Manulife Bank. Check out their fantastic web site at <http://www2.manulifeone.ca/en/home/>. Here you'll find a link to "Calculate my Manulife One Number". **Use it, plug in your numbers and be amazed just how much you can save.**

*Fellow British Expat (And thespian at the **Hudson Village Theatre**) Charles Raywood switched to Manulife a few months ago. Here's what he has to say:*

"The Manulife One home equity line of credit is a great way to help manage your finances. Not only can you enjoy significant instant debt reduction, rather than the "slow drip" of a mortgage account, you have the flexibility to meet any unforeseen expenditure without having to ask the question "how the am I going to pay for that?"

Charles Raywood,
Director, PDM Advertising and Graphic Design

If anyone can give me a reason why this is not a great product I would like to hear from them! For more information contact Mick McCafferty mick@britclub.ca 514 432 4986.

Other News & Events

Britain's first 'divorce fair' aims to make breaking up easier

Britain's first-ever "divorce fair" is being held to cater for the growing number of couples whose marriages are breaking down.

Estranged spouses will be able to get information from lawyers, financial advisers and self-help experts at the event, to help make their separation easier and rebuild their lives. Organisers insist there is a real need for the show, after official figures showed almost half of newly married couples will end up getting divorced.

But critics claim the divorce fair, which may even feature pole-dancing and live music, is just a gimmick which risks trivialising an important subject.

The one-day event, called the Starting Over Show, will be held at Brighton Racecourse in East Sussex in October, and 20 groups have already shown an interest in setting up stalls.

<http://www.telegraph.co.uk>

Britain's roads 'littered with potholes'

The Government has allowed Britain's roads to fall into disrepair despite raking in record taxes from motorists, the president of the AA claimed.

Motorists pay more than £44 billion a year in various taxes, yet only £8 billion is spent on the entire transport network, including the railways.

The roads have become littered with potholes because of the under-investment, putting the lives of drivers and their passengers in danger, according to AA president Edmund King. He said:

"Britain's motorists are paying record levels of taxation yet receive poor value for money.

<http://www.telegraph.co.uk>

Britain's energy price rise is fastest in Europe

Foreign suppliers are refusing to sell Britain gas which is driving up the price of energy for consumers faster than anywhere else in western Europe.

UK energy prices have soared by 13.6 per cent this year, which has pushed domestic bills up by hundreds of pounds. By contrast, prices have risen 9.5 per cent in Germany, 12 per cent in France and just 2.8 per cent in the Netherlands, according to figures from the Organisation for Economic Co-operation and Development.

<http://www.telegraph.co.uk>

UK growth forecasts slashed

Britain's economy is heading for a "significant downswing", the Organisation for Economic Co-operation and Development (OECD) warned as it slashed forecasts for UK growth this year and next.

The OECD gave a gloomy outlook for the UK amid weakening house prices and tighter credit conditions, cutting its predictions for GDP from 2% to 1.8% this year and to 1.4% from 2.4% in 2009.

Its half-yearly economic outlook also said the Government was at risk of breaking its own "golden rule" of sustainable investment and criticised policymakers for "excessively loose" fiscal policy over the past 10 years.

The forecasts give an even bleaker picture of economic growth than those forecast by the Bank of England's last report.

But the OECD said the Bank should hold-off from further interest rate cuts to stimulate the economy as soaring inflation pressures persist.

<http://ukpress.google.com>

UK universities offer downloadable lectures

University College London

(UCL) is aiming to reach wider audiences by becoming the first mainstream UK university to make audio and visual content available for download on Apple's iTunes U - an area of the iTunes store designed for universities.

UCL, together with Trinity College in Dublin and the Open University, has today launched its iTunes platform, making lectures, interviews, seminars and news freely available to download onto iPods or computers.

Up until now, only North American institutions have featured content on iTunes U. UCL will broadcast talks and lectures by its academics and other invited speakers, such as Dr Tadataka Yamada of the Bill and Melinda Gates Foundation. UCL's platform will also feature a virtual tour of the university's 2008 summer fine art show, weekly round-ups of news from UCL and an interview with Prof Malcolm Grant, UCL president and provost.

<http://education.guardian.co.uk>

Quebec rejects removing crucifix

The government of Quebec has rejected a proposal to remove a crucifix from above the speaker's chair in the parliament. Quebec Premier Jean Charest said the crucifix was related to 350 years of history that could not be erased. The proposal was made in a report into how Quebec's French-Canadian population can accommodate minorities. The report was commissioned to address a perceived identity crisis in Quebec. 'Reasonable accommodation' Quebec has struggled in recent years as the birth rate of its white, French-Canadian population has fallen and immigration - much of it from Asia and the Middle East - has increased.

And Finally

German tabloid mocks UK tourists



A Typical German Tourist

Germany's tabloid newspaper, Bild, has printed a list of holiday resorts to avoid - **those dominated by the British**.

This comes after a British man was awarded £750 (953 euros) after suing his travel company over a holiday at a resort filled with Germans (*Although there were probably no actual Germans in sight just an array of towels that appeared mysteriously on sun beds at unearthly hours of the morning – ed.*).

Bild quotes a German legal expert saying that Germans holidaying in all-British resorts would not have the same opportunity of suing.

It goes on to poke fun at British cuisine, drinking-habits and sport.

David Barnish, 47, was awarded compensation last week for a holiday in Greece which he argued had been spoilt by the number of German tourists and the fact that all the activities were organised in the German language.

Penalty jibe

Bild points out that Germans will find it hard to get their money back if they find their hotel overrun with Britons (*Surely they should pay more for the privilege? –ed.*).

"Even if the travel company announces in the brochure that the resort is 'favoured by Germans', the tourist has to accept the possibility that he will spend his holidays with up to 90% foreigners - above all with the English," Uta Stenzel, a legal expert, told the paper.

Bild recommends avoiding the best-known destinations for British holidaymakers and lists the top six 'black spots' as the Bay of Palma in Majorca, San Antonio in Ibiza, Playa de las Americas in Tenerife, Ayia Napa in Cyprus, Faliraki on the Greek island of Rhodes and Malia in Crete.

Just in case the Germans have a problem identifying British tourists abroad, Bild has a guide on its online version, illustrated with an unappealing photo of two sunburnt women on sun chairs.

It also ridicules British cuisine, binge-drinking, fashion and sport, says that "athletically they are not up to much, they can't even take penalties" and points out that Austria and Switzerland - the hosts of this summer's Euro 2008 football championships - will be largely British-free zones this year as no British teams have qualified.

Source: <http://news.bbc.co.uk>



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Momesso's in St Lazare now has Setanta Sports channel as well as Rogers, TSN, FOX and the Score. It's a great place for Brits to meet and watch great live sport. They also have Bass and Guinness on tap as well as some great food. "See you there – Mick"

Complex Sportif in St. Lazare. 1850 rue des Loisirs, St. Lazare, Quebec, J7T 3B4. (450) 424-7797.

European Championship Games are Being Shown

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Yes I can do all this and much more, so if you hear of any jobs going please let me know:

Mick McCafferty – mick@britclub.ca – 514 432 4986

Editor's Note: It gets kind of lonely sitting here by myself publishing the Gazette each month. If there is anyone out there please give me a shout – mick@britclub.ca