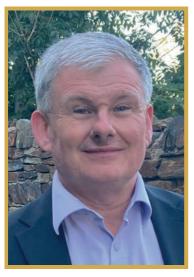




# Gerard HGGGINS – For Douglas South

**STANDING TO DELIVER** 



# Dear Constituent,

I hope that you will take the time to consider the proposals I am setting out in this manifesto. I would be honoured if you would vote to employ me as one of your two Members of the House of Keys for Douglas South in the General Election on Thursday 23 September 2021.

Employing your MHK is precisely what you do. You pay their salaries and through the taxes that you pay from your hard earned income you trust them to spend wisely on your behalf.

No politician should ever forget this.

## WHY AM I STANDING?

We need strong, decisive leadership with vision for the future and the skills to meet the challenges that we will face over the next five years and beyond.

It is time for a reset in Manx politics – a fresh, positive approach. There needs to be greater emphasis on listening to people and their communities and addressing their needs and concerns ranging from key national issues to the local constituency issues that affect your everyday lives.

We need more openness and accountability now.

## I am tired of;

- the constant highlighting of problems but no offer of solutions.
- the soundbites of wanting improved health services, affordable housing, Government reform and dealing with climate change, but with no concrete proposals.
- the enticement of voters with ideas and initiatives that are not costed, but that will be paid for from the 'magic money tree'.

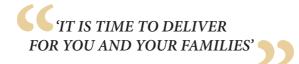
I want to change this approach and put clear ideas on the table. I cannot promise to implement everything as it is dependent on the support of others but if you were to elect me I will be honest with you, listen to you and work tirelessly for you.

It is time for a progressive agenda that recognises the needs of all our society no matter your age, ability or background.

Your money must be spent on;

- Investing in our young people to make our Island an affordable and attractive place for them to live, work, enjoy their lives and fulfil the great potential that they have.
- World class physical and mental health services and social care.
- Learning the lessons of the pandemic by having more on-Island services.
- Growing and diversifying our economy and supporting our local businesses.
- Ensuring that issues that affect your everyday lives, such as our roads and pavements being in a good state of repair are prioritised.
- Protecting our environment and ensuring energy sustainability.
- Easing the pressure on household incomes.

This is why I am setting out policies in my manifesto with the sole intention if elected of making life better for our entire community.



## ABOUT ME

I was born on the Isle of Man and have lived here all my life. I am a former civil servant with 39 years Treasury experience so I would be able to hit the ground running. I have a strong understanding of how Tynwald works. I believe that I could build strong collaborative alliances with the diverse talents and skills that the new administration will hopefully contain.

For the past 14 years, I have been involved in preparation of the tax aspects of annual Government Budgets and drafting responses to Ministerial questions. I have also played a leading role in the development and promotion of Online Tax Services which over 50% of you now use. I also have extensive management and taxation experience.

I would not simply be a former Government employee falling into the current profile of politicians who accept the status quo.

If elected I will be a politician who will highlight any shortcomings/failures of Government, using my experience and skills to ask probing questions and ensure that money is spent wisely and for your benefit.

Most importantly I would channel my endless energy, enthusiasm, experience and skills to bring about REAL CHANGE.

GERARD HIGGINS | STANDING TO DELIVER

## TALKING AND LISTENING

People are our greatest asset. There is great community spirit in our constituency and it is important that your representatives listen and act on your concerns, address your hopes and aspirations and take them forward in determining future policies. I will always be available to you.

### I would;

- set up constituency focus groups to get feedback and views from various areas across our community including local businesses, the elderly and our youth.
- hold regular political surgeries and public meetings at least twice a year.
- issue newsletters and maintain a website.
- spend time with you as an individual or group to understand YOUR issues whatever they may be – food poverty, disability access, the state of roads/ pavements, bus services, etc.

## AN END TO SPEND, SPEND, SPEND

In order to achieve our goals it must NOT be a case of taking more money from your pockets, because households and businesses have suffered as a result of the pandemic. It is time to deliver savings and efficiencies, and target spending, to provide better services for you and your families. This must start NOW.

#### Important targets must include;

- Cutting waste and gold-plated projects.
- Reducing the number of MHKs and applying a five year pay freeze.
- Reducing the number of Government departments and boards with their high paid top heavy management structure.

The 'gravy train' and gold plated projects with unlimited budgets have got to STOP. The debacles are endless – Douglas Promenade, Liverpool Ferry Terminal, media training, NSC flumes, and the list goes on....

Government is a 'soft touch' for paying over the odds using your money.

Did you know that the Liverpool Ferry Terminal cost has spiralled from an original budget of  $\pounds 6.52$  million to  $\pounds 52$  million? The cost of the new Steam Packet vessel, 'Manxman' is anticipated to be  $\pounds 80$  million, but the amount of guarantee in the Government accounts shall not exceed  $\pounds 160$  million.

 $\pounds$ 124 million was paid to purchase the Isle of Man Steam Packet company with a set of aging vessels rather than simply commission a new vessel owned by the Government which could have been leased to the company. This would have provided an insurance for the Island's lifeline if the company had ceased to operate.

## HEALTH AND SOCIAL CARE



COVID restrictions brought considerable distress to many sick people with nightmarish off-Island travel for treatment or a lack of treatment leading to deterioration of their health.

Even in a normal world it is traumatic for your loved ones – grandparents, parents, partners, children and grandchildren to have to travel away for treatment and not have the familiarity of their own surroundings and family when they need it most.

I fully acknowledge that the specialist units located in North West England

provide a first class service to our residents and there will be many occasions when it will be necessary to continue using these excellent facilities.

However, we must develop more local services, minimising stress and investing the savings in patient travel costs directly into these services.

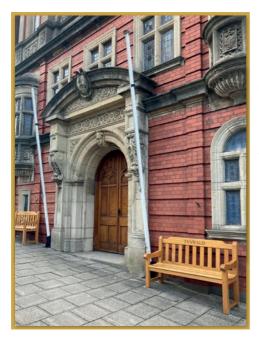
#### We need;

- the first priority of the new administration must be a commitment to the immediate reduction of the current backlog of outpatient appointments and operations such as joint replacements and cataract removals.
- a radiotherapy unit funded by an interest free loan from the National Insurance Fund repayable over a set period.
- a wider range of on-Island procedures including angioplasty stent placement.
- an extensive marketing campaign using innovative tax and National Insurance incentives attracting more GPs to our shores to enable reduction of population per practice
- a walk in centre in Douglas to take pressure off A&E. This could be accommodated at a group practice or the current vaccination hub.
- the streamlining/digitisation of administration so that outpatient clinic appointments checking in can be carried out electronically. For example, we should aim to develop an online service so that you and /or GP practices can book appointments before you leave the practice.
- to ensure that by January 2023, 100% of all individuals with a potential cancer diagnosis are seen in an outpatient clinic within 10 days of referral.

## HEALTH AND SOCIAL CARE

#### continued >

- a political member outside of the Council of Ministers with a dedicated remit enabling them to work across departments to prioritise the mental health agenda. They would look at making available additional resources and support to individual and families affected by the effects of anxiety, depression, dementia and suicide which are repeatedly brushed under the carpet. Current referral times are unacceptable.
- to ensure that there is greater protection of personal assets when requiring social care. Your assets need higher levels of safeguarding for your children and grandchildren. It is heart-breaking for home owners to have to sell their property in order to pay for care home fees.
- to reduce the reliance of non-island agencies to provide medical staff and instead have resident staff, saving agency fees which can be utilised more meaningfully. Overall across all Government departments, agency costs totalled £9.8 million in the last financial year against an anticipated cost of £1.7 million.
- to significantly increase the number of places available for on-island student nurse training.
- continual recognition of financially rewarding our frontline Manx Care staff.



## GOVERNMENT REFORM -SAVINGS, OPENNESS AND TRANSPARENCY

It is vital if we are to embark on the delivery of better services that we grow our economy, significantly improve the targeting of spending and deliver savings in other areas by eradicating the endless layers of bureaucracy and the continual overspending on projects.

IT IS TIME TO REINVEST FOR YOUR BENEFIT IN SOCIAL CARE, HEALTH, ENVIRONMENTAL ISSUES, ETC.

#### We need;

The reduction of the public wage bill without creating unemployment as well as a refocusing of staff to frontline services rather than endless layers of management. There has been an increase of 424 staff in the past 5 years. Each year there is a turnover of around 5% of staff through resignations and retirements and clearly it would be foolish to simply abolish all of those posts when they become vacant. However, a reduction of 1% per year (each 1% saves around £4 million) over a five year period would produce £60 million additional funding over the next five years and £100 million in the 2026 to 2031 administration.

Fewer Government departments and boards. It is time to remove the duplication of similar roles at the expensive layer of senior management and to improve efficiencies through streamlining.

The opportunity exists to reduce the number of Government departments to six. For example, a Department of Security and Transport including our Police, border controls, our infrastructure, ports and airport could be established but without some costly rebranding exercise.

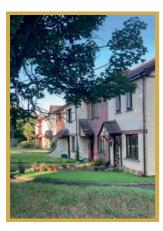
The current Department of Infrastructure and the ever expanding Cabinet Office plainly shows that the current system is broken; a growing monster 'out of control'.

- A five year pay freeze for all Tynwald members. Their current salaries are more than adequate when many families are struggling to pay food/fuel bills and rents on minimum wage income. If this is unsuccessful, I will donate any increase that I am entitled to personally receive to local charities.
- Reducing the number of MHKs from 24 to 16 a saving of over £3 million over 5 years. The entire population of the Island is only around 10,000 higher than the average UK constituency with one Member of Parliament.
- The removal of additional pension rights. All MHKs to receive pensions limited to the number of years of service similar to any other public servant.
- The public election of Legislative Council. The individuals would not be 'super' MHKs but elected by an all-island vote based on their demonstration of skills and scrutinising ability rather than any policy agenda or manifestos.
- The public election of a Chief Minister. At the moment the public have no say in who leads our Island, who will be in the Council of Minsters or the agenda for the next five years. Candidates would have one week to put forward a clear policy agenda and their Ministerial line up and two weeks to hold a public meeting in each constituency.

This will not be possible for the 2021 election and therefore I would call a public meeting and invite the candidates to attend. There is sufficient time for the candidates to attend meetings in all constituencies.

- The ability for voters to remove their representatives. A recall mechanism for you to remove underperforming or incompetent members during a five year term if a certain number of voters register that they are dissatisfied.
- We need greater transparency in numerous areas such as the planning process and greater scrutiny of the tendering process.

## HOUSING



The next administration must address the growing housing crisis URGENTLY. There is a chronic shortage of affordable properties and house prices rising steeply with a current average price of £313,000 compared to £267,000 in England. Our younger people and our hard working families face crippling rents and no opportunities to purchase their own home. They will desert our shores, their talent will be lost as well as their enormous contribution to Island society unless we act now.

We must also acknowledge that there are those individuals and couples who as their families move on are looking to downsize but simply lack any suitable property availability. Their ability to do so would free up properties for young, growing families.

We live in a free market economy and it must be recognised that many local investors turn to buying properties to let as a good investment in light of low interest rates. I am fully supportive of this. However, we cannot simply standby and allow off-Island companies and individuals who are NOT local employers or contributing to the local economy to swallow up lower price properties to rent out and deprive your children and grandchildren of the opportunity to purchase their own homes.

#### We need;

- A Government led initiative for building first time buyer environmentally friendly homes with the emphasis on using brown field sites and urban regeneration. Belfast City Council recently built first time buyer houses costing £134,000.
- A variety of low cost home ownership schemes to assist and support first time buyers including rent to buy, equity sharing and co-ownership programmes.
- Savings schemes for first time buyers similar to ISAs whereby Government makes a contribution proportionate to an individual's savings.
- A modification to pension scheme laws that allow members to access funds specifically for the purpose of a deposit to buy a home or for improvements to their current home similar to a scheme in place in Croatia. This will encourage young people to set up pension schemes earlier.
- To investigate if an anti-competitive situation exists due to a significant amount of development land being held by a small number of investors.
- The ability to work collaboratively with sellers and estate agents ensuring that lower priced properties are only made available to first time buyers and those looking to downsize.
- Consideration of an income levy or other additional charge to non-resident owners, who have no Island connections but are renting out lower priced properties or who are simply retaining them unoccupied.

- Regulations for construction companies building private sector properties to adhere to strict environmental building standards.
- The continued development and upgrading of environmentally friendly social and sheltered housing schemes in collaboration with local councils.

## A FIVE YEAR PROGRAMME - BUDGET MEASURES TO HELP AND SUPPORT EVERYONE

The outgoing administration provided personal tax allowance increases costing Treasury  $\pounds$ 23 million over 4 years. If it had not been for the pandemic this would probably have been in the region of  $\pounds$ 30 million over five years.

Increasing tax allowances only benefits those who actually pay tax, and not lowincome households. For example, a family in receipt of  $\pounds 28,000$  of taxable income would not benefit from an increase in the current allowances.

Therefore I propose that a similar level of financial support is distributed more broadly across our community for our children, hard-working families and pensioners.

Tax receipts are anticipated to recover to pre-COVID levels in 2022/23 as stated in the Government's 2021 budget projections – the 'Pink Book'.

The following are a range of proposals which I would vigorously work for over the next five years;

- Subsidy of household electricity bills which if £6 million was provided in the first year of the next Government would equate to £30 million over 5 years. We need to reduce fuel poverty.
- Increasing the £40,000 income limit for higher education maintenance grants.
- Additional funding for the provision of child care and nursery costs.
- Financial support for apprenticeship and internship initiatives working in collaboration with local businesses.
- Subsidy of business rates for small businesses.
- Additional funding for carers who are the forgotten heroes of our community.
- Increasing the personal tax allowance to £15,000 providing up to £150 additional income per year to each person.
- Reduction of the state retirement pension age for those in intensive manual roles where the current extension to their working lives is not sustainable.

## **OUR ENVIRONMENT**

We live in a very special place and we know more than most the importance of protecting our planet for future generations so that they can continue to enjoy the Island's natural beauty.

We may think that our contribution is minimal in a worldwide context, but we see on our own doorstep the effects of climate change - floods, storms and coastal erosion whilst failure to support international treaties such as the Paris Agreement could have wider ramifications.

#### I am fully committed to;

- The Island's UNESCO biosphere status and fully supporting the advancement of the 2021/2026 Vision and Strategy.
- Supporting the proposals outlined for the Climate Change Plan 2022/2027 published in July 2021.
- The agreement of a sustainable energy and transport strategy which is realistic in terms of infrastructure, affordable and does not adversely impact the incomes of lower or middle income households.
- Urban regeneration and the restriction of green-field site use for new and renovated homes. We need to minimise travel to work and breathe life back into our town centres.
- All new homes to be built embracing green technologies and to provide financial support to assist those in existing properties to become energy efficient.
- Supporting Isle of Man representation at COP26 the United Nations Climate Change Conference in November 2021.

## ECONOMY, JOBS AND TAX

Although Government reserves have suffered as a result of the pandemic they remain strong. Rather than recouping the cost of COVID now by short term revenue raising measures and plunging the Island into recession we need to create jobs and grow our economy which in turn will increase Government receipts.

#### We need;

A competitive tax regime - Given my experience in this area I understand the external pressures on our 0/10 tax regime. It is vital for our economy and jobs that we maintain this. Whilst the current OECD proposals on taxing multinationals and a minimum corporate tax rate are likely to have minimal impact locally we must be prepared for the noose to be tightened. I am committed to having contingency measures in place so that businesses would not be adversely affected should a positive rate of corporate tax be widened. We must protect jobs and prevent a devastating impact on our economy.

A fair and simple National Insurance system - We must ensure that individuals are better educated in this area so that they are not adversely affected by unintentionally falling into arrears which may restrict their benefit entitlement.

We must address the inequalities of the current system, such as for those who have paid reduced contracted-out contributions receiving less State Retirement Pension that those who have paid little or no contributions whatsoever, as a result of paying themselves low salaries and high dividends.

We must address the issue of low salaries and high dividends to directors to ensure that it is not simply a mechanism to reduce National Insurance Contributions.

- To take the necessary action to provide the appropriate financial support and economic stimulus measures in order that the independent retail, hospitality and lifestyle sectors remain an ongoing concern beyond Easter 2022. Many of these businesses have suffered during the pandemic and ensuring their survival is essential both to local residents and visitors.
- To take steps to better educate couples who may be losing out as a result of being independently taxed rather than being jointly taxed. This is most likely where one partner is not working or in the case of low income households.
- To offer local students who have been supported by the Island's loans scheme for attending higher education establishments off-island to be able to offset Manx income tax paid, up to a set limit against their loan debt if they return within 10 years of graduating.
- To exempt childcare costs met by an employer from a tax benefit in kind charge to the recipient and also to apply a National Insurance exemption. Couples are often deterred from having children because of saving to purchase a property or facing rental costs. If the number of births continue to fall we are faced with a less economically active future population to pay the taxes and NI.
- To ensure that the living wage (currently £10.87 per hour) continues to meet or exceeds inflation. Where small businesses are struggling, particularly in the aftermath of the pandemic, they could receive a degree of Government support. Our lower paid workers are the lifeblood of our economy without whom we would have shrinking leisure, lifestyle and retail sectors.
- To attract new and emerging business sectors such as research and development (for example, in the field of artificial intelligence), online education and green industries. We must continue to retain and grow our top business sectors such as ICT, insurance and e-gaming but recognise that overreliance on them could be dangerous for our economy.
- Flexibility of work permit regulations to meet skills shortages quickly as and when they arise in any particular sector.
- To attract new retail and leisure businesses. We need to expand our range of leisure facilities particular for our youth and tourism.

## EDUCATION AND TRAINING

Too often our younger people are forgotten by our politicians. We need to work harder to address their concerns about their education, jobs, housing and providing a wider range of leisure activities. Some of these areas I have covered elsewhere in this manifesto (such as student nurse training).

#### We need;

- Emphasis on the development of life skills to equip our students for their lives after the classroom.
- Acknowledgement that not all students are seeking university education and more emphasis on the availability of vocational training.
- A wider range of UCM courses and remote learning so that students can complete courses on Island, reducing costs to families and accommodating personal choice.
- Emphasis on apprenticeships and internships with tax and/or National Insurance incentives to employers.
- Greater engagement with the teaching profession on curriculums and the breadth of examination boards being used on the Island which caused stress for many students during the pandemic due to the uncertainty around examinations.
- A long term strategy to 2050 for our school infrastructure. The two main high schools in Douglas were built in 1927 and 1939 and have had numerous additions, and forward planning is essential.

## TT, TOURISM AND LEISURE

The Island is still the 'road racing capital' of the world, whilst our natural beauty still makes it an attractive tourist destination. We must not forget that we need more attractions for all local people too.

#### We must;

- Look to bring additional features and attractions to accompany the TT so that we are moving with the times and the changing age group of the audience that it attracts.
- Recognise the market potential as a short visit destination and look to have more events ranging from theme weekends to sporting events which also attract local interest.
- Take steps working with local and off-Island providers to significantly increase the number of leisure facilities available for our youth and young families to enjoy. If necessary to put incentives in place to attract their creation. Examples would include indoor karting, dry ski slopes, roller skating, etc.

## TRANSPORT AND INFRASTRUCTURE

The focus in recent years has been on the reconstruction of Douglas Promenade whilst we have seen the Government purchase of the Isle of Man Steam Packet and a lack of continuity and reliability in airline services.

#### We need;

- A focus on ensuring that there is a comprehensive programme in place so that our arterial routes, streets, pavements and drainage systems around our neighbourhoods are in a good state of repair and accessible rather than embarking on grandiose projects.
- To ensure that there is no blurring of Government and Local Authority responsibility on road and other maintenance matters.
- Suspension of the further extension of the horse tramway.
- Attractive boat fares to be offered to residents in recognition of the sacrifices made due to travel restrictions during the pandemic.
- Reliable air services without Government subsidies. If subsidies were to be continued in any form, consideration of the establishment of a national airline should only be on the table as a last resort.
- A medium term plan for access inside the TT course during practices and racing. The current access road is no longer `fit for purpose'.

## WHAT ELSE.....

- It is a national disgrace that we have individuals and families reliant on foodbanks given the level of wealth that exists on our Island. If elected, I pledge to work with all parties including a Government commitment to develop a plan to end the need for them once and for all. This is a matter of urgency.
- I will campaign for a compensation scheme and an apology to those individuals who were victims of sexual assaults and were required to travel to the UK for forensic examinations.
- I will campaign for legislation guaranteeing a minimum percentage increase in State Retirement Pension rather than reliance on the 'Triple Lock'.
- I believe there needs to be an informed and balanced debate on assisted dying with a view to a public referendum being held no later than the next General Election. If this does not materialise, but legislation is brought before the House of Keys, I would not simply rely on consultation responses, but would hold a public meeting to gain the opinion of constituents before any vote is taken.
- The issue of rates and local authority reform has been pushed under the carpet by numerous administrations. The next administration must look to have regional authorities, a fair and equitable system and 'single person household' rate reductions.

#### continued >

- As a recipient of an Isle of Man Government pension I seek to bring forward a Private Members Bill immediately to restrict the salary of any member of Tynwald by the amount equivalent to the pension they are receiving. If this is unsuccessful, I will donate the amount involved to local charities.
- I will campaign for backbench MHKs to build experience outside ministerial roles in leading reviews such as that of rates and local authority reform or being champions of specific issues such as mental health. They would report directly to Tynwald rather than the Council of Ministers.
- We need to accelerate the regeneration of our Capital. I will campaign for action against owners of derelict sites and redevelopment of key sites in lower Douglas.
- There must be clearer and more open PR and communications by Isle of Man Government.
- A bus service based upon listening to the needs of passengers, and lead-in times to any timetable changes of no less than 6 weeks.

## **KEY MANIFESTO POINTS**

- More extensive range of on-Island health facilities.
- Reduction of outpatient waiting lists.
- Various initiatives to address the housing crisis including first time buyer options and urban regeneration.
- Dealing with the current state of our roads and pavements.
- Addressing poverty, homelessness and ending the need for foodbanks.
- Commitment to the Climate Change Plan.
- Staff cost reductions through natural wastage.
- Reallocation of funding to provide more frontline services.
- MHKs fewer numbers, pay freeze (or amount to a local charities) and restricted pension rights.
- Greater expenditure controls and less management and bureaucracy.
- Assistance with household energy bills.
- Further financial support for local businesses, childcare, higher education, apprenticeships and internships.
- Growing and diversifying our economy.
- Protecting our tax base.

## FREE SPEECH AND SOCIAL MEDIA... A KINDER SOCIETY

I would hope that our Island community as a whole is unanimously supportive of free speech and the benefits that social media can provide.

However, I fear that there is a small minority within local social media users, who hide behind pseudonyms and condemn candidates even before their views or opinions are known. We are never going to move forward and attract new interest in local or national politics unless we encourage positive engagement and a welcoming of new ideas.

As our Island demonstrated in the pandemic lockdowns we are a kind and caring community and if we want our younger people to get involved in local and national affairs we should think again rather than dismiss new views at the outset.

# AND FINALLY.....

We live on a beautiful Island with an incredibly talented, caring and hard-working community. It would be the proudest moment of my life if I had the privilege of representing you. I would do so with passion, enthusiasm and a caring and compassionate approach. I would use every ounce of my experience and skills for each and every one of you on constituency and national issues.

As an individual I can make no promises about the actual proposals I have set out in this manifesto but I can promise that I will fight for them with vigour and determination.

I will be listening to you at all times and I will never forget that I am accountable to you.

We need a strong government that is open and transparent, business like and working for the benefit of our entire community.

This is the most important election in a generation as we embark on the road to



economic recovery, address the housing crisis, provide a bright future for our young people and ensure environmental sustainability.

If you want progressive, positive politics from an individual dedicated to working for you 365 days a year for the next 5 years I am standing to deliver and I ask you to please vote for me on 23 September.

A POLITICIAN IS FOR FIVE YEARS NOT JUST FOR AN ELECTION

## **GETTING IN TOUCH**

No manifesto can cover every topic. If you have any specific issues and/or would like to discuss/meet with me please do not hesitate to contact me in any of the following ways;



Twitter: @Gerard4MHK (https://twitter.com/gerard4mhk)

Facebook: @Gerard4MHK (https://www.facebook.com/Gerard4MHK)

Phone/text: 479081 (mobile)

Phone: 616336 (answerphone)

Kind regards, Gerard Higgins

## SHOWING YOUR SUPPORT

If you would like to support the campaign or display a poster please let me know.

# **VOTE BY POST**

You can apply to vote by post online at gov.im or you can contact me for a printed application. Closing dates for receipt of applications are 9 September (UK) and 15 September (Isle of Man).

## **TRANSPORT ON POLLING DAY?**

If you need any assistance please get in touch.

## **POLLING STATIONS**

Polling stations, which will be open on Thursday 23 September 2021 from 8am to 8pm, are:

CDGS1 Pulrose Methodist Church, Pulrose Road, Pulrose, Douglas CDGS2 Anagh Coar Primary School, Darragh Way, Anagh Coar, Douglas CDGS3 Scoill Vallajeelt, Meadow Crescent, Braddan

YOU CAN VOTE AT WHICHEVER POLLING STATION IS MOST CONVENIENT TO YOU.

## AN OPPORTUNITY TO CHAT...

If you have not been at home when I have called or simply want to have an informal chat on any issues I will be available as follows;

Saturday 11 September 2021 10am to 11am - Pulrose Road shops Saturday 18 September 2021 10am to 11am - Cushag Road shops

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#### GERARD HIGGINS | STANDING TO DELIVER