

SNIPEF

SCOTTISH AND NORTHERN IRELAND
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CHIEF EXECUTIVE'S BLOG – 2012 INDEX

[HAPPY CHRISTMAS AND HOPES FOR A BETTER NEW YEAR](#)

[NEW ENHANCED HOLIDAY AND WELFARE SCHEME](#)

[A BONFIRE OF BURDENS ON CONSTRUCTION BUSINESSES?](#)

[PENSIONS REVOLUTION - ARE YOU IN?](#)

[PLUMBING IS PLUMBING THE WORLD OVER](#)

[CASH-IN-HAND PAYMENTS - THE GOVERNMENT COULD HELP TO SOLVE THIS PROBLEM](#)

[THERE IS NOTHING INFERIOR ABOUT SPECIALIST ENGINEERING CONTRACTING](#)

[THE ONLY WAY IS LICENSED](#)

[GOOD TO SEE THE COURTS ACTING ON UNSAFE AND ILLEGAL GAS WORK](#)

[VOLUNTARY ORGANISATIONS NEED WILLING VOLUNTEERS](#)

[HAPPY WORLD PLUMBING DAY!](#)

[IT'S AMAZING WHAT YOU HEAR IN CAFES!](#)

[WE NEED TO RESPECT OUR WATER \(AND PLUMBING\) MORE](#)

[SNIPEF MEMBER FIRMS ARE UNIQUE](#)

HAPPY CHRISTMAS AND HOPES FOR A BETTER NEW YEAR

As plumbing and heating businesses prepare for their traditional Christmas and New Year holidays, many will be hoping that 2013 will bring some positive news. For most firms, 2012 has seen the continuation of the pain which has been affecting the industry for several years now and any hopes 12 months ago that this year would be better have generally been dashed.

While recognising that no one is predicting a quick return to pre-recession conditions for our industry, we must take some hope in the fact that there are a number of things in the pipeline which could prove to be beneficial for our industry next year.

Although there is still a lot of uncertainty about the **Green Deal** and the way in which it will operate, the fact remains that it is a Government flagship programme and it could potentially lead to significant work which would have to be carried out by firms in our sector. Just how complicated (and profitable) it will be to get to undertake that work remains to be seen. SNIPEF has, however, been working hard to try to maximise the opportunities and minimise the pain for our members. Let us hope that these efforts will pay off.

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Although most businesses would prefer that we have a mild Christmas and New Year holiday so that emergency call-outs do not hinder the festivities and time with the family, it is still being predicted that we are in for a harsh winter. SNIPEF has again been proactive in highlighting to the public what they should do to prevent cold weather plumbing disasters through an initiative called “**Don’t Freeze Up**”. More importantly, that work tells the public to contact a SNIPEF member in the event that they do encounter a problem. When added to the thousands of other business leads which members get each year through water suppliers and other sources, there is potential for considerable work for member firms in the months ahead. This campaign has been supported by a number of partner bodies including NI Water, Scottish Water, Business Stream and the Energy Saving Trust.

The oddly timed autumn statement from the Chancellor of the Exchequer in early December contained the potential for more good news. A commitment of £5 billion for **capital projects** is significant. Admittedly, plumbing firms will not see much of the money which is allocated to roads and other transport infrastructure projects but it has to be hoped that there will be some work for our firms included in this public spending commitment.

Although many firms are fed up with the multiple approval schemes with which they are expected to comply, the launch of a UK-wide scheme promoting professional plumbing businesses in 2013 could provide a much needed awareness boost. SNIPEF Licensed Businesses will automatically be able to become registered with **WaterSafe** which is to be widely promoted by water suppliers. There will be no extra requirements to be met and no extra fees to be paid- good news!

Among other potential sources of work for members might be the launch of a scheme under which firms can offer services to undertake risk assessments for **Legionella** in rented properties.

While not all of the above will be of interest to every plumbing and heating business, it has to be hoped that there will be some opportunities for all.

SNIPEF wishes all readers of this blog a Happy and Peaceful Christmas and a Better 2013 than 2012 has been.

December 2012

NEW ENHANCED HOLIDAY AND WELFARE SCHEME

SNIPEF recently launched a new holiday pay and welfare benefit scheme designed to meet the needs of plumbing businesses of all sizes.

Although the previous Plutos Holidays and SNIPEF Welfare schemes had served the industry well for over 50 years, external developments including the Working Time Regulations and the recent withdrawal of the National Insurance concession from holiday pay paid from such schemes, meant that the time had come for a rethink of the way in which the schemes operate.

Consultation with plumbing businesses about the features they would like to see in such schemes led to the creation of new, more flexible arrangements with added benefits. While retaining many of the principles of the previous schemes, the new arrangements offer:

- The payment of contributions geared to the average earnings of employees (allowing employers to meet their Working Time obligations);

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- The ability for all employees (not just plumbers and apprentices) and the self-employed to be included;
- Flexibility on when holiday pay is reimbursed;
- Additional welfare and accidental death and injury benefits both for employees and for directors, proprietors and partners of participating businesses.
-

Although the schemes were originally aimed at providing employers with a simple way of meeting their obligations under the Working Rule Agreement, the revised schemes will not only continue to do that but will also provide useful and valuable support for plumbing businesses and their employees.

Plumbing businesses which are not already operating the new schemes are encouraged to contact the SNIFE finance team for more information on 0131 556 0600.

November 2012

A BONFIRE OF BURDENS ON CONSTRUCTION BUSINESSES?

The Westminster Government recently announced a wide-ranging review of building standards and rules on energy efficiency. This review, announced just a few days before Bonfire Night, is apparently an attempt to stimulate the economy and give a boost to the construction industry.

This announcement was made shortly after it was reported that the UK economy had come out of recession with growth in Quarter 3 of 1%. On the other hand, construction output fell by 2.5% in the same quarter, following a similar fall in Quarter 2 and a fall of 5% in the first quarter of 2012. If any industry needed help, then the construction industry must be near the top of the list.

Anyone working in plumbing will be only too well aware of the burden which regulation can bring. It is ironic that an industry in which anyone can work legally, with no qualifications, is also an industry with one of the highest number of rules and regulations. There is certainly room for improvement. In recent years, we have seen the bureaucratic and costly hoops which firms wishing to become approved to install renewable technologies under the Microgeneration Certification Scheme (MCS) must jump through. SNIFE has worked hard to see improvements in these rules, not least recognition that technical qualifications should play a part in determining who should install solar, wind and air technologies. Even more recently, the Green Deal has been heralded as a way of ensuring that the UK becomes more energy efficient and meets its carbon targets. Yet again, businesses wishing to work under this scheme must meet another set of requirements, some of which will be of questionable benefit to end users. If the Government is determined to review unnecessary burdens on the construction industry, it should look first at the schemes which it has most recently created.

Building standards (which are part of the current review) are intended to ensure public safety and it is not easy to see how removing some of these requirements will really boost the construction industry. On the contrary, their removal may simply lead to unsafe, inefficient and poorly constructed buildings. How does that help anyone?

Although MCS and Green Deal are UK-wide schemes (and could be made better by the Westminster Government), building standards in both Scotland and Northern Ireland are determined by the devolved administrations so will not be directly affected by the recently announced review.

Whether the review will indeed lead to what one newspaper called a "Bonfire of the building rules" remains to be seen. Let us hope that any rules which are removed are the ones which cause most pain

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to businesses operating in the industry. If this happens, then sentiment (if not work load) is likely to improve in construction.

October 2012

PENSIONS REVOLUTION - ARE YOU IN?

For some people, 1 October 2012 will be a momentous and historic day. It sees the start of the long-awaited Government scheme under which almost all employees will have to be automatically enrolled into a pension scheme to which their employer must contribute. You may have seen the TV and press adverts which have been appearing recently in which a group of “celebrities” are associated with the message- “I’m in- are you in?”.

Although auto enrolment only affects the very largest companies in the UK at this time, over the next 5 years, the requirement will filter down to companies of all sizes, including companies with only one employee.

While this change should see a revolution in the way in which large sections of the workforce save for their retirement (many have no pension provision other than the State Pension), it should have minimal impact on those operating in and employed in the plumbing and mechanical services industry. As is so often the case, plumbing was ahead of the game when it launched the Plumbing Industry Pension Scheme way back in 1975. Agreed as part of the standard terms and conditions of employment in the plumbing industry, the intention was that every plumbing employee and apprentice would be automatically enrolled in the Scheme (or an acceptable equivalent). Thousands were enrolled and are either already enjoying the benefits of that participation in retirement or wait to do so at some stage in the future. There were, however, many employees who were not given the opportunity to participate in a pension scheme (including, in some cases, the non-plumbing employees of participating employers). Auto enrolment should change that and the Plumbing Industry Pension Scheme, which meets all of the requirements of auto enrolment, is actively recruiting both new employers and new employees to the Scheme (which is likely to provide considerably better benefits than most of the new schemes which are being promoted to satisfy auto enrolment for those who have no private pension arrangements).

Those employers and employees who are already in the Industry Pension Scheme are “IN” in relation to the new requirements. They simply need to ensure that in future they automatically enrol all new employees into the Scheme. Those who are not already in the Scheme are encouraged to contact Plumbing Pensions (UK) Ltd on 0131 556 0600 or email info@plumbingpensions.co.uk for further information.

September 2012

PLUMBING IS PLUMBING THE WORLD OVER

Last week I had the chance to attend an international conference of academics involved in water supply and drainage issues. During two days at Heriot Watt University in Edinburgh, no fewer than 50 presentations were made by speakers from 13 different countries including UK, USA, Japan, Taiwan, Portugal and Brazil.

Although many of the papers contained concepts and mathematical formulae which were well beyond my comprehension (it took me two attempts to pass ‘O’ Level Maths last century), there was a common theme to many of the presentations. The need to conserve water supplies and energy was featured in

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several papers as was the importance of proper maintenance of plumbing systems for the protection of public health. Some of the things which I retained might not rank as of high-level importance to Scottish plumbers but it was interesting, nevertheless, to note that in Taiwan the average daily use of water is 300 litres per person (around double the average in the UK) and in Japan, techniques are being developed to keep bathwater hot for up to three hours as it is custom and practice there for members of the same family to share bathwater.

One of the presenters, the only one from the USA, gave a fascinating talk on standards which have been developed to protect plumbers from pathogens which can be transported in drains. He also mentioned the crucial role played by US plumbers in the provision of medical gases in hospitals. This speaker, Ed Lyczko, is an International Past President of the American Society of Sanitary Engineering (ASSE) which has as its strap line- "Prevention Rather than Cure". If ever there was a phrase which summed up the health role of the plumbing industry, then this must be one of the best. Plumbers don't always see themselves as having a public health role and their customers are even less likely to see their plumber in this light.

It has often been predicted that the next world conflict will be over water. Let none of us forget the crucial role played by today's plumbing industry the world over in ensuring that that valuable and limited resource is used well for the good of public health.

August 2012

CASH-IN-HAND PAYMENTS - THE GOVERNMENT COULD HELP TO SOLVE THIS PROBLEM

Treasury Minister David Gauke, has launched an attack on the practice of paying plumbers in cash. His comments, widely reported on TV and in the press, suggested that cash payments were "morally wrong" and resulted in significant loss of tax revenue. Coming just days after a self-employed plumber was jailed for avoiding the payment of tax, this has once again drawn negative attention to our industry. Plumbers are all too easy targets for such problems. It is just as likely that similar problems arise in relation to almost every other supply of services- not just those which are construction-related.

No one can condone the practice adopted by some businesses (and by no means not just plumbers) of offering discounts for payment by cash. Whether it is stated or not, such discounts are often provided in return for the non-declaration of the work for VAT and/or income tax purposes. In this respect, the Minister is correct in highlighting a problem. However, the focus of his attention might be better served on the real culprits.

It is certainly not only traders who are at fault. The Government's decision to apply a VAT rate of 20% to all work and its refusal to apply lower rates to repair and maintenance work is a factor. A difference of 20% in the price charged by a contractor applying VAT and one who either is not required to charge VAT (because of the high registration threshold) or one who chooses not to, is significant. A huge part of the problem would be addressed if Government were only to do what other European Governments have already done by agreeing to reduced rates of VAT for a broader range of work carried out in construction- such as repairs and maintenance. For example, a 7% reduced rate applies to repairs to properties in France. Why can't the UK do something similar?

What about the customers who actively encourage tax avoidance? Plumbing firms regularly receive requests from customers for discounts for payment by cash. There is nothing illegal about customers paying their bills in cash. It is a different matter when such payment is intended to create tax avoidance. Should that practice not also be highlighted rather than always focussing attention on unscrupulous

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contractors? Perhaps there should be a whistle-blowing mechanism for contractors to use to report customers making such requests. Maybe customers who practise the encouragement of tax avoidance should also be subject to penalties.

It may have been one of those silly summer season stories, when “real” news is hard to find. However, it would be good if Government were to recognise that the blame for their loss of taxation revenue needs to go wider than just to contractors.

July 2012

THERE IS NOTHING INFERIOR ABOUT SPECIALIST ENGINEERING CONTRACTING

The launch of the Specialist Engineering Contractors' Group (SECG) Scotland was a significant event for those operating in the provision of complex engineering services in buildings, including plumbing and electrical work. The role of such contractors is often not appreciated and the contractual conditions in which they find themselves working is often weighted heavily in favour of main contractors or even sub-contractors of those main contractors. This is particularly true when it comes to payment but it is also accurate in so many other aspects of the contracting process.

SECG, which has operated in other parts of the United Kingdom for many years, is a forum in which the representative bodies for specialist engineering contractors can meet together to make representations to Governments and other bodies about the need for fairer payment terms and contractual conditions which are much less biased. Buildings without constructional steelwork, plumbing, electrical, heating, air conditioning and lifts would hardly qualify for the description “building” but in reality this work (all undertaken by SECG members) is a huge part in value and importance of any major construction project. In spite of that, the work is usually undertaken as a sub-contract or even worse a sub-sub contract to the main contract. Those who undertake such work very often find that they are some of the weakest parts in the construction chain. They will be the ones to suffer hardest in the event that someone higher up the contracting chain has problems or goes out of business.

The Scottish launch was a very positive affair with addresses by the Cabinet Secretary for Infrastructure and Capital Investment, Alex Neil, MSP who demonstrated a good understanding of the issues. Lord O'Neill of Clackmannan, President of the SECG also spoke, and asked for greater recognition of the work done by SECG members. The launch was picked up by the media and it was unfortunate that one headline writer chose to use the phrase: “New Scottish association to fight subbie bashing”. The derogatory term “subbie”, while possibly being technically accurate, has always suggested something which is inferior or sub-standard to something else. There is absolutely nothing inferior about specialist engineering contractors and one of the first goals of this new Scottish association must be to ensure that people recognise the vital role specialist engineering contractors play in our buildings and that the use of terms like “subbie” will be consigned into history.

June 2012

THE ONLY WAY IS LICENSED

I don't get too many opportunities to speak to members of the public about the benefits of using a licensed plumbing business. That is one reason why I took the chance to support the Construction Licensing Executive on its stand at the Ideal Homes Show in the SECC, Glasgow this week.

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Although the strategy adopted by some other exhibitors seemed to be to distribute as many leaflets as possible (many of which would probably be discarded at the first opportunity), our line was to try to engage in conversation and explain all the benefits of using a licensed builder, plumber, heating contractor, electrician or decorator. The refreshing thing about such conversations is that almost everyone listening seemed to accept the message. I would be hopeful that next time these people needed to get any aspect of construction work done, they would use the leaflet which we handed out explaining how to find their local licensed businesses.

It was quite late in the day and the earlier crowds were beginning to disperse when we were approached by one lady whose horrific experience of a construction project summed up why it is so important that customers use CLE licensed businesses. Although conscious that we were only hearing the customer's side of the story (and there are usually two sides), it did appear that this lady's decision to have an extension built (to coincide with her retirement) had led to a living nightmare. Space does not permit me to list all of the things which she claims went wrong with the job however, the fact that she had not used a contractor in membership of CLE or any of the industry's trade bodies, coupled with the fact that the large contracted sum had been paid in full, meant that this customer was isolated. The contractor refused to return to site and the best advice which we could offer was to consult her solicitor and approach her local authority trading standards department. Ironically, she advised us that the contractor in question was another exhibitor at this show.

If only that customer had been aware of CLE. If only she had insisted on engaging a contractor backed by one of the industry's trade bodies which provide effective redress mechanisms when something goes wrong. If only.....this had never happened.

SNIFE's decision to create a licensing scheme and its support for the overarching Construction Licensing Scheme was an attempt to ensure that no customer faced problems such as the ones described to us at the Ideal Homes Show. Our presence at that show was to educate the public about the positive benefits of using licensed businesses. While having enormous sympathy for our unhappy visitor, she demonstrated single-handedly why the only safe way to have construction work done is to use a licensed business.

May 2012

GOOD TO SEE THE COURTS ACTING ON UNSAFE AND ILLEGAL GAS WORK

SNIFE has been a supporter of the need to promote the importance of ensuring that gas work is done safely for several decades. The organisation played a full part in the voluntary CORGI organisation established in the late 1960s. We were heavily involved in the process of arguing that it should become a legal requirement that those working with gas for gain should be registered. I served as a Director on the CORGI Board for 5 years after this legal requirement was introduced in 1990. SNIFE welcomed the change of focus which was brought about 3 years ago with the appointment of GasSafe Register to replace CORGI. Today we remain a key stakeholder supporting the registration body and its objectives. With all of the history surrounding gas safety, it is hard to accept that there are still individuals making money from gas work who are working illegally because they are not registered with GasSafe Register. It is also hard to accept that people are still dying as a result of incompetent gas work. Sadly, some members of the public are still creating potentially lethal consequences through engaging illegal installers. It also appears that some landlords are also contributing to the possibility of fatal incidents through not carrying out the mandatory annual safety checks on their properties.

Registered gas installers who do everything which is required of them (and bear the not unsubstantial costs associated with compliance) often complain about those who continue to work illegally and get

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away with it. Some recently reported court cases might provide some comfort here. Firstly, an installer from Somerset was jailed for 3 years after his incompetent work on a new boiler installation led to the death of a 24 year old graduate. Unusually perhaps, this installer was registered and had demonstrated his competence. His work on the day fell far short of what would have been expected from a competent installer and the consequences were tragic both for his victim's family and indeed for himself and his family.

In another case reported in the current issue of "Registered Gas Engineer", a non-registered installer has been jailed for 21 months for falsely telling customers that he was registered. Incredibly, this individual had a previous prosecution in 2005 for not being registered. In the same magazine, we read about landlords who have been convicted for not instructing appropriate safety checks and putting their tenants at risk.

When will the penny eventually drop? No installer should be arrogant enough to think that they can operate outside of the law when it comes to gas safety. Equally, no consumer should put themselves and their family (and possibly neighbours) at risk by engaging installers who have not proven their competence to the statutory registration body. Finally, landlords have to accept that part of their legal duty is to conduct appropriate gas safety checks and maintain gas systems in safe working order.

GasSafe Register has been proactive in creating an annual Gas Safety Week (each September). This is worth supporting but it will only be one part of what needs to be done to resolve this issue of unsafe and illegal gas work once and for all.

April 2012

VOLUNTARY ORGANISATIONS NEED WILLING VOLUNTEERS

Much of the work of trade organisations such as SNIFE depends on the efforts of volunteers- members who are willing to spend time in attending Committee and other meetings. While SNIFE has a professional staff which is responsible for guiding and implementing policy, without input from members it is unlikely that such policy would properly reflect the views of businesses in the industry.

In recent years, many voluntary organisations have found difficulties in getting an adequate flow of new blood willing to take on responsibilities. This seems to affect all types of organisations ranging from business associations to sporting and social bodies. The usual reason for this trend is that family and business life is generally too busy to allow time to undertake voluntary roles. In SNIFE terms this has meant in some cases Local Associations not having a President or in other cases, Presidents being recycled (serving longer than the usual one term in office). While there is nothing wrong with this, over time, it can lead to a lack of new ideas or even worse, the organisation becoming inactive and ineffective.

As I have attended the AGMs of SNIFE Local Associations this spring it has been really encouraging to witness "new" faces both attending the meetings and, even better, agreeing to become more involved in the work of either or both the Local Association and the national organisation. In some cases, the volunteers have been members of the organisation for years and have even attended meetings but have previously rejected any suggestion that they should take on responsibility.

One reason for greater attendances at meeting might be the fact that it is in times of challenge that trade associations often come into their own. The plumbing industry has certainly faced major challenges for some years and it is possible that members are looking to their colleagues in the organisation for support and guidance in the face of these difficulties. However, while this might explain greater

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attendances at meetings, it does not necessarily explain why more people are now willing to become more involved. Whatever the reason for that involvement, it is to be welcomed and should be seen as good news for the future of both the Local Associations and SNIPEF as the national organisation.

11 March 2012

HAPPY WORLD PLUMBING DAY!

11 March 2012 marks the third birthday of World Plumbing Day. It might seem odd that an industry with a history of several thousand years is only now celebrating its third birthday. However, the significance of this event must not be underestimated.

Launched by the World Plumbing Council as a way of raising public awareness of the important role played by plumbing in relation to both public health and the environment, World Plumbing Day is now being recognised in many countries across the world.

Although awareness is increasing (not least because of the last two World Plumbing Days), the fact remains that the majority of people simply do not respect the role which plumbing plays in their lives. Tragically, even many people who are employed in the plumbing industry do not see themselves as major players in either public health or environmental protection. Changing this lack of awareness is the principal goal of World Plumbing Day.

In September 2011, in one of the closing presentations at the 9th World Plumbing Conference, delegates provided a standing ovation to a speaker who had talked passionately, from a medical point of view, about the importance of plumbing. In celebration of World Plumbing Day 2012, SNIPEF has commissioned a 15 minute DVD presentation by that same speaker, Professor Mala Rao, who is based in Hyderabad, India. In the DVD Professor Rao, a former Chief Medical Adviser to the NHS in England, gives many examples of how and why plumbing is vital to public health. The DVD (which has been supported by six other plumbing organisations based in the UK) is currently being shown at industry meetings across the country (and overseas) and is also available on several websites, including YouTube. Those who watch the presentation will be left in no doubt of the important role played by the plumbing industry. Our industry has saved lives in the developed world for over a century and has the potential to do the same in large areas of the world where plumbing, as we know, it is almost non-existent. Plumbing has also a huge role to play in relation to the climate change challenges faced by the world.

If you have already planned an activity in support of World Plumbing Day 2012, well done! If not, then at the very least, watch the DVD and, even better, send all your friends and colleagues an email wishing them a Happy World Plumbing Day and encouraging them to watch the DVD.

You can access the DVD at: <http://www.snipef.org/wpd.htm>

March 2012

IT'S AMAZING WHAT YOU HEAR IN CAFES!

I don't believe that I am an eavesdropper. However, there are times when I simply can't help but tuning in to a conversation- especially when I hear the word "plumbing". That word acts like a magnet to my ears and whenever I hear it, my entire concentration is diverted to the source of the conversation.

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Taking some time off last month, my wife and I were en route to a cottage in Tayside which we had rented for a few nights and stopped off in Perth for some lunch. We were enjoying our snacks and were not really aware of the conversation going on at the table behind my seat until I heard "Of course, a good plumber will never be without work". In itself, that phrase is not particularly remarkable. I have heard it many times before. If only it were true. Recent events in the general economy mean that today, sadly, there are a number of good plumbers out of work. I am not sure what the topic of conversation was before the sentence which I had just heard, but I was keen not to miss any more.

Without turning round and joining in what was going on behind me, I ascertained that the conversation was taking place between two couples (at a guess retired couples) who were out for the day from Dundee. They went on to talk about some leadwork which one couple had done on the roof of their house. By all accounts, they were pleased with the work which had been done by their local plumber. In response to a question from the other couple about why they had used a plumber rather than a roofing contractor, a very sensible response was given about leadwork being part of a plumber's skill.

By this time, my wife has given up on getting any kind of response from my side of the table- she can see that I am otherwise engaged! The conversation continues in a well-informed and intelligent manner as one of the women tells her friends that of course in Germany anyone involved in engineering would be seen as at the pinnacle of society whereas in this country, engineering (including plumbing engineering) is not given appropriate respect.

As we approach the third celebration of World Plumbing Day on 11 March 2012, we should all hope that more and more people have the wisdom of the two couples who happened to be sitting near me in that Perth restaurant. Plumbing is a neglected industry and needs far more respect.

February 2012

WE NEED TO RESPECT OUR WATER (AND PLUMBING) MORE

Sir John Beddington, Chief Scientific Adviser to the Westminster Government, delivered a fascinating lecture on the challenges of water shortages this week at the 28th Annual Lecture arranged by the Worshipful Company of Plumbers.

During the lecture, Sir John presented information on water shortages across the world (with the developing countries usually much worse affected than developed countries such as the UK). Many of the predictions relate to climate change and are not due to impact until much later this century. However, in one chart he showed predictions that the entire UK (yes- even Scotland) would face water shortage issues as soon as 2020.

Most people in the UK take water for granted. We can turn on taps and get wholesome water whenever we want. Bathing and showering is available to most on demand- and many of us take full advantage of the availability of such facilities. In part, I believe that water is seen as a relatively free or inexpensive item. The average charge for water and sewerage services in Scotland is apparently less than £1 per day- the same as a quality newspaper. Imagine what life would be like without water and sanitation! On the other hand, most of us would survive if there were no newspapers.

Most people also take their plumbing systems for granted. Few people recognise the importance of having those very same taps installed and maintained professionally. In practice there are relatively few reported incidents of people becoming ill through badly installed plumbing systems but there is no doubt that these happen.

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The threat of water scarcity just a few years in the future must surely prompt each one of us to ask what we can do to help to avoid the problem. Consumers need to be educated about the value and importance of water. They also need to understand the need for proper plumbing. The plumbing industry has a role to play in the education process through the promotion and installation of water efficient products, of which there are an increasing number.

Let us all hope that the 2020 predictions prove to be inaccurate or at least that we can all do something to make the impact less painful.

January 2012

SNIFE MEMBER FIRMS ARE UNIQUE

Happy New Year! Let us all hope that 2012 will be a good year- especially for those in the plumbing and heating industry.

Customers faced with the task of choosing a plumber either in an emergency situation or for that new bathroom or central heating system have a number of quite challenging decisions to make. Do they want a good job, well done in accordance with regulations by qualified trades people? Do they want assurance that they are covered by the contractor's insurance in the event of unexpected damage to their property? Do they want the peace of mind that someone is there to help them if things should go wrong? Alternatively, do they simply want the cheapest price for the job?

While, in these days of ever tightening belts, no one wants to pay more than they really need to for any product or service, customers engaging the services of the cheapest plumber need to be wary in case that cheapness actually costs them far more in the long run. Do they know whether the person calling themselves a "plumber" has actually received any formal training for the role? Have they seen the contractor's insurance policies? What redress will they have in the event that something goes wrong?

The answer to this dilemma is perfectly simple. Customers who engage the services of a SNIFE Licensed Business will be guaranteed that the business meets the stringent requirements of the national trade association for the industry. Qualified workers, liability insurance and the availability of a free warranty on the work is all part of what they get. This package of measures is, in our view, absolutely unique and there is no other arrangement or scheme available to customers which provides all of these assurances.

2012 **will** be a good year for the customers who resolve their plumbing dilemmas by engaging a SNIFE member firm. By the way, they might also be pleasantly surprised at the cost- we live in competitive times and few firms are in a position where they can charge excessively for their services.