The following handbook is a clipping guideline for all UK Newspapers and Magazines in eClips. The document outlines the articles that are regularly clipped and the articles which are not clipped in eClips.

If you have any clipping related queries, please contact Client Services at the following email address: clientservices@nla.co.uk
Regular Article

Additional Information
Advertising Features
Advertorial
Agony Aunts
Announcements
Articles with no headlines
Banners
Best Buys
Betting Tips
Bridge
Briefings
Bylines – Edited by / compiled by/chosen by/interviewed by
Bylines – Multiple
Bylines - Staff groups/agencies
Cartoons (single panel)
Case Studies
Charts
Chess
Competitions
Compound Article
Contents Pages
Country Clippings
Court Circulars
Cross-Heads
Comic Strips (multi-panel)
Advertisements

Do not take

- This includes vouchers, coupons and displays.
- See also Advertising Features and House Ads.
Advertising Features

Regular article

- Taken with ‘Advertising Feature’ heading
- Only take articles where the term ‘Advertisement’ or ‘Advertising feature’ is explicit in the PDF. The term should be taken as a subhead.
A great way to get ideas

SIMON Turner has opened a new store centre at the Fire and Freepoint showroom in Exmouth, which is open six days a week, from 10am to 5pm, and offers all manner of kitchen and bathroom products.

Current offers include:
- Special offer on Bathrooms with up to 40% off
- Special offer on Kitchens with up to 40% off
- Special offer on Bathrooms with up to 25% off
- Special offer on Kitchens with up to 25% off
- Special deals on furniture packages up to 10% off
- Special offer on lighting

Winches, tiling, worktops and plumbing products are available for all customers, and the showroom is fully equipped with everything you need.

The showroom is situated at Unit 38, Elmwood Way Trading Estate, Exmouth, Devon, EX8 4EU. For further information, call 01395 445600 or visit www.simonturner.com

Nature's anti-Snow Beast is full of surprises including sheep, geese, turkeys and duck. Photos by Tony Other and other features. For right, Joelle and Pete in their garden getting ready for the Seaside Gardens event. Simon right, Joelle on an inspection tour of the garden.

Advertorial

Winter is coming!
SIMON Turner’s is an independent company and is able to offer personal service and expert advice on all the products offered in the showroom along with products that have been seen in brochures and also online.

This is to help our customers choose the right fireplace to suit their needs, and we offer a complete design and survey service.

SIMON Turner has one of biggest selections of fires and fireplaces and stoves in the whole of the South West. Pop into the showroom for a friendly welcome and to try the heat direct from a bed of logs.

SIMON Turner and his staff have plenty of great ideas to guide you to choosing your perfect fireplace.

Come and visit our showroom at Unit 30 Elmwood Way Trading Estate, Exmouth, EX8 4EU. Free phone: 01395 385 080.
Agony Aunts
Regular article

- Each question and answer clipped separately
- This includes "Dear Deidre" type columns.
- Where appropriate the name of the aunt needs to be included as a byline with each.
- Photo casebooks should be selected as one article.
- Telephone helpline numbers should not be taken.
Announcements

Regular article

- This includes births, marriages, deaths, luncheons, appointments, service awards etc.
- Take as separate articles.

Example from The Times
Articles with no headlines

Regular article

- Take the first 5 words as the headline text.

INSIDE: Matt Cooper 12, Fiona [...]
Banners

Regular article

- Take when banner contains more detail than just ‘news’, ‘politics’, ‘world’, ‘football’ etc
- Take as part of main article on page
Best Buys

Regular article

- Take as one article.
- This includes product reviews.
- Not financial best buy tables.

WIN! The Lust List

From the priciest nail polish ever made to covetable new season staples, here's what we’re crushing on this week.

You’ve paid your rent, cleared your credit card and your bank balance is telling you you’re rich (well sort of) so the natural instinct is to splurge and treat yourself to something special, right? There’s nothing better than spending your hard earned cash on something a little bit pricey. And while we don’t advocate blowing the budget on something that will leave you broke and eating beans for the next 20-something days, there’s nothing wrong with a little self-indulgence even if time to time. Plus, the way we look at it, you’ll probably end up spending the money on other things anyway so why not invest in one big thing instead?

Here’s what caught our eye this week.

1. We’ve seen this in the flesh and its quality defies its price! Snap it up now before it sells out. Coat, £107, River Island

2. Faux fur accessories are going to be big news this season. This super cute keychain from British designer Sophie Huime will earn you style points and ensure you never scramble for your keys in your bag again! Keychain, £140, Sophie Huime

3. WIN! Can’t afford the shoes but still want a little Louboutin living in your life? Now you can give your talons a treat with his new nail varnish. Christian Louboutin Rouge Louboutin, £45, Brown Thomas

4. Bored of black bags? This teal cross-body style from Rebecca Minkoff is the perfect addition to your new winter wardrobe. Rebecca Minkoff bag, £195, Asos

5. Give coin bling a dressed up feel with an oversized statement collar necklace. David Aubrey Necklace, £169, Loulerie

6. The drop in temperature can only mean one thing – it’s time to start buying your new season shoes. While boots are the obvious choice, a pair of sturdy brogues will also do the job. Plus, this gold pair from brilliant shoe boutique Buffalo are sure to cheer you up on gloomy mornings. Brogues, £135, Buffalo

7. These psychedelic vases are crying out for some bright blooms and will add instant interest to your living space. Vases, from £65.50, Biba for House of Fraser

8. Turn your shower into an at-home spa like sanctuary with this gorgeous bath and shower oil. Aromatherapy Associates De-stress Mind Bath and Shower Oil, £46, Space NK
Betting Tips

Regular article

- Take as separate article within column.
Bridge

Regular article

- Take as one article.

Bridge
Andrew Robson

The new world star in Women's Bridge is Holland's Marion Michelsen. I've played against her a fair bit and she's yet to play a wrong card. She was on the (joint) winning team in this year's South American Open Teams Championships in Santiago. Watch her declare this 4♥ from the Final.

West led the ten of clubs, to East's queen and declarer's king. At trick two declarer tried a spade to dummy's king. East won the ace and returned his second club to set up a ruff.

Winning dummy's ace of clubs, declarer led and passed the ten of hearts. West won the ace, led a third club ruffed by East (felling declarer's jack). East then exited with the ten of spades.

Ruffing the spade, declarer crossed to the king of diamonds and led a heart to the (queen and) king. She continued playing hearts.

Here is the ending as declarer led her penultimate heart:

```
  ♠ J  
  ♥ 7  |
  ♥ A  |
  ♥ 5  |
```

```
  ♣ Q  |
  ♥ 9  |
  ♥ Q  |
  ♥ 9  |
```

```
  ♥ 8  |
  ♥ 7 (led)
  ♥ J 6  |
```

West could let go his queen of spades, dummy also throwing the spade. However West was completely perplexed on the last heart. Throw the nine of clubs and dummy's remaining club is promoted, so West lets go the nine of diamonds.

No good either. Declarer threw dummy's club (it had served its purpose), whereupon at trick 12 she led the six of diamonds. West's now bare queen popped up, so declarer could win dummy's ace and lead back to her promoted jack.

A nice Positional Squeeze: 10 tricks and game made. There had been no defence.

andrew.robson@thetimes.co.uk
Briefings

Regular article

- Take as separate articles.
- Small article fragments that highlight an article elsewhere in the newspaper, often appearing on the newspaper’s front page.
- Do not link to the article to which they refer.
Bylines
Edited by/ Compiled by/ Chosen by/ Interviewed by

Regular article

- For instances where the terms “compiled by Paul Dacre”, “chosen by Paul Dacre, “interviewed by Paul Dacre” take the entire term as a byline and the journalists name as the author.

Edited by

Compiled by

Chosen by

Interviewed by
Bylines
Multiple

Regular article

- Each name to be separated by a semi-colon.

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**BBVA shows optimism over growth despite state’s lending clampdown**

Spanish lender sees ‘attractive outlook’ amid Garanti deal

On Wednesday, the day the Garanti deal was announced, rating agency Standard & Poor’s went out a rather different message. In a note, it warned that while Turkish banks were resilient and well capitalized, the sector would feel the pain from regulatory measures designed to stop bank stock increases in loan — although this would open the way to more sustainable growth.

Banking executives in Turkey have made similar cautionary noises. "With consumer lending down, in particular credit card lending down, some of the reaps of the profitability of the sector have now been removed," said one recently. Part of the reason is the slow pace of the past growth. According to the Organisation for Economic Cooperation and Development in Europe, Turkish banks have increased their net profit from about 30 per cent of gross domestic product in 2005 to more than 100 per cent at the end of last year — even as GDP tripled in nominal dollar terms. During that period, loan growth, which frequently exceeded 40 per cent a year, comfortably outpaced the increase in deposits. The loan-to-deposit ratio hit 120 per cent last year, leaving the sector dependent on external funding for future growth.

Turkish authorities have now stepped into check the sector’s expansion, effectively keeping loan growth down to about 15 per cent a year through restrictions on lending, such as credit card limits, as part of efforts to prevent the country’s current account deficit from growing out of control.

Recep Tayyip Erdogan, Turkey’s president, and state-owned banks who regularly invest against high interest rates, has also made strides of his own against banks.

Last year, after Ergun Ozen, Garanti’s chief executive, signaled sympathy for anti-government protests, Mr Erdogan suggested it was time to teach politically owned banks a lesson, adding: “They aren’t just banks, you know what I mean.” He has also spearheaded a campaign against Bank Asya, an Islamic bank founded by supporters of Fethullah Gulen, an ally turned enemy. State institutions have withdrawn deposits from the bank, which trade in its shares has been halted.

Meanwhile, the sector is navigating other risks. Standard & Poor’s warned Turkish banks were “vulnerable to a potential downturn in debt and capital markets abroad,” noting they had B3 status in debt coming due over the next 12 months. The country’s credit rating outlook is stable.

"Geographical risk is obviously an issue that is taken into account," Mr Serif Efendioglu acknowledged, before indicating that BBVA was now much more familiar with Turkey’s premiership and possibly that it was ahead of its 2010 purchase of its initial stake in Garanti.

"Since the original transaction we have learnt many things, but how things are going in the market now is another issue," Mr Efendioglu said.

BBVA announced a C$300m investment this week to take control of Garanti.

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**DANIEL DOMBÉY – ISTANBUL**

Additional reporting by Tobias Buck
Bylines

Staff groups/ Agencies

Regular article

- For instances where terms such as “Daily Mail Reporter” and agencies such as “Reuters” appear take as both byline and author.

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**Daily Mail Reporter**

TWO wealthy couples have spent £508,000 on a venousous legal battle over a few feet of muddy ditch between their homes, shocked Appeal Court judges heard yesterday.

The couples have levied six-figure sums on the dispute about a drainage ditch running alongside a bridge path between their properties in Cheshire.

Ronaldson Richard Glicks and his wife Heidi insist they have a right to draw off the ditch and down the track next to their five-acre property in Mobberley, as a shortcut to Wilmslow — home to Sir Alex Ferguson and a host of other celebrities.

Their neighbours, Adrian Hodges, 79, and his wife Joanne, 63 — who hired solicitors and wallabies — say the Glicks are breaking the law and that their act...

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**REUTERS BREAKINGVIEWS**

**AstraZeneca struggles to keep promise**

AstraZeneca, the British pharmaceuticals group, is struggling to advance its value defense. The company fought off Pfizer’s unsolicited $119 billion bid this year by promising growth and is now reiterating its ambitious revenue targets. But Astra is only inching forward.

The chances of seeing off another assault by Pfizer have been improved more by American curbs on tax-driven deals than by self-help.

Astra’s investor day, on Tuesday, would have been a big event if Pfizer were still circling. But the takeover attempt came to an halt in May after Pfizer foolishly ruled out raising its rejected bid or going hostile. Still, the situation left Astra’s chief executive, Pascal Soriot, on the hook to demonstrate why the group was worth more than the $50 pounds, or $85, a share that Pfizer was dangling.

Mr. Soriot promised $46 billion of revenue by 2023. In support of that, Astra has beaten its target of getting eight new molecules to late-stage trials or regulatory submissions, hoping to have 14 to 16 submitted to the authorities over the next two years. It is also sounding even more optimistic about Brilinta, a cardiovascular drug. Astra is sufficiently confident in its oncology franchise to add it to its five existing growth drivers. It is among several companies that are big in so-called immuno-oncology, a field with potential industry sales of $35 billion, Citibank analysts say.

But the fact remains that over a third of Mr. Soriot’s revenue target is to come from treatments for diabetes and respiratory ailments. These remain intensely competitive areas, and Astra’s drugs won’t always be the first to market. Morgan Stanley sees Astra’s group sales being just $30 billion in 2023.

If Astra were still fighting for its independence, the investor event would not have proved a turning point. The reality is that Astra’s heavy lifting has been done for it by the United States Treasury, which is damping down the tax benefits that companies like Pfizer enjoy by buying overseas companies, making Astra less enticing. At around £46, Astra shares trade at a lofty 17 times 2015 earnings. Mr. Soriot has shown his revenue target was no idle boast. The pressure to deliver remains.

NEIL UNSMACK
Cartoons

Single Panel

Regular article

- To be taken with an associated article where appropriate and will only be separately cut where they are clearly unrelated to an adjacent story.
- If in any doubt take as a separate article.
- The headline should be the first 5 words of text. If the cartoon has no text then the cartoonists name should be used, e.g. “Steve Bell Cartoon”.
- If the name of the cartoon and/or cartoonists name is unclear use the name of the newspaper title, e.g. “Guardian cartoon”.
- The name of the cartoonist must always be taken as author and byline.
Case Studies

Regular article

- For case studies, maintenance of the context of the clipping is important. Individual box-out stories should not be separated and should be clipped with the main article: take as body text at the end of the main article.
- Clip separately if the byline is different from that in the main article.

**CASE STUDY: TEES COMPONENTS**

Tees Components is a Durham-based heavy engineering firm employing 70 staff. The Green Power Project team was contacted by the company in May of this year to assist in-house staff with their energy efficiency programme.

The project involved a number of interventions aimed at improving energy efficiency, including the installation of new lighting and replacement of inefficient heating systems.

The environmental impact of these changes is significant, with the project expected to save the company over £10,000 per year in energy costs.

**Two Components’ Director, Sharon Lane with NEPEC’s Energy Expert, Ashley Fennick**

Sharon Lane, the company’s Director, said, “We are delighted with the results of the project. The improvements we have made will not only save us money, but also reduce our carbon footprint. We look forward to continuing our work with NEPEC to further improve our energy efficiency.”

In summary, the project demonstrated the significant benefits of energy efficiency improvements, leading to cost savings and reduced environmental impact for the company.

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**Case study two: Coddenham Green theft of 287 pigs**

Last year an incredible 287 pigs, worth around £20,000, were stolen from a farm in Coddenham Green.

At the time of the theft, from BHF Farm at The Green Farm, the pigs were being stolen due to a lack of market demand for the animals.

The pigs were stolen in several raids over a period of six months leading up to January 2011, taking small numbers each time.

Speaking after the crime was discovered, farm manager Darren Gillaspe said he had realised the scale of theft at his property after taking action to track the animals to the abattoir.

He said: “I live across the road from the pig farm and I don’t believe anyone using rented storage at the farm knew of the theft.”

“I got rapped up and I’m now going to buy a security system – that’s about £1,000. The police told me to have the lights on and the alarm system, but they don’t seem to have sorted it out.”

Mr Gillies added: “I think they’re doing it for the money.”

“I think they’re doing it for some other reason, but because we would hear it.”

“I can’t believe it and I’m doing it another way.”

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Charts

Regular article

- Take as one article.
- ‘Top 10 selling DVDs’ ‘UK top 10 films’ ‘Top 10 Books’ etc.
The veteran grandmaster Evgeny Sveshnikov is most famous as the progenitor of a particularly fierce and difficult variation of the Sicilian Defence: 1.e4 c5 2.Nf3 Nc6 3.d4 exd4 4.Nxd4 Nf6 5.Nc3 e5 6.Ndb5 d6... It is his name which is normally ascribed to this in the West, though in this country at least, it tended at one time to be the Pelikan after Jiri Pelikan (1906-84), a Czech-born IM who remained in Argentina after the outbreak of the Second World War during the Buenos Aires Olympiad of 1939. In the East, meanwhile, and certainly in Russia, many term it the Chelyabinsk Variation after the Siberian city where Sveshnikov was born — and where he and co-conspirators whipped it into shape 40-odd years ago.

Now 64, Sveshnikov has lived for many years in the Latvian capital, Riga, and has been Latvian champion three times. A week ago he played a rapidplay match against Alexei Shirov, who, after years away, is back in Riga and playing for Latvia again (rather than Spain, which he represented for years).

Shirov wasn’t in great form in the recent European Club Cup, where he won and lost three games without drawing. But he is a much stronger player than Sveshnikov nowadays, and a terrific rapidplay exponent to boot, and the final score was 5.5-0.5 in his favour.

Rather than his own line, Sveshnikov used a more recent variant on the same themes for the whole match: the so-called Kalashnikov, in which Black omits 4...Nf6 5.Nc3. And even though he played ...Nf6 a few moves later, this is different from a normal Sveshnikov.

He got reasonable positions, especially in his first Black in game 2 in which he was completely winning at one moment, but lost all three. In game two, Shirov had tried the extravagant

Competitions

Regular article

- Take as one article.

Mail on Sunday

WIN £1,000 A DAY WITH MAIL DAILY LOTTERY

HOW TO PLAY:

- Register for the Mail Daily Lottery by entering your full name and address in the postal lottery section. Each entry is a play and will enter you into the Daily Lottery. You can enter as many times as you like.

- Mail will publish a different number of entries each day. You will be notified of your winning number by post, email, or SMS on the day of the draw. 

- If you win £1,000 a day with Mail, you must claim your prize within 28 days of the date of the win or your prize will be deducted. 

HOW TO CLAIM:

- You must claim your prize by registering at maildailylottery.co.uk or by calling 0800 900 6657. You will be asked to provide your name, address, and ID number. 

Sunday Express

WIN A HOLIDAY TO JAMAICA

To celebrate the football this summer, Daily Express is giving one football fan and their partner a trip to Jamaica. 

HOW TO ENTER:

- Register for the Daily Express competition by entering your full name and address in the postal lottery section. Each entry is a play and will enter you into the Daily Lottery. You can enter as many times as you like.

Daily Star

WIN A HOLIDAY TO LA MANGA CLUB

The competition is open to anyone aged 18 or over who is a resident of the UK. To enter, visit dailystar.com and follow the instructions on the website. Good luck!
Compound Article

Regular article

- Each article clipped separately with the author/banner and link all common items as global text
- This refers to individual articles that require a common item (byline, subhead) to be taken with each.
- Regular columns should have the column title as a subhead and the specific headline as the headline. If any articles do not have explicit headlines, use the first 5 words of body text.
- Examples include regular columns ("Lex" in the Financial Times, “Sport in Brief” in tabloids), and regular columnists.

Relatives remember Arab Spring

TUNIS: Tunisian relatives of victims killed in what some hailed as the Arab Spring uprising hold photographs of their relatives during a ceremony to mark the fourth anniversary of the demonstrations that ousted president Zine El Abdine Ben Ali.

Ben Ali and his wife went into exile in Saudi Arabia in January 2011 after protests forced him from power.

18 air strikes hit Islamic State sites

WASHINGTON: US-led forces have launched 18 air strikes against Islamic State in Syria and Iraq. Twelve of the strikes were in Iraq, mostly in northern areas where militants have seized territory, and targeted tactical units, buildings and equipment. In Syria, six strikes hit Kobani near the Turkish border where Kurdish fighters are battling IS.

Nato in appeal to Russia on Ukraine

BERLIN: The head of Nato has urged Russia to drop its support for separatists in eastern Ukraine. Secretary General Jens Stoltenberg called on Moscow to use all its influence on the separatists to make them respect the ceasefire.

He insisted Nato did not seek confrontation with Russia and wanted a more constructive and cooperative relationship.

Ex-Spanish king in paternity claim

MADRID: Spain’s Supreme Court says it will investigate a paternity claim filed against former King Juan Carlos by a Basque woman who says her mother had a relationship with him in the 1960s while he was crown prince. A court panel will investigate the claim filed by Ingrid Mattila who was born in 1966, a court spokesman said.

100 bodies found floating in Ganges

NEW DELHI: Authorities are investigating how more than 100 bodies, many of them children, ended up floating in an oxbow of the Ganges River in northern India. Officials do not suspect a crime and instead believe the dead were given water burials. It is Indian custom not to cremate unmarried girls and many poor cannot afford cremation.
Contact details (for the Newspaper)

Do not take
Contents pages

Regular article

• Take as one article

The Independent

Financial Times

Contents

16.09.14

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Software giant launches new "trust" service

With over 2.3bn users, Facebook's new trust service could
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Stephen's legacy: the gift that keeps on giving.

Flexible rules for contracts.

Facebook rolls out new "trust" service for internet companies.

How software giant Facebook's new trust service could
be a beacon for internet companies in the future.

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London men's wear trade fair

A first look at the latest menswear.

The Independent

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How to use technology to improve your
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government is set to change.

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The differences between India and the West.

62 World Economic Forum

The differences between India and the West.

63 European Central Bank

The differences between India and the West.

64 ECB

The differences between India and the West.

65 Bank for International Settlements

The differences between India and the West.

66 Financial Times

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The differences between India and the West.

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The differences between India and the West.

99 Financial Times

The differences between India and the West.

100 Financial Times

The differences between India and the West.
Country Clippings

Regular article

- Take as separate articles.
- Relevant to International Financing Review only.

MIDDLE EAST

BAHRAIN

1. SOVEREIGN HITS THE ROAD FOR LONG-DATED BONDS

The Kingdom of Bahrain has appointed Citigroup, Gulf International Bank, Mubadala and Standard Chartered to arrange a series of investor meetings ahead of a potential US dollar-denominated bond issue, according to a lead banker.

The Gulf nation, rated BBB+/BBB by Standard & Poor’s/Fitch, will have two teams on the roadshow, which starts on September 2. The first team will visit Los Angeles on September 3, before moving to Boston on September 4, New York on September 5 and London on September 6. The second team will visit Saudi Arabia on September 2, before moving to Abu Dhabi the following day.

A long-dated benchmark 4.44% 30-year US dollar transaction may follow the investor meetings.

The announcement confirms an IFR story from early July. At the time, a lead said that the sovereign would look to do its first ever 30-year transaction. If that is the intention, the timing could not be better. Expectations for quantitative easing from central banks in Europe and the US have pushed US Treasuries and German bonds ever tighter and investor appetite for duration has increased.

Since the start of this month, 30-year Treasury yields have dropped 27bp to 3.1%, according to Thomson Reuters.

EMERGING MARKETS Americas

BRAZIL

1. BRL ROUTS RALLY PRICES

Bonds from the world’s biggest economy, Brazil, have gained after the central bank reduced its benchmark interest rate.

The overbought state of the Brazilian real, which has climbed to a seven-year high against the US dollar, has slowed the pace of capital inflows. In contrast, emerging-market bonds have benefited from the central bank cutting its benchmark rate to 9.25% from 9.5%.

The announcement comes on the heels of the US Federal Reserve’s decision to taper its quantitative easing program. The US Fed announced its intention to reduce its bond-buying program by $10 billion per month, starting in January. The move is seen as a positive signal for emerging-market economies, which rely on foreign capital for funding.

The Brazilian real has strengthened against the US dollar, hitting a seven-year high on Tuesday. The currency rallied after the central bank reduced its benchmark interest rate to 9.25% from 9.5%, in line with expectations. The move comes after the central bank lowered its interest rate by 25 basis points in September.

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Leverage in emerging markets has increased in recent months, with some countries benefiting from higher capital inflows. However, the potential for a sudden exit by foreign investors in light of currency strategies indicates the need for a well-coordinated approach to managing external risks.
Court Circulars

Regular article

- Take as one article
Cross-Heads

Regular article

- Bold Oversized text within the text flow
- Take as text within the body of the article, but at the end of the body text.

A NURSE yesterday told how her elderly mother starved herself to death. In what the pensioner considered her only legal way to exercise her right to die.

Bronwen Davies said she initially struggled to reconcile feelings of extreme anger with a desire to support Jean Davies's right to die 'on her own terms'.

Twice-widowed Mrs Davies, 86, a long-term right-to-die campaigner, had been battling an increasing number of chronic health conditions - but was not terminally ill - when she 'reached a point where she didn't want to go on' at the end of this summer.

The former maths teacher began refusing food on August 28 - five weeks before she eventually died on October 1, just hours after being visited for the final time by a GP who had agreed to treat the symptoms of starvation and dehydration. She stopped drinking water on September 16.

Yesterday her daughter, who is married but has kept her maiden name, said: 'I was very angry when my mother first told me of her decision. However, I recognised that this wasn't about me. All the family did. We are all respectful of the fact that it was her life and her choice.'

Miss Davies added: 'My mother was a fiercely independent lady who had the capacity to make this decision. She had been talking about doing this for the last two or three years, if her health deteriorated.'
Comic Strips (multi-panel)

Regular article

- The headline should be the title of the strip, e.g. “Garfield”.
- The name of the cartoonist must always be taken as author and byline.
- See also Cartoons.
Daily Mirror ‘We Love TV’

Regular article

- Clipped as one article.
- Includes main feature articles only.
- ‘Pick of the week’ – take as one article. If there are multiple bylines please ensure all are included (as bylines and authors).
Edited by (text)

Do not take

- Do not take ‘Edited by’ as the author.
- It should appear in the clipping.
E-mail addresses

Regular article

- Take as text within the body of the article
- Journalists’ names: must be present in the clipping but do not include in the byline field.

By DAN WOOTTON, Head of Showbiz

X FACTOR judge Cheryl Fernandez-Versini is turning into a pop star philosopher.

Cheryl, 31, features passages from British guru and speaker Alan Watts on her new album after being mesmerised by his refreshing outlook on life.

She told The Sun a friend played her a speech of his last year and added: “It really made me think.”

Geordie Cheryl said Watts posed questions “a lot of people ask themselves when they’re not sure what they want to do in life.”

She went on: “He says, ‘Whatever you want your life to be, live it’. I was really moved by it.”

The singer has emerged from the darkness that engulfed her following her marriage split from Ashley Cole, near-death brush with malaria and sacking from X Factor USA.

Newly married to Frenchman Jean-Bernard, she has decided to live life to the full in every way and wants to “bring a bit of light to people’s life” through her uplifting philosophy.

In tribute to the album, her fourth, opens with a powerful spoken intro by the philosopher.

Watts, who died aged 58 in 1973, was a proponent of Eastern philosophy and the Zen form of Buddhism.

His famous sayings include: “The only way to make sense out of change is to plunge into it, move with it, and join the dance.”

Cheryl was introduced to his work during a year off she used to re-evaluate her priorities.

The intro track to her album Only Human features a lengthy excerpt from an audiobook – Do Your Do It or Does It Do You? How to Let the Universe Mediate You – that focuses on personal fulfilment over financial gain.

Watts says: “I always ask the question, What would you like to Alan’s tapes after a very difficult few years of her life. It made her rethink things.

“She’s at a completely different stage now and she wants to share a message of complete optimism.”

dan.wootton@thesun.co.uk
Financial Tables

Regular article

- Each table to be clipped separately, apart from ‘Databank’ in the Sunday Times.
- Where text is not extractable, the headline for the table will be entered in the xml.
Gossip Columns

Regular article

- Each should be taken separately.
- If any articles do not have explicit headlines use the first 5 words of body text.
- If any articles do not have explicit byline(s) use the name of the columnist(s).
Battle lines drawn over China steel exports

As domestic demand falters producers are turning to highly sensitive markets such as US.

Output focus rather than price

<table>
<thead>
<tr>
<th>Year</th>
<th>China steel</th>
<th>Price ($) per metric tonne</th>
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<td>2014</td>
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China steel produces more than 60% of its output for export.

Commodities: Supply surge

Henry Sanderson and Evan Simon

China's leaders want to reduce the world's largest economy away from exports. But, for its steelmakers, this is turning out to be a bumpy ride.

Exports of steel from China were at a record 8.52m tonnes last month, an increase of 73% from a year earlier, according to customs data. 

This by slowing domestic demand, tighter environmental regulations and debt loads that are becoming harder to repay from domestic sales, China's steelmakers are turning to export their way out of trouble.

But their actions could trigger a backlash in the US, which recently approved antidumping measures against South Korea and other producers of steel pipes, as well as in Europe, where a steel industry case was filed in mid-March.

The industry is "tired of overcapacity," said China's customs spokesman. "Steelmakers at a briefing in Beijing during the release of export data this month. Prices for steel in some parts of China are as low as the price of cabbages. Although most of China's exports are directed towards Asia rather than Europe, there is a knock-off effect on prices and global steel trade flows.

"This is a battle that is facing a very..."
Horoscopes

Regular article

- Take as one article.
- If there is no explicit headline the writer’s name should be used, e.g. ‘Mystic Meg’.
- The name of the writer must always be taken as author and byline.
House Ads

Regular article

- Adverts promoting the publisher, its products or services, or if it includes coupons.
- See also Advertisements
Insert panel

Regular article

- For insert panels, maintenance of the context of the clipping is important. Individual box-out stories should not be separated and should be clipped: take as body text at the end of the main article.
- If there is an insert panel on the first page of a continuation take as body text at the end of the article.
- Clip separately if the byline is different from that in the main article.
Gated communities and segregated schools: £6bn cost of poor integration

Action is necessary to prevent isolation and threaten mobility in our increasingly polarised society, argues report

Safeguarding, Balance, and Public Accountability

Across the UK, schools are increasingly segregating on the basis of wealth, leading to cost and housing segregation, according to a new report.

The report, published today by the Social Policy Research Unit at the University of York, argues that the cost of segregation is £6.5bn for low-income families, with an additional £1bn for those in higher-income areas.

The report, "Gated Communities and Segregated Schools: £6bn Cost of Poor Integration", focuses on the impact of segregation on access to education, housing, and employment opportunities.

"Segregation is a system of inequality," said Dr Sarah Taylor, the report's lead author. "It is not only a financial issue, but also a social and economic one. We need to address it head-on to create a more equitable society."
League Tables (not sport)

Do not take

- Core league tables, those spanning several pages – often in distinct supplements – should not be taken. Common subjects include best performing schools and university course clearing listings.
- Feature / editorial articles in any given supplement should be taken as normal and treated as regular articles.
Clipped separately or by common headline.

Letters to the editor should be taken separately unless several fall under a common subject and share a headline. In the latter case take as one article.

If no headline is present add the first 5 words as the headline.

See also Texts.
Teachers strike over 'draconian policies'

First individual walkout in 12 years' will force partial closure of school

Will Lodge
Essex chief reporter
wlodge@archant.co.uk

Article action over the next three weeks, with further action scheduled to take place on January 20-21 and 22-25.
The school is due to remain open today for pupils in Years 7 and 8.

Union officials said unfair mandatory targets for staff based on student achievement had been imposed without consultation.
Dan McCarthy, NASUWT national executive member for Essex, said: "These are professionals who have no wish to disrupt pupils' education and are absolutely committed to the children in their care.
"It is therefore regrettable senior management at the school insist on trying to implement draconian policies that have not been agreed by teachers and which will not enhance teaching and learning."

High school teachers go on strike in protest over 'draconian policies'

Mr McCarthy added he hoped members of other teaching unions would join them in future action, and said teachers "don't want to strike". Cited currently causes the school as requiring improvement.
A school spokesman said: "The dispute is in relation to adverse changes to pensions, workload and conditions, including pay and pay progression and job losses. We have not resisted any of our policies to this regret.
"We are saddened the NASUWT is using this action to promote its on-going dispute with the Secretary of State with regard for the damage it can cause to pupils and to the image of the profession.
"We have a duty to raise standards on behalf of our students and we value the efforts and impact good teachers make.
"To this end we have adopted performance management targets which are fair and challenging and we continue to be committed to supporting every teacher in achieving them.
"We have acted no differently from many schools nationally, Harwich and Dovercourt High School among heavily in the training, coaching and professional development of all its staff and is in a line to understand why it has been judged in this way.
"We are committed to looking at how we can resolve all disputes and improve working conditions for all. However we must improve standards on behalf of parents and community we serve.
"All staff not involved in action will ensure there is as little disruption as possible to our students' education.
"We will assess arrangements for the other days and due to health and safety grounds decisions will need to be made as soon as possible." Mr McCarthy refused the claim the action was based on a national agenda, and said the grounds for strike were irrevocable in the school.
Lottery Results

Regular article

- Take as one article

Daily Star

Sunday Mirror

Last night's numbers:
LOTTO: 19, 20, 30, 35, 46 Bonus: 40
THUNDERBALL: 22, 27, 31, 32, 37
Thunderball: £8. £500k is the top prize.
EUROMILLIONS: 02, 09, 26, 32, 38
Lucky Stars: 03 & 06.
The Elmhurst number was NRN 735263
HEALTH LOTTERY: 19, 23, 27, 38, 46
Bonus: £100k is top prize.
Offers

Regular article

- Take as separate article
Do not take
Photo Credit

- Includes photographers, copyright and agencies.
- In magazine supplements ensure the photo credit for the front page article is taken; this will often appear on page 3 of the magazine.
- (XML only) Capture photo credits including photographer not part of the caption field.
If no headline is present take the first 5 words as the headline.
Regular Article

Clipped as separate article.
Puzzles

Do not take

- Includes quizzes, crosswords, sudoku etc.
- Do not take unless it includes a competition.
Readers Questions

Regular article

- Each question and answer to be taken separately.
- Takes the format of readers’ letters asking questions on a given subject, such as financial matters or fashion advice, with a written response by the journalist.

---

dear Zelda

Our relationships expert Zelda West-Meads answers your questions

SHOULD I TELL MY FRIEND THAT HER HUSBAND HAD AN AFFAIR?

I have a dilemma that is eating away at me: a reliable source has told me that my best friend’s husband spent the night with another woman. My friend might never find out but I’m worried that she will. She has a strong marriage — they have been together for six years and are very happy. If my friend ever found out what he’d done I would be one of the first people she would turn to. He slept with this woman about six months after their third child was born and I don’t know why. If I didn’t admit that I knew or lied to her she would immediately suspect me and then end our friendship. Sometimes when I am with her I feel awful harbouring this secret. Do you think I should tell her? This is tricky and you must feel very torn. Many people would say you should talk to your friend. If it was an ongoing, important affair then I might advise this.

---

SHE REFUSES TO HAVE A CARER

My mother is 90 and lives on her own. Mentally she is great but physically she is very frail. We talk on the phone every day and I visit her during the week. My brother lives about five hours away and would have her to stay but I know she would not go. My partner, who is 70, has a holiday home abroad. We go there three times a year for three weeks at a time. I put my mother’s meals in the freezer before I leave and I email and Skype her every day, and she has some great neighbours who keep an eye on her. I feel guilty leaving her and have suggested that a carer could come round but she refuses. My partner would like to live abroad all summer but he doesn’t because of the situation. I feel that if I don’t go, it would affect our relationship and I would be letting him down. Am I wrong to go away and leave her? You sound like a loving and caring daughter and this must be very difficult. It’s such a shame that she won’t go to your brother’s, but perhaps he could visit her at weekends when you are away. You and your partner need a life. He is being understanding by not asking you to spend the whole summer abroad as he would like to and probably you would too. Talk to your mother and tell her how much you love her but that you worry about her when you are away and that it’s difficult to really relax and enjoy your holiday. Then ask her for your sake as well as hers, to either go to your brother’s or agree to a carer coming in for just a couple of hours a day. It would be company for her and they could help her with the things you usually do. If she still resists then be a little firmer and tell her that you are going to arrange a carer for her because she does need one.

I WANT TO MOVE ON FROM MY EX

A few years ago I didn’t have many friends but then I met a man who made me happy. We dated other people; however, underneath I knew I loved him but he clearly was not interested in me that way. More recently we started dating properly, but it all ended when he tried to cheat on me with my best friend and he didn’t understand how much that hurt. We spoke from time to time. How can I stop loving him and move on? It would be much easier if we could just turn off love like a light switch but unfortunately it doesn’t work that way. Try to see this man as he really is: when you first met him you wasn’t interested and dated other people; then he betrayed you in the worst way by trying to cheat on you with your best friend. If he doesn’t understand how that hurt you he is either insensitive or cruelly trying to justify his behaviour. He is untruthworthy and, I am afraid to say, not in love with you. When your heart ache for him, remind yourself of all these things and be glad you are not with him. Pick up your social life and go out with your friends. There are plenty of nice men out there who would make you far happier. Also read Think Your Way to Happiness by Dr Wendy Dryden and Jack Gordon (Sheldon Press, £10.15).
Regular article

- Clipped as separate article.
Reviews

(See also TV reviews/listings)

Regular article

- Take each review separately.
- This includes art galleries, books, film, TV, DVDs, nightclubs, listings etc.
- Graphic representations of the author’s view must be taken.
- All reviews should be taken as long as there is editorial content above and beyond the title/date/price/venue.
- **Do not take** the article if only basic information is provided.

---

**REVIEW**

**ROCK**

**ADAM COHEN**

**HEALDSBURG**

“Cohen is a fine actor and a fine writer, but he is not a great singer. His voice is too flat and too smooth. He is a good提现 performance is not enough.”

- Cohen's music is too predictable and too formulaic. His songs are too short and too simple.
- Cohen's lyrics are too repetitive and too clichéd. His songs are too vague and too unoriginal.
- Cohen's performance is too static and too rigid. His songs are not dynamic and not engaging.

---

**Scene**

**Film focus**

**TOM HARDY IN THE DROP**

**COMING UP**

**Holy Moses! This one is epic**

- Exclusive: Adam Smith visits the spectacular Spanish setting of Ferris, used by Martin Scorsese in the film version of“The Godfather: Part 2.”
- This film is a great adventure and a great story. It is a film that will make you think and make you laugh.
- This film is a great piece of acting and a great piece of directing. It is a film that will make you love and make you hate.

---

**Music Review**

**THE YOUNG FINNISH VIRTUOSO JUHO PÖHJANEN**

made his first appearance in Perth for the last Sunday afternoon piano recitals. Performing a programme consisting of ballades by Grieg, Brahms and Chopin, Pohjanen demonstrated a wonderfully sensitive and fluid style, consisting of-in-depth playing matched with bravura.

Grieg's Ballade in G minor Op. 24 is a delightful Norwegian folk song theme that extends into 14 variations. Pohjanen performed the lyrical theme with grace, while the technical variations were handled with great tension, demonstrating a combination of inspired virtuosity with heroic pianism. This little-known piece was a joy to hear and deserves a wider audience.

Chopin's Ballades form some of the most challenging pieces in the piano repertoire. They combine drama with dance-like elements and their changing moods make them formidable showpieces. Pohjanen showed control in the gentle phrases with playing of great sensitivity but was always able to bring out the strength and power required in the rapid sections. His understanding of the pieces showed maturity and his formidable technique and mastery playing was breathtaking.
Section Heads

Do not take

- Found in the top left corner of pages.
- Example ‘The Times’ Section Heads.
### BIGGEST 1,000 STOCKS

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<tr>
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### NYSE

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### NASDAQ

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<tr>
<td>Amazon</td>
<td>$150</td>
<td>1.00</td>
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*Disclaimer: Share prices are illustrative and do not reflect current market conditions.*
Sport

Articles divided by league / competition

Regular article

- Not divided by individual match.

RHODES RUINS KIT’S BIG DAY

Fulham 0 Blackburn 1

By James Andrew

JORDAN RHODES provided Kit Hackett’s firm with a memorable start to the campaign as the club, following relegation from the Premier League, began its Championship campaign in style.

The striker, who joined the Cottagers on loan from Sunderland earlier this summer, slotted home the only goal of the game in the 24th minute, securing a deserved victory over their struggling hosts.

Bottom of the table

<table>
<thead>
<tr>
<th>Fulham</th>
<th>Blackburn</th>
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Fulham started the season strongly, with a solid defensive performance and a well-organized midfield, while Blackburn struggled with their usual creativity and flair.

The game was a low-scoring affair, with both teams.content to sit back and defend their goal lines, with Fulham looking to capitalize on their recent rise in the league standings.

Despite the contrasting performances, the game remained tight until the final whistle, with Fulham's defense proving too strong for their most determined opponents.

Fulham will look to continue their winning form as they face another tough test in their next fixture, while Blackburn will be keen to bounce back and prove their capabilities on the field.
<table>
<thead>
<tr>
<th>Sport</th>
<th>League Tables</th>
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HOT-SHOT HYLTON’S ON A HIGH AT UNITED

Delight: Striker’s loving life with U’s

DANNY Hylton thinks he is playing the best football of his career after a brace for Oxford United on Tuesday night made it ten goals for the season already.

The striker scored twice in less than two minutes as the U’s came from behind to claim a 3-1 victory away at Northampton Town.

Hylton began the season on the bench, but has rapidly become a talisman for the side and has scored one more goal than the rest of the squad combined.

The 39-year-old, who was the only signing during Gary Waddock’s brief spell in charge, has been a good fit at United and believes he is in the form of his life.

He said: “I think so, I’m enjoying the way we play.

“We have a good team spirit and everyone works hard, I’m just happy to be here.

“Since I’ve come in they have made it really easy to settle in.

“Take as one article unless individual ‘panels’ are bylined differently to main article.

DEADLY DANNY

HYLTON’S GOALS RECORD

2014/15 10 goals (7 apps)
2013/14 5 (2 apps)
2012/13 12 (5 apps)
2011/12 16 (6 apps)
2010/11 6 (3 apps)
2009/10 5 (4 apps)
2008/9 5 (3 apps)
2007/8 6 (2 apps)

when he bagged a dozen goals by the end of October, before going on a barren run.

Perhaps mindful of what happened then, Hylton is cautious about looking too far ahead. He said: “I don’t want to set myself any targets.

“Of course I would be happy pointed not to break 10, but I don’t want to tempt fate.

“I just go into every game trying to work hard and if I get a chance I’ll do my best to take it.”

While Hylton is thriving, head coach Michael Appleton is keen to avoid being over-cautious on one player for such a large percentage of United’s goals.

“I said to the players ‘at some point you have to stand up and be counted and join the party’,” United’s head coach said.

“There’s a few that certainly need to help take a little bit of the pressure off Danny.

“I’m sure Tyrone (Barnett) over the coming games will do that and we have certain players that are capable of getting goals.”
Teasers

Regular article

- Includes short teaser headline and text on front page/internal picture previews and blurbs.
- If two unique headlines (which are not continuation articles), they should be clipped separately.
**Regular article**

- Take as one article.

---

**Texts**

- We know that passports are not always checked, checks for ID are not always done, and that people are travelling more and more. It is increasingly more important to have a passport to travel.

---

**Rush-hour Crush**

- Love, love, love is all around us, it is seen in the messages left by our commuter capsules. Are they talking about you?

---

**Jokes**

- What do you call a girl who stands between two goalposts? Annette!

---
Clipped and captured as 5 separate articles.
Channel name as headline and image caption.
TV/radio/digital satellite

Reviews

Regular article

- Includes main feature articles only.
- ‘Pick of the day’ – take as one article.
- If there are multiple bylines please ensure all are included (as bylines and authors).
Weather
Charts/Maps
Do not take
Weather
Commentaries

Regular article

**Prepare for extreme weather in Britain this winter**

Scientists say key to volatility lies over the Atlantic. by Steve Connor

Climate

Unpredictable winter weather has been a feature of recent years in the energy coming from the Sun. "Our study highlights the changing nature of the North Atlantic atmospheric circulation patterns that has given the UK more variable winter conditions in recent years," said Professor Edward Davey of Sheffield University, the leading author of the study, published in the International Journal of Climatology. "We cannot use these results directly to predict this winter's weather but according to the long-term NAO trend we can say that the probability of getting extreme winter weather has significantly increased in the last few decades."

**Country Diary** St Dominic, Tamar Valley

Springs run fast, water tables have risen and cattle chew on hay in their yard, away from the waterlogged fields. In a dry interlude spiralis of gnats catch the light and the sun sparkles on runoff that washes through shoals of leaves in the steep lanes.

From sources below Viverdon down tributaries begin the race towards the tidal Tamar. More water gushes from Watergate and the swollen stream erodes slaty bedrock as it rushes past former market gardens and through tumbled paddocks which, in the 19th century, powered grindstones at Radland mill.

Laurels, moss, and ferns engulf the ruins of millers’ and smallholders’ cottages; paths, once trod by donkeys loaded with panniers of corn, are clogged with mud and rotting leaves.

Peppers hill arises from this gloomy woodland towards the edge of the village, where another old way, Pensingers, leads to pastures that face Kit hill and Kingston down. Far ahead, the pale uplands of Dartmoor are sunlit, but the valley below our splashy track is already deep in shadow, except for the top half of a lush plantation that glows bright yellow and recalls the 50s when these precipitous, sun-warmed slopes were still growing anemones and strawberries.

A buzzard flies from an oak and glides downstream towards the golden crowns of trees surrounding Colehobby mill. We stumble towards the valley bottom, down Vogus lane with its rough water-worn rocks and slippery leaves, all hemmed in by earthy banks scattered with pennywort.

Yet more streams have converged and below bears’ bridge, their combined force pours over the west. A man clears leaves from the entrance to the mill late to allow passage towards the modern turbine, but the historic waterwheel is stationary, awaiting next year’s tourists.

Meanwhile, the excess of white water tumbles along its natural bed beneath the beat and towards reed beds that fringe the main river. Dabs of scarlet, twigs and leaves float on the outgoing tide. Pink clouds reflect on the smoothest water, and pied wagtails bob and flutter between quayside and the shining mud banks.

Follow Country Diary @grrncountrydiary
Wall Street Journal Exclusions

Bylines

Do not take

- Wall Street Journal articles with the following bylines should always be excluded:
  - Associated Press
  - The Washington Post
  - Smart Money
  - Handelsblatt

Associated Press example:
Wall Street Journal Exclusions
Crossword Puzzles
Do not take

THE JOURNAL CROSSWORD
Edited by Mike Shenk

Across
61. Deal precie 41.
62. Titred not turn 42.
64. Not in the office 44.
68. “Who’s been here” 49.
69. Shut the door 50.
70. In the lead 51.
71. “Genius” of jazz 52.
72. About the house 53.
73. “Crown” 54.
74. “Crack” 55.
75. “Gimlet” 56.
76. “Dundie” 57.
78. “Ring” 58.
79. “Hum” 59.
80. “Stamp” 60.
82. “Jelly roll” 62.
83. “Bat” 63.
85. “Kestrel” 65.
86. “Shark” 66.
87. “Jazz” 67.
88. “Clown” 68.
89. “Sheera” of India 69.
90. “Tune” 70.
92. “Croquet” 72.
93. “Cable” 73.
95. “Game” 75.
96. “Dance” 76.
97. “Croquet” 77.
98. “Dance” 78.
100. “Dance” 80.

Down
2. “Ring” 7.
6. “Jazz” 11.
10. “Game” 15.
18. “Croquet” 23.

Any Way You Slice It
by Harold Jones

Across
1. Desperado 50.
2. Its mascot is a small desk lamp 51.
3. Aristotle 52.
4. Company whose first loop featured two silent outlines 53.
5. Abbasid or Moorish 54.
6. Has the title from Sullivan 55.
7. Dress codes, e.g. 56.
8. Two tablespoons 57.
9. Puts on the whole world, say 58.
11. Hi-net letters 60.
15. Skaterboard’s loop 64.
17. Drop off in a dungeon 66.
19. Sounds from pounds 68.
20. Classified ad 69.
21. Selling the summer’s go-anywhere Guts 70.
22. No rain indicator 71.

50. Jaguars with open fronts 72.
51. Not (between us) 73.
52. What’s in a wall 74.
53. Jackson earned his nickname 75.
54. Wooden or plank 76.
55. Band of prey 77.
56. “Naughty; haughty” 78.
57. Form a wave, as to play 79.
59. Foreign on hat 81.
60. Broth of Foytan 82.
61. Rubbish, e.g. 83.
62. Part of a diurnal rhythm 84.
63. Always 85.
64. Join the band for a member 86.
65. “Nose” 87.
67. “Hand” 89.
68. “For” 90.
69. “Palm” 91.
70. “Rules” 92.
71. “Fingers” 93.
72. “Dance” 94.
73. “Dance” 95.
74. “Dance” 96.
75. “Dance” 97.
76. “Dance” 98.
78. “Dance” 100.

Down
1. “Who’s been here” 1.
2. “Ring” 2.
4. “Stamp” 4.
5. “Tutu” 5.
8. “Sheera” of India 8.
10. “Game” 10.
22. “Croquet” 22.
27. “Dance” 27.
30. “Game” 30.
32. “Dance” 32.
34. “Dance” 34.
35. “Dance” 35.
38. “Dance” 38.

Last Week’s Solution

The solution to this week’s Journal Crossword can be found in your local newspaper. Solve it online and discuss it at WLLJ.com/Puzzles.
LETTERS TO THE EDITOR

Rising Health-Care Costs Promote Income Inequality

Regarding Mark J. Warshawsky and Andrew G. Biggs’s “Income Inequality and Rising Health-Care Costs” (op-ed, Oct. 6): My father was a union negotiator from 1943 to his retirement in 1973. He couldn’t believe how quickly compliers of out-of-pocket expenses would eat into the benefits package requests. This was the beginning of company-paid health care, called hospitalization. But they would argue for days about a two- or three-cents-per-hour pay increase. Dad knew that pay increases could be made up in efficiency, but benefits would always be a direct, bottom-line expense and as such, could and would get out of control for both employers and employees. Here we are 71 years later and the cost of those benefits is now shared by the employers once and employees twice—as deductions from paychecks and again when pay increases are affected. Dad was right.

Art Finn
Cincinnati

I agree with Messrs. Warshawsky and Biggs that rising health-care costs contribute to income inequality. However, high-deductible health plans and increased cost sharing may result in unintended consequences. Current high-deductible plans are also associated with significant copays and coinsurance costs. This has resulted in thousands of dollars of out-of-pocket expenses for everyone. Those below the poverty level who are on Medicaid have negligible out-of-pocket expenses, while those with higher incomes can usually afford the higher costs. Those who suffer the most are those in the middle class, who not only earn less but also have to spend a much larger percentage of their income to cover these expenses. The consequence is that many middle-class patients are delaying care or not going to a physician at all.

Applying cost-sharing to Medicaid and Medicare, as the authors suggest, will negatively affect these lower-income populations as well. In addition, this puts the providers in an awkward position of collecting fees up front from those who are having difficulty in making ends meet. Trying to collect funds after the visit requires significant effort from the billing service, the risk of not being paid or even sending the patient to a collection agency. Patients with unpaid balances are less likely to obtain necessary tests (which require separate copays), and return for a follow-up visit, creating a cycle of disincentives and potentially compromised outcomes.

Howard J. Levy, M.D.
New York

Shifting health-care costs to consumers will lead to overall spending reductions, as the Rand study indicates, but not by reducing waste, fraud and abuse. According to a September 2014 study, the U.S. spends roughly 25% of hospital costs on administrative expenses. The government-run system in Canada spends 12%.

A large driver of this inefficiency is the complete lack of transparency at the point of sale. Our present system requires patients to write a blank check to their provider (plus any other intermediate, hidden service providers unknown to the patient), only discovering the price four to six weeks later. There is no way to compare prices, no way to assess value of service against the price. My wife received exactly the same treatment from two “in network” providers. One provider received a $4,581.22 insurance payment for 30 minutes, the other received $210.51. Do you think that we would have been dumb enough to use provider A if we knew they were charging 20 times more?

Price transparency is the key to significant, meaningful cost reduction. Transparency leads to competition, competition reduces price discrepancies and lowers overall prices. As an added bonus, which allows providers to arrange payment up front, rather than chasing delinquent accounts for months. Price transparency would reduce premiums and out-of-pocket expenses, creating a massive economic stimulus that benefits every individual, corporation and level of government.

Think how powerful this message was in 2016.

Ryan Vissink
Hamilton, N.J.
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