RAY HARMER

YOUR CANDIDATE FOR PEEL



I wish to be a member of the House of Keys, to see the Isle of Man prosper under wise financial stewardship and for Peel to have the investment and representation it needs.

HOUSE OF KEYS GENERAL ELECTION THURSDAY 29th SEPTEMBER 2011

Fresh
Hope &

Vision

Policies for Peel

Employment in Peel needs to grow, in particular government offices could move to Peel and the industrial area near the harbour could be

developed, with support of government grants.

Our sewage infrastructure requires immediate investment. It is unacceptable to pump raw sewage into the sea. We need to see a blue flag for our beach.

It is important to have stronger representation for Peel, where Peel has 2 MHKs to reflect Peel's size and future growth.

One of my aims would be to seek for investment in services and amenities, such as a free nursery place for each child, a return of the chiropody service to Peel, as well as gym and recreation facilities for all ages.

Parking problems could be alleviated by adjusting the existing roads, such as providing herringbone parking spaces on the promenade. Longer stay parking could be situated in the industrial area near the harbour. A sensitively built multi-story car park may be another solution.

The regeneration of Peel needs to continue on various levels. One example is to see full occupancy of the retail outlets and see Michael Street regenerated. The area around Marine Parade could be developed and put to good

use. Another example is to add an Arts festival and even a heritage trail (with signs around Peel) to the existing vibrancy of the historical and cultural aspects of Peel. A Tourist Information point would be a welcome asset to show visitors the full range of what Peel has to offer.

My aim is always to be open, transparent and ready to listen through surgeries, newsletters and the website and to see changes to this effect in government

Profile

Following my election as a Commissioner, I have been chairman of Peel Commissioners from May 2010 to May 2011 and am currently lead member for

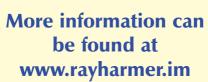
Finance as well as being on the committees for Regeneration and Peel Heritage Trust.

After having completed an Engineering degree at Cambridge University, I later attained an MBA degree in Business with the Open University, whilst working on the island.

I started work in London with Ove Arup on various infrastructure projects both locally and abroad.

Since 1994 I have been employed in the finance industry in the Isle of Man. My wife and I have one son, Nathan.

Golf, squash, tennis, walking, cycling and playing the saxophone are amongst my interests.



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National Priorities

1. Financial Stewardship *Grow the economy*

To fill the hole left by the VAT revenue loss we need to grow the economy further.

We need to provide grants and tax breaks for those wishing to set-up niche businesses. We could offer sponsorships for those employed in these areas to become skilled.

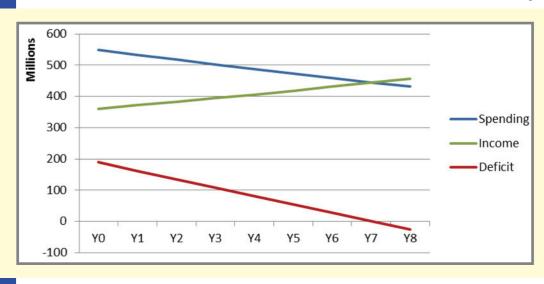
It is important to partner with business to expand further education and provide vocational training which will maintain a range of industries.

Within the finance industry we need to develop mitigating strategies against the possible abolition of the 0/10 tax arrangements.

Effective Government Spending

We need to reduce the size of the government, partly by avoiding waste, such as in poorly managed infrastructure projects and the excessive use of consultants, and partly through the privatisation of commercially failing areas, such as the MEA shops. We need better and independent scrutiny of financial expenditure. A management structure which empowers staff and the front-line would be a significant improvement. We need to remove the bureaucratic and hierarchical structure with a flatter one which removes unnecessary areas of middle management. We should maximise rewards based on competency and performance rather than length of service.

A transition project needs to be employed to reduce government spending to a balanced budget over the next 5 to 7 years. Sudden and ill thought-through cuts will damage our economy and jeopardise growth. We need open and constructive dialogue with the unions.



Graph showing deficit elimination over 7 years (assuming 3% growth and 3% expenditure reduction)

Tax Strategy

VAT Agreement — We have been far too passive and obliging. The government needs to be much more vocal in the opposition to any change in the VAT, and we need to take the fight to the UK rather than wait for the next raid.

We need to create a dedicated team to tackle this issue. We should base our negotiation on the VAT the Isle of Man generates and the service the Isle of Man gives to London's financial sector. Negotiation is based on relationship and our government needs to have better relationships with the corresponding ministers in the UK government.

Means testing has many pitfalls, such as high administration costs. It tends to hit the middle incomes the most, and can create poverty traps.

However, if removing benefits for very high earners can help the Island's finances, it should be considered. The tax cap for the very wealthy should be removed.

2. Pensions

The government scheme needs to become fully funded. MHKs need to take a lead and have contributory pensions.

A simple and better paid state pension could be made available to all who pass a 5 year residency test. All Isle of Man workers should have by default a private, government or company pension.

3. Education

We need to ensure Education is supported. This starts from an early age when the government needs to support pre-school by assisting with paid nursery places for all. This support should continue throughout school life including the continuation of paid tuition fees for all degree courses; short term budget cuts affecting teaching staff and teaching assistants need to be resisted.

4. Health

It is vital to be more proactive in health care and support needs to be maintained for the most vulnerable.

There can be better spending on drugs by creating an approved drugs list with the medical profession. Then economies of scale can be achieved in purchasing.

The cost of long term care for the elderly is far too high. We need to ensure private firms charge fairly and are well managed. We should encourage more patient and carer support groups.

5. Community & Regeneration

We need to encourage new schemes in the community. For example, the government provides a pot of money. The different community groups promote their particular project and then the whole community has an opportunity to vote on which project is most deserving of the pot. This has worked very successfully in Scarborough.

We need to increase the investment for regeneration and engage charities, businesses and community groups.

6. Democracy and Freedom of Information

Trust needs to be restored through a relevant and strong Freedom of Information Bill. We need to devolve more local matters. For example planning needs to be independent from the department of Infrastructure and should have local representatives from each area.

Accountability and trust are core to our democracy and are key issues for the election. A vote in Glenfaba should not count twice as much as a vote in Middle. There should not be disparities where some of the electorate, such as in Onchan, have three votes, whereas others have one vote.

The present system is clearly wrong

We need to create equal sized single seat constituencies based on population, where each MHK is directly answerable to his electorate.

7. Policing & Crime

We need to support Community policing and try to reduce bureaucracy, as we all appreciate, more time behind a desk is less time on the streets. We need a more efficient system for dealing with lesser offences such as dog fouling and litter.

It is important to shorten the time cases take to get to trial. We must not be complacent with tackling drug abuse and homelessness.

The introduction of Sarah's Law into the Isle of Man would help to protect children.

8. Environment & Agriculture

We need to restore the coupling arrangement for livestock, so it is based on production and supports the local meat plant.

Live animal exports are inhumane and is not necessary when we have an abattoir on the Isle of Man.

We need to have genuine grants that support the environment and organic farming.

Onshore wind farms are not viable. However, we need to encourage better use of energy, providing incentives to reduce consumption. We should allow households to supply the national grid with their solar energy for example and then allow them to be paid based on the amount produced, rather than as a one-off payment.

We should provide incentives to reduce waste by offering water metres for householders to reduce bills.

We should encourage recycling and reuse, for example couraging shops to charge a small levy for plastic bags.

Longer term we need to keep a watching eye on wave technology as to whether this could become a viable option for the Isle of Man.

9. Roads & Infrastructure

We can reduce waste, by implementing maintenance plans and improved project management. We need to concentrate on small valuable improvements and avoid large more wasteful schemes such as Richmond Hill.

Better management of the buses is needed so they are more fully utilised. Small modifications could be made to make them bike friendly.

10. Housing

We need to support social housing and tackle high rents in the private sector through an increased supply of rented property. Government could purchase land and encourage small builders through grant schemes.

11. UK Relationships

Relationships with the UK need to be improved, through increased promotion at political conferences as well as direct contacts with UK ministers.