



# *Small business and infrastructure:*

# *Energy*

by: Ulrika Diallo and Clare Chapman  
edited by: Andrew Cave

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# *Contents*

<b>About the Authors</b>	<b>2</b>
<b>Foreword</b>	<b>3</b>
<b>Introduction</b>	<b>4</b>
<b>Method</b>	<b>5</b>
<b>Summary of Asks</b>	<b>6</b>
<b>Energy Survey</b>	<b>7</b>
Future energy risks and micro-generation	8
More safeguards for small business	8
Unfair contract terms for small business	9
Will smart meters benefit small business?	10
The water industry	12
<b>Appendix</b>	<b>13</b>

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# *About the Authors*

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## **Ulrika Diallo**

Ulrika joined the FSB in February 2007 as a Policy Advisor for Trade and Industry after four years as a

Parliamentary Officer for a senior Labour MP. She has also worked as a European Analyst for an International Affairs Think Tank as well as a Scrutiny Officer in a Local Authority. Her early career was spent in Sweden in the Health Care sector.

## **Clare Chapman**

Clare recently joined the FSB, as Policy Advisor on Infrastructure – including transport, broadband, planning and energy. Prior to that, Clare was a Policy Advisor for the Department for Communities and Local Government (DCLG). At DCLG she worked within the Economic Development team and most recently was involved in the introduction of Local Enterprise Partnerships across England.

## **Andrew Cave**

Andrew is the Head of External Affairs at the Federation of Small Businesses

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# Foreword

Over the next five years the Government expects investment in UK infrastructure to be some £200 billion. The National Infrastructure Plan, launched by Government in October 2010, sets out the challenges facing UK infrastructure, a prioritisation of what needs to be delivered, and the Government's role in enabling and mobilising resources to tackle the infrastructure challenge.

As the UK emerges from the economic downturn, it is crucial that small businesses are given the tools and the incentives to prosper and grow. This report, which

forms part of a series considering the infrastructure needs of small businesses, discusses how critical energy infrastructure is for creating the right conditions to support this growth. Taking the needs of small businesses into account when planning, operating and maintaining core infrastructure is essential to promote the economic powerhouse that small businesses represent.



**Professor Neil Hoose**  
Chairman of the Infrastructure Policy Unit, Federation of Small Businesses

***“it is crucial that small businesses are given the tools and the incentives to prosper and grow”***

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# *Introduction*

In February 2011, the Federation of Small Businesses (FSB) invited its members to take part in an infrastructure survey, which looked at the infrastructure issues affecting small businesses in the UK today. The survey asked for views on transport, broadband access, utilities and issues relating to the current planning system and its proposed reforms under the current localism agenda.

This report, which forms part of an infrastructure series, contains some of the findings of that survey. It sets out some of the challenges that small businesses face with regard to UK infrastructure and proposes actions that Government, its agencies and local authorities should take to create the best environment for small businesses to grow and prosper. The FSB is the UK's leading business organisation, existing to protect and promote the interests of the self-employed and owners of small firms. The FSB is non-party-political and with in excess of 200,000 members it represents just under five per cent of the 4.5 million small and medium sized

businesses in the UK, making it the largest organisation promoting and protecting the interests of small businesses.

Small businesses make up 99.3 per cent of all businesses in the UK, and make a huge contribution to the UK economy. They contribute 51 per cent of GDP and employ 58 per cent of the private-sector workforce.

If you ask the UK's small businesses what their infrastructure priorities are, you will invariably receive different replies. However, based on the 1,700-strong sample that responded to the infrastructure survey, a number of themes are common across the small business sector.

The focus of this report is energy, and here we explore the experience of small businesses in the energy market and make the case for greater protections for small businesses. We also look at the challenge facing the UK of reducing carbon emissions and what this might mean for small businesses.

***“Small businesses make up 99.3 per cent of all businesses in the UK, and make a huge contribution to the UK economy”***

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# Method

The infrastructure survey took place online during two weeks in February 2011 and received a total number of 1,739 responses. All UK regions and devolved areas were represented consistently, in accordance with the FSB membership throughout the UK, and the data has been weighted to the membership profile.<sup>1</sup>

An appendix setting out a breakdown of the size, sector and geographical location of those small businesses responding to the FSB infrastructure survey can be found at the end of this report.

The infrastructure survey attracted responses from all parts of the

UK, and the results presented and conclusions drawn apply to all regions and nations unless otherwise indicated, such as a reference to a result in a particular region.

The FSB recognises that responsibilities for some of the issues discussed in this document are devolved to the respective governments of Scotland, Northern Ireland and Wales. While the devolved nations have different agencies, departments and institutions, and sometimes even separate legislation, we believe that our recommendations are relevant and apply in principle across the UK.

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<sup>1</sup> Where results do not add up to 100 per cent, this may be owing to multiple responses or rounding. Results are based on all respondents (1,739) unless otherwise stated. The survey was undertaken by Research by Design on behalf of the Federation of Small Businesses.

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# Summary of Asks

## The FSB calls on the Government to:

- Ensure that the introduction of a carbon floor price is not passed on to consumers
- Ensure the same safeguards for micro businesses as those that already exist for customers in the domestic market
- Abolish roll over contracts and ensure that micro businesses are treated the same as domestic customers with regard to energy contracts. Linked to this, introduce a 14-day cooling off period for small businesses in relation to energy contracts
- Ensure that the forthcoming roll out of smart metering in the UK guarantees maximum interoperability between smart meters and allows easy and free access to energy consumption data
- Ensure correct operation of the generation, wholesale and retail energy markets, to prevent carbon prices being simply passed on to the consumer and to provide long term stability of energy costs
- Provide incentives for small businesses to take advantage of the Feed-in Tariff (FIT) scheme to help them manage supply and cost more effectively
- Introduce competition into the English and Welsh water markets so that small businesses in those countries benefit from lower cost and better customer service in line with customers in Scotland. Alongside this, ensure that there is improved information and advice available to customers to help them make more informed decisions regarding their consumption.

# Energy Survey

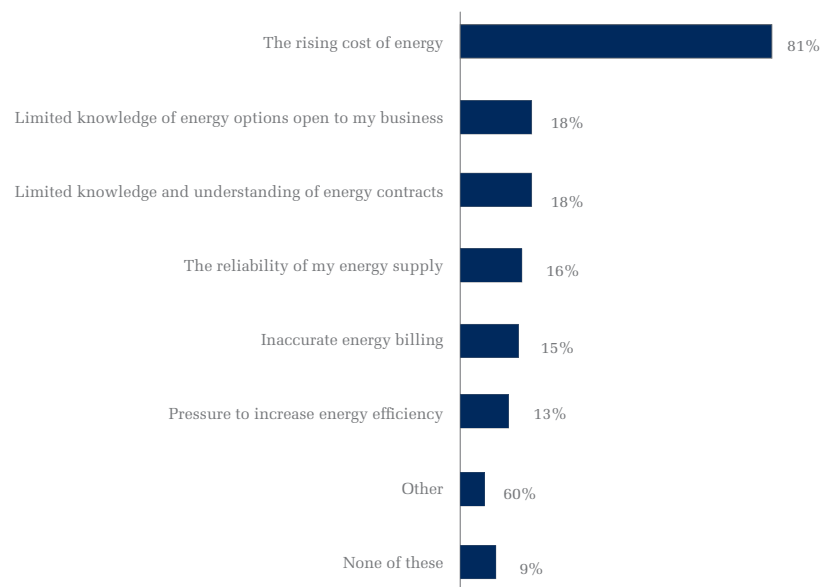
The Government expects some £200 billion to be invested in UK infrastructure over the next five years. According to the National Infrastructure Plan, the majority of this investment will be in transport and energy, with investment in the energy sector almost doubling between 2010 and 2015.<sup>2</sup> It is expected that around a quarter of the UK's existing energy generating capacity will close by 2018 and that over £100 billion worth of investment will be required, by the end of this decade, in electricity generation alone.<sup>3</sup>

In June, Chris Huhne, Secretary of State for Energy and Climate Change, talked about getting off the 'oil hook' and investing in 'green growth'. This represents both a challenge and a significant opportunity for small businesses, with regard to innovating and tapping into new markets, such as renewable energy technologies and low carbon goods and services.

For small businesses, the future provision of affordable and reliable energy is of significant concern. A staggering eight in ten small businesses (81 per cent) say they are concerned about the rising cost of energy.

*“Our electricity charges have increased to the point of causing us to close part of our facility. Loss of jobs has resulted.”*

**Fig 1: Thinking more generally about the provision of energy to your business, which of the following are concerns, if any?**



Base: 1,733

<sup>2</sup> National Infrastructure Plan 2010, HMT and Infrastructure UK, 2010

<sup>3</sup> Overarching National Policy Statement for Energy (EN-1), Version for Approval, DECC, June 2011

The next most prevalent concerns relate to their knowledge of the energy sector – 18 per cent of small businesses are concerned about their limited knowledge of the energy options open to their business, and the same number are also concerned about their limited knowledge and understanding of their energy contracts.

Sixteen per cent of small businesses are concerned about the reliability of their energy supply.

This report looks at those infrastructure issues (i.e. the pipes and wires) and the contractual and pricing issues in turn.

## **Future energy risks and micro-generation**

To secure the future supply of energy and prevent energy costs from escalating, as they have recently, the Government must ensure that it has a clear policy framework in place to bring certainty and incentives to investors in energy infrastructure. The Energy National Policy Statements (NPSs) should provide the foundations for this. In its latest version of the Energy NPSs, published in June for consideration by the House of Commons, the Government set out the need for new energy infrastructure from a mixed portfolio of types of generation. It also focuses on the commitment of Government to extend low carbon solutions and reduce the UK's dependence on fossil fuels for energy generation.

Ensuring a secure supply of energy, now and in the future, is critical for small businesses. As many as 16 per cent of them have expressed concern about the reliability of the energy

supply to their business. As it is clear that the UK will face increasing pressure on its energy supply in the future, we believe that building a new generation of nuclear plants in the UK is crucial to secure future supply and help the UK become less reliant on energy imports.

In its Coalition Programme, the Government made a commitment to introducing a floor price for carbon, a pricing mechanism that artificially increases the price of electricity generated from fossil fuels. The aim of this is to discourage the building of new fossil fuel plants in the UK. The pricing mechanism will be levied on the generators themselves. While the FSB recognises the need to encourage investment in new green fuel generation, to prevent greater expense for the end user in the longer term, we would like to seek assurances from Government that safeguards will be put in place to protect consumers. The Government needs to take steps to ensure that those fossil fuel power generators affected by the carbon price do not simply pass the increase on to consumers.

The FSB supports the Government's proposed multi-faceted approach to energy supply. As well as ensuring less volatility in energy supply and providing greener solutions, there is also a huge opportunity for small businesses to protect themselves from future fossil fuel price spikes by taking up micro-generation technologies.

The Feed-In Tariff (FIT) scheme, introduced in April 2010 to encourage the development of small-scale (less than 5 MW) low carbon electricity generation, has the potential to revolutionise small-scale renewable energy in the UK and help meet the UK's carbon reduction

targets. The roll out of small-scale renewable electricity generation also has advantages beyond its role in cutting carbon emissions. Businesses generating their own clean electricity will reduce their energy bills and their vulnerability to fossil fuel price shocks.

The FSB is keen for the FIT to be protected for the benefit of households and small businesses, and we therefore recognise Government's concern regarding the exploitation of the FIT by large commercial solar farms. However, the FSB is concerned about the review of the FIT scheme, taking place only a year after the scheme's introduction, and fear it could damage investor confidence in the renewable energy industry. The FSB believes Government should now refrain from any further downward revision of the FIT scheme in order not to further damage investor confidence in the micro-generation sector.

## **More safeguards for small businesses**

*“Small businesses like mine need more protection; we are small but not micro, so have none of the general legal protection that domestic consumers have, and no clout with many suppliers. It is a take-it-or-leave-it situation in many cases, with many contracts very one sided and complicated.”*

Looking at the experience of small and micro businesses in the energy market, it is very clear that they behave in a similar way to domestic energy consumers. This is particularly true with regard to their lack of knowledge of the energy options open

to their business and of their energy contracts. However, despite this, small businesses do not benefit from the regulatory safeguards that domestic users enjoy and are unable to negotiate contracts as large industrial users do. Eighteen per cent of small businesses are concerned about their limited knowledge and understanding of energy contracts. A similar number say they are worried about their restricted knowledge of the energy options open to their business.

*“I would like to reinforce the comment on the “roll-over” contracts, and the impossibility of deciding between different providers, different contracts, offers, etc. It’s a minefield, and the only information seems to be offered on the telephone – if anyone sends anything in the post it is incomprehensible. It’s one of my biggest headaches and worries.”*

Small businesses are penalised by energy suppliers because of their limited purchasing power and the unpredictability of their need for energy.

Recent work by Consumer Focus<sup>4</sup> suggests that micro businesses are unfairly treated by energy suppliers, especially in comparison with customers in the domestic market. The findings from Consumer Focus and our infrastructure survey provide a compelling case for small businesses to receive the same protections as domestic consumers. Below are a few

<sup>4</sup> <http://www.consumerfocus.org.uk>

<sup>5</sup> Micro businesses are those that have fewer than ten employees. Ofgem also defines micro businesses as those that either consume less than 200,000 kWh of gas a year, or consume less than 55,000 kWh of electricity a year.

examples of the disparity between the domestic and the non-domestic markets.

### Back-billing

Consumers in the domestic market can be back-billed (for example, when the energy supplier has estimated a bill wrongly) by only one year, whereas small businesses in the non domestic market can be back-billed by up to five years, with bills running into tens of thousands of pounds. These kinds of sums can easily put a small firm out of business.

*“At the end of last year, with no prior warning, we received a bill for nearly £60,000 from EDF Energy for electricity they had undercharged for over the previous four years. This was because the meter operator, a subsidiary of EDF Energy, had supplied the wrong meter readings. Only after considerable external pressure did EDF agree to negotiate, otherwise 21 small businesses would have had to cease trading, with the consequent job losses.”*

### Disconnection

When it comes to debt and disconnection there are various safeguards for customers in the domestic market, such as the ability to negotiate and set up a payment plan. However, for non-domestic users there is no such protection, and small businesses can find themselves threatened with disconnection within weeks unless they pay the whole sum up front – even when debt is due to back-billing and may not be the consumer’s fault.

*“I have had major problems with electricity contracts – some providers doubling my bill because of their errors. Contracts have been difficult to get out of, even at the end of their tenure; one agent even stitched me up with a six-month contract 90 per cent higher than what I was previously paying. This nearly bankrupted my business. I submitted a complaint via the watchdog but they did little to make the energy company act fairly. There should be a powerful mediator in these matters.”*

### Marketing

With regard to marketing, the Office of the Gas and Electricity Markets (Ofgem) has put a number of protections in place on the domestic side, whereas non-domestic customers often are subjected to unregulated energy brokers who exploit small businesses’ lack of knowledge.

### Information and guidance

Whereas domestic customers receive annual statements from their energy suppliers, non-domestic users experience a lack of visibility of contract terms, and minimal information on price is available in the public domain.

### High energy users

In the case of a small business that is a high user of energy (for example in the ceramics sector), it is not uncommon for the energy supplier to ask for a whole year’s energy cost up front. For a small business, paying a large amount in advance can mean the difference between that particular firm surviving or having to shut down.

These practices taken together all hamper the UK’s small businesses’ ability to plan and grow, and could easily be resolved by giving micro businesses<sup>5</sup> the same safeguards

as those that exist in the domestic energy market.

### Unfair contract terms for small businesses

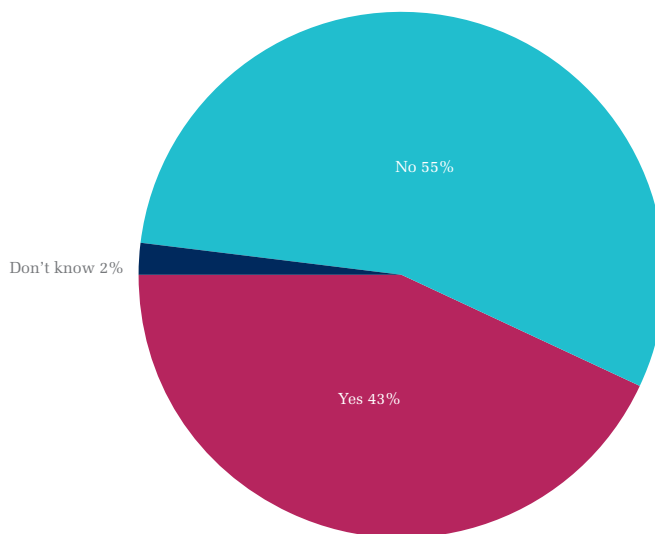
There are also concerns about the transparency and fairness of energy contract terms for small businesses. Many small business consumers are unaware of their contract terms and discover the perils of things such as contract rollover only when it is too late. Contract rollover can mean that small businesses are locked in for a new 12 month period, often at inflated prices.

A recent Ofgem survey<sup>6</sup> found that there was widespread uncertainty and confusion over contracts and their terms among SMEs. Some respondents weren't even sure whether they had a contract in the first place, and many of those who thought they probably didn't imagined that they could leave at any time, as with the domestic market, and so became quite concerned when contract rollovers were raised during interview.

*"We were 'rolled on' with both our gas and electricity supplies, to rates ten times higher than our previous contract. We did not receive any notification that this was going to happen."*

Rollover contracts are a major concern for small businesses. As many as eight in ten (79%) would support the full abolition of automatic rollover contracts. The FSB calls on Ofgem to change its position and totally abolish rollover contracts, bringing the rules in line with the domestic market.

Fig 2: Were you aware of the forthcoming roll out of smart metering?



Base 1,656

Small businesses often agree their contract over the telephone and are unaware that this verbal contract is binding. The FSB believes there should be a bare minimum of a 14-day cooling-off period for small business, as with financial products, to allow them the opportunity to consider whether the contract is right for them.

*"I find utility companies are unfairly harsh when it comes to looking after small businesses. They do not make it clear that you have to provide 90 days' notice to switch supplier. It is hidden in their terms and conditions booklet in the small print."*

### Will smart meters benefit small businesses?

The infrastructure survey found that 13 per cent of small firms feel

under pressure to increase energy efficiency in their business. This figure is expected to increase as Government steps up its efforts to reduce carbon emissions and fears grow over the rising cost of energy.

The forthcoming roll out of smart metering across the UK offers small businesses the chance to take control of their energy consumption, increase their energy efficiency and reduce their costs. Yet the FSB is concerned that, owing to pressure from the big six energy companies, many of the essential features of smart metering will be missing from the small business roll out.

Smart meters are to be rolled out across every household and many businesses in the UK between 2014 and 2019. They will provide near real-time energy usage information and more accurate bills, and are

<sup>6</sup> Small and Medium Business Consumers' Experience of the Energy Market and their Use of Energy, Ofgem, 2011

intended to help households and businesses make more informed choices regarding energy consumption, thereby allowing them to reduce their energy bills.

The forthcoming roll out presents small businesses with an opportunity to reduce carbon emissions, while at the same time achieving real cost savings through increased energy efficiency. Despite this, over half (55%) of small businesses are unaware of the roll out of smart meters.

When small businesses were asked whether they had any concerns regarding the smart meter programme, over a third (36%), said they had concerns about the reliability and accuracy of smart meters. Similarly, 33 per cent expressed concerns with compatibility between different suppliers, and 31 per cent said they were worried that they would not understand how to use the information presented by the smart meters.

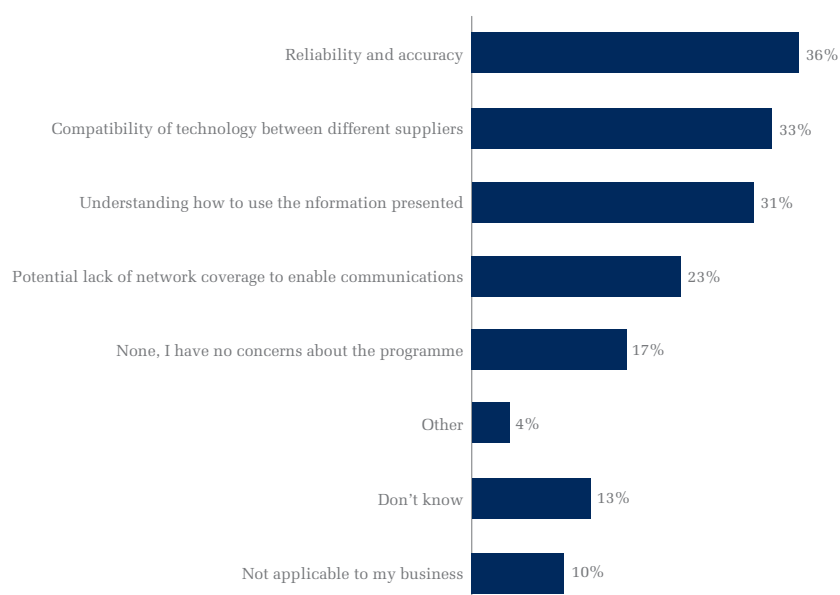
Based on these responses, the FSB believes there are two key approaches to the roll out of smart metering in the non-domestic sector that should underpin the Government and Ofgem’s approach to the programme:

- The overriding assumption should be to **mandate maximum interoperability** so that consumers can switch suppliers easily and any future development of new technologies can be easily integrated into the smart metering system. Anything less would stunt small businesses’ ability to get the most out of the new system and play their part in contributing to the reduction in carbon emissions. Linked to this, small businesses must be **offered training** in how to take full advantage of what this new technology has to offer. Without the proper information and guidance, small businesses will be unable to reap the intended

benefits for themselves and the environment.

- Another overriding assumption should be to ensure **easy and free access to energy consumption data** in the non-domestic sector. Smart meters themselves don’t increase energy efficiency – it is the people who use them. Only with free and easy access to the data will the potential benefits of smart metering be realised. To this effect, the FSB believes that energy suppliers should be mandated to use Data Collection Companies (DCCs) and provide transparent and free data for their consumers. We are deeply concerned that the Department for Energy and Climate Change (DECC) has chosen not to make this mandatory. In addition, there is concern that In Home Displays, digital displays showing real-time energy consumption data, should be mandatory for the small business roll-out, in order to maximise the energy efficiency potential of the smart meter roll-out.

**Fig 3: Thinking about the ‘Smart Meter’ programme, which of the following, if any, are concerns for your business?**



Base: 1,654

- The FSB also believes there is a need for **strict guidelines in relation to the installation visits** by the energy companies. These companies must not use smart meter installation visits for marketing their products and services, since we believe this would greatly undermine small business confidence in the roll out. We also urge DECC to ensure that the energy companies give adequate notice and flexibility of installation visits to ensure as little disruption to business continuity as possible.

While the FSB is fully supportive of the introduction of smart meters, we have serious concerns that the six big

energy companies are, at present, likely to be the main beneficiaries, unless maximum interoperability of smart meters is ensured and free access is guaranteed for consumers to energy consumption data. We also believe that the costs of installation should be met by the energy supplier, since the benefits to them are far greater than those obtained by small businesses (i.e. energy suppliers benefit from more accurate energy supply forecasting and eliminate the cost of retrieving meter readings). The FSB would be strongly opposed to any cost being incurred by small businesses for the installation of smart meters.

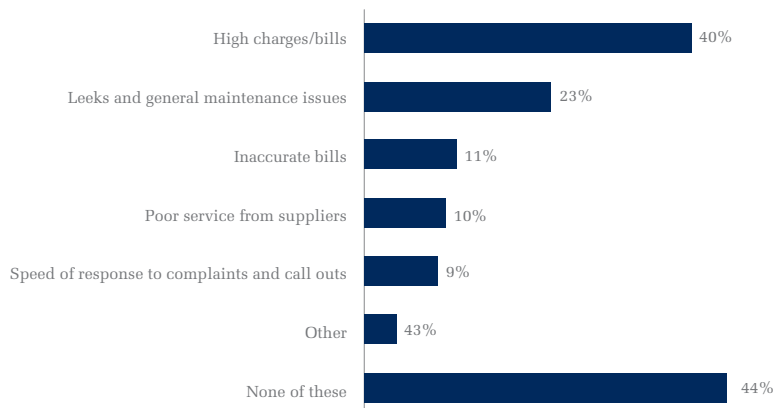
### The water industry

The English and Welsh water market is likely to face a significant overhaul in the coming years, similar to that which occurred in Scotland in 2008, when the Scottish water market was opened up to competition for non-domestic customers. A Water White Paper, to be published later in the year, is expected to announce proposals for introducing similar competition to the English and Welsh market (though the Welsh Government is not in favour of water industry competition). Northern Ireland is not included in the current review, as water and sewerage services are provided by the state through 'Northern Ireland Water' (formerly Water Service).

By dividing the wholesale and the retail arm of the Scottish water industry and allowing new retailers to enter the market, a greater emphasis has been placed on customer service, including lower prices, tailored services and greater choice.

Since there is no choice of supplier for businesses in England and Wales, they are often faced with inflated charges.

**Fig 4: Thinking about the water supply to your premises, which of the following, if any, are concerns for your business?**



Base 1,733

*“Being in Devon I have no choice but to get my water through South West Water. Their charges are horrendous and very unfair compared to other parts of the country. The water market should be liberalised, like gas and electricity, not on a monopoly basis.”*

Four in ten businesses say that high water charges are a concern to their business. Just over two in five small businesses, or 23 per cent, say leaks from and general maintenance of the water supply to their business cause concern. Other problems relate to the customer service provided by water suppliers, such as inaccurate bills (11%), poor service (10%) and speed of response to complaints and call-outs (9%).

*“I have a standard charge of £60 per annum, when my business in fact uses less than £20 worth of metered water per year.”*

A survey by the Consumer Council for Water<sup>7</sup> (CC Water) found that almost four in ten SMEs (38%) thought that the principle of competition in the water and sewerage industry was **a very good thing**. A further 31 per cent felt that it was **quite a good thing**. Among the 69 per cent that thought that competition was a good thing, the main reason for thinking so, by a large margin, was that it would lead to cheaper prices (78%). The next most popular reason was greater choice (30%).

That said, as the Scottish example demonstrates, competition alone is not a silver bullet to reduce prices on the market. Instead a cultural change based on services and advice to help each customer maximise their efficiency in respect of consumption, waste control and cost is the only real way to cut water costs.

<sup>7</sup> Small and Medium Business Customer Views on Competition in the Water and Sewerage Industry, CC Water, 2010

# Appendix

## Breakdown of the size, sector and geographical location of those small businesses responding to the FSB infrastructure survey

Sector: Base 1739		
Business services	332	19.10%
Retailing	210	12.10%
Manufacturing	185	10.60%
Construction and building related activities	181	10.40%
Hotels, restaurants, bars and catering	107	6.20%
Computer and related activities	80	4.60%
Transport and activities related to transport	71	4.10%
Creative services	68	3.90%
Wholesale trade	62	3.60%
Financial services	54	3.10%
Agriculture, forestry, fishing	51	2.90%
Other	46	2.60%
Education	42	2.40%
Health and social work	40	2.30%
Sale, maintenance and repair of motor vehicles and fuel retail	39	2.20%
Real estate activities	37	2.10%
Personal services (e.g. dry cleaning, hairdressing)	31	1.80%
Leisure/sports/Entertainment	30	1.70%
Engineering	13	0.70%
Electricity, gas and water supply	12	0.70%
Renting of machinery, equipment, personal and household goods	11	0.60%
Research and development activities	10	0.60%
Post, courier and telecommunications services	8	0.50%
Electronics/Electrical	7	0.40%
Refused	6	0.30%
Repairs/Maintenance (other than motor vehicles)	5	0.30%
Mining & quarrying	1	0.10%

No. of Employees: Base 1679		
None	166	9.90%
Up to 10	1332	79.30%
11 to 20	107	6.40%
21 to 50	59	3.50%
51+	15	0.90%

Region: Base 1738		
South East	296t	17.00%
South West	291	16.70%
Scotland	194	11.20%
Eastern	185	10.60%
East Midlands	155	8.90%
West Midlands	123	7.10%
North West	122	7.00%
Wales	108	6.20%
Yorkshire and The Humber	100	5.80%
Northern Ireland	80	4.60%
London	50	2.90%
North East	34	2.00%

Gender: Base 1739		
Male	1318	75.80%
Female	421	24.20%

Age: Base 1739		
16 to 24	1	0.10%
25 to 34	63	3.60%
35 to 44	272	15.60%
45 to 54	597	34.30%
55 to 64	639	36.70%
65 to 74	149	8.60%
75+	14	0.80%
Refused	4	0.20%



**Federation of Small Businesses**  
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