News story: Those suffering from problem debt to get vital 'Breathing Space'

The government is <u>seeking views</u> as it develops a way to provide individuals in debt with up to six weeks free from further interest, charges and enforcement action. This period would give those affected time to take action by seeking financial advice about how to manage and relieve their debt burden.

Debt advice is key in helping people access a range of solutions, including informal repayment plans and debt write-off options, in order to help people get back on their feet.

The Economic Secretary to the Treasury, Stephen Barclay, said:

For many people in the UK problem debt seems impossible to escape. Its effects can be far-reaching, impacting all aspects of a person's life and leaving them feeling helpless.

That is why we are working to give people who are overwhelmed by debt more time to seek advice, find a workable solution, and help get their lives back on track.

Although many people can and do use credit successfully to manage their personal finances, for the minority who get into difficulties this government wants to offer more support.

The new scheme could include legal protections that would shield individuals from further creditor action once a plan to repay their debts is in place.

Problem debt, where people are falling behind on their financial repayments or see their debt as a heavy burden, affects millions of people in the UK. Causes can range from the sudden loss of employment to a more gradual dependence on debt to make ends meet, with many people waiting 12 months or more before seeking help.

A six weeks' grace period, where those suffering are safe from enforcement action and interest charges, could help give people the time and opportunity to seek debt advice.

The government is committed to getting this right and over the next twelve weeks will be meeting with key industry representatives from charities, debt advice organisations, lenders and creditors. Members of the wider public who wish to contribute, particularly those affected by this issue, are encouraged to share their views.

<u>Speech: PM's speech at emergency</u> <u>services reception</u>

Good evening everybody and it is a great pleasure to welcome you all to Downing Street today.

I host a number of these receptions, and when I host events here it is normally to celebrate an anniversary or to recognise the success of a good cause.

And of course today is different. Because the events that have brought us together are some of the most tragic our country has had to face in recent times.

Four dreadful acts of terrorism and a catastrophic fire, which all occurred over a 3 month period this year; they united, I think, the whole country in both shock and in grief.

Just to recap, on 22 March, the Westminster Bridge attack killed 5 innocent people, including PC Keith Palmer, and injured 49.

On that day, Metropolitan Police officers responded immediately to neutralise the terrorist and the London Fire Brigade rescued a person from the River Thames.

On 22 May, in the attack at the Manchester Arena, 22 people were killed and at least 250 were injured.

Officers from the British Transport Police and Greater Manchester Police and the North West Ambulance Service were on the scene within minutes, entering the arena without hesitation to help survivors.

On 3 June, on London Bridge and at Borough Market, eight people were killed and nearly 50 were injured. Armed police arrived and shot the attackers dead within just 8 minutes of being called.

Officers from the British Transport Police, the Metropolitan Police and the City of London Police worked together at the scene administering first aid and comforting the injured, evacuating the area, and gathering evidence.

On 14 June, at the Lancaster West Estate in Kensington, the devastating Grenfell Tower fire killed whole families — adults and children — and made hundreds of people homeless.

The first fire crews were on site in less than 6 minutes. Over 200 firefighters and officers attended, working in extremely difficult conditions to bring the fire under control and rescue scores of people.

Officers from the Metropolitan Police secured the scene, while the London Ambulance Service treated the victims.

And then in the early hours of 19 June, a man was killed and ten people were injured in a cowardly attack outside Finsbury Park mosque.

The alleged attacker was detained by members of the public until police officers, including an armed officer, arrived at the scene, again within just a few minutes.

Firefighters and the Ambulance Service supported the police and treated casualties.

What linked all these terrible events was not simply the loss of life and the suffering inflicted, but also the inspiring responses of the people in this room today — our emergency services.

You see the worst of us, but represent the best of us.

You are the ones who run towards devastation, while others run as fast as they can the other way.

And every day you go to work knowing you could be called on to face things which most of us would never want to confront.

On each of those five days this year, and again at times like the Parson's Green bombing, that's exactly what you had to do.

To bear witness to horrific and heart-breaking scenes.

To do your jobs, in the most difficult of circumstances, with professionalism and courage.

And to risk your own lives to protect others and to serve your country.

And then, when your shift was over, to go back home to your families, to try to put what you've experienced into perspective, and to get on with your lives.

I have to say I know from my experience, and also as Home Secretary, one of the most inspiring things when I meet members of the emergency services, both in general, but particularly those who have been responding to incidents like this, is the way everybody says they 'were just doing their job'. But as I say that is a job that most people wouldn't want to do and it is a job that matters and is so important to all of us.

And I know that doing that and then returning to, if you like, normality, with your families and life generally can be enormously difficult.

And you will of course be supported and sustained by the camaraderie and mutual support of your colleagues. By the love and affection of your families and friends.

And by your own sense of duty and public service.

But the country you have served has a responsibility to support you and your families too and the government takes that responsibility seriously.

We have a responsibility to ensure that you have access to the right occupational health services, with proper mental health support.

And we announced over the summer that we are making available a further £1.5 million to support the delivery of Mind's Blue Light Programme, which provides mental health support for all emergency service staff and volunteers.

And we are also supporting Chris Bryant's private members' Bill, which will double the maximum sentence for common assault from six months to a year if committed against an emergency worker while they are on duty. Now it is my privilege to host you here today; to be able to invite you here to Downing Street. And I want to thank you, on behalf of the whole county, for your bravery, for your professionalism and for your dedication.

At all times, you command the respect and admiration of the British people.

And you represent the values and qualities which we all look up to.

You are truly an example to us all.

Thank you for being here today, thank you for everything that you did in relation to these incidents, and for some of you are continuing to do in relation to these incidents.

Thank you for what you do every day when you go to work.

Thank you for being here and enjoy the rest of the evening.

News story: Exercise Cambrian Patrol testing the best from around the world

Taking place over some of the harshest yet most picturesque terrain in Mid Wales, Exercise Cambrian Patrol is a unique event and the largest of its kind anywhere in the world. It is rightly regarded as the premier patrolling exercise in NATO.

It is mentally and physically demanding and examines all the basic skills of a modern-day soldier, enhancing leadership skills and levels of endurance and determination. On average only five per cent of patrols gain the top Gold award while about a third fail to finish. Defence Minister Mark Lancaster said:

Exercise Cambrian Patrol is the premier examination of patrolling abilities in NATO. It is arduous and testing and regarded as the proving ground for Armed Forces from all around the world.

With so many allies coming together, this is a further opportunity to strengthen bonds and comradeship, paving the way for a safer future for us all.

Brigadier Alan Richmond OBE, Commander 160th Infantry Brigade and Headquarters and head of the Army in Wales, is the Exercise Director.

He said:

Exercise Cambrian Patrol is becoming more popular every year and this year we've had more international patrols take part than ever before.

That means people really understand the value of this as an exercise. It's also a great opportunity for us in the British Army to work alongside a lot of our international partners and develop our solid relationships. This year has been a great success.

First Lieutenant Pavel Popovici of the Moldovian Army was one of the first time patrol commanders.

1st Lieutenant Pavel Popovici of the Moldovian Army. Crown copyright He said:

We are representing our country for the first time and it is important to do well. We have had a lot of help from our friends 2nd Battalion The Royal Irish Regiment, and we are very thankful for it.

Major Steve Keir, Officer Commanding Exercise Cambrian Patrol, said the event had achieved all of its objectives in testing the basic military skills of soldiers over the harshest terrain in Wales.

He said:

This year was especially testing in that we had three serious weather fronts to deal with — two named (Hurricane Ophelia and Storm Brian) and one unnamed. That means the dynamic of the exercise changed completely and we had more patrols fail to complete than ever before.

Additionally, those who dug in with real grit and determination and who upped their game gained higher awards than normal. Our normal Gold medal award allocations increased by about 50 per cent to nine awards and the number of Silvers were also up significantly with 33 being awarded.

The feedback from those who had completed the exercise before was that this year was definitely much tougher due to the inclement weather thrown in.

Cambrian Patrol 2017 is the biggest so far - 126 patrols took part. We've also had a number of countries ask us how they could replicate a similar exercise in their own countries.

To us, that's a good statement because it means they see this as world class.

News story: Bluetongue virus detected and dealt with in imported cattle

The UK's Chief Veterinary Officer has urged farmers to remain vigilant for signs of <u>bluetongue virus</u> after the disease was successfully picked up in a number of cattle imported from France through our robust post-import testing regime.

The Animal and Plant Health Agency (APHA) identified the disease in cattle after they were brought to Preston and Kendal in England and two locations in Scotland. A total of 32 animals came from the same assembly centre in France, in an area where multiple cases of bluetongue have been confirmed since September this year.

Action is being taken to ensure there is no spread of the disease, with movement restrictions at the affected premises, targeted surveillance and the humane culling of animals where necessary.

Strict rules on the movement of livestock from regions affected by bluetongue are already in place. Farmers are reminded that animals from these regions must be accompanied by the relevant paperwork to clearly show they meet certain conditions designed to reduce disease risk, such as correct vaccination.

The UK remains officially bluetongue-free and exports are not affected.

Chief Veterinary Officer for the UK, Nigel Gibbens, said:

Bluetongue does not pose a threat to human health or food safety, but can cause severe disease in some cases or have a negative impact on farm incomes, for example by causing reduced milk yield in cows and infertility in sheep. We continue to carefully monitor the situation in France, where Bluetongue disease control measures are in place.

This detection is a good example of robust disease surveillance procedures in action and should highlight to farmers the risks which come with bringing animals from disease-affected areas into their herds.

It is also a timely reminder for farmers that the disease is still a threat, despite coming towards the end of the period when midges are most active. Keepers must remain vigilant and report any suspicions to APHA. They may also want to talk to their vet to consider if vaccination would benefit their business.

The affected animals will be dealt with under the Trade in Animals and Related Products regulations. Cattle with a high risk of being infected with the BTV-8 strain of bluetongue or which had not been vaccinated before being exported will be humanely culled. Farmers will have the option to send those animals without fully compliant paperwork back to France or to cull them to reduce the risk of disease spreading to susceptible UK livestock.

Movement restrictions will be in place on the premises for several weeks until testing rules out spread via local midges.

Bluetongue virus is transmitted by midges and affects cows, goats, sheep and other camelids such as llamas. It can reduce milk yield, cause sickness, reduce reproductive performance or, in the most severe cases, cause death of infected animals.

The UK Government has worked closely with a number of groups to raise awareness of the threat of bluetongue through the <u>Joint campaign Against</u> <u>Bluetongue (JAB)</u>. The most recent case of the disease in the UK came in 2007. The UK has been officially free from the disease since July 2011.

<u>Speech: PM's statement on October</u> <u>European Council: 23 October 2017</u>

With permission, Mr Speaker, I would like to make a Statement on last week's European Council.

Long after we have left the European Union, the UK will continue to be a

strong and committed partner, standing alongside our neighbours and working together to advance our shared values and interests.

This Council provided a further opportunity to demonstrate that ongoing commitment, through discussions that included migration, the digital single market, North Korea and Iran.

And it made important progress in moving towards the new, deep and special partnership with the European Union that we want to see.

Migration

First on migration, the UK is playing its full part.

The Royal Navy has intercepted 172 smuggling boats and saved over 12,000 lives since Operation Sophia began.

While our National Crime Agency is working with Libyan law enforcement, enhancing their capability to tackle the people smuggling and trafficking networks.

At the Council we welcomed the reduction in migrant crossings and the renewed momentum behind the Libyan political process.

But we must also continue to address the root causes driving people across the Sahara and the Mediterranean.

So the UK is also continuing to invest for the long term in education, jobs and services both in countries of origin and transit.

Digital single market

On the digital single market, it is right to keep up the pressure on completing its implementation by the end of 2018.

This will bring new opportunities to British businesses and consumers, contributing to growth and jobs.

At this Council, I also argued that the free flow of data is key to unlocking the potential of Europe's digital trade and we secured conclusions which recognised this.

As the Government set out in a paper over the summer, such arrangements will be an important part of the future relationship between the UK and the EU.

North Korea and Iran

On North Korea, we welcomed the EU sanctions adopted last week and reaffirmed our clear condemnation of North Korea's aggressive and illegal missile and nuclear tests.

We urged all states, including China, to play their part in changing the

course Pyongyang is taking.

And on Iran, the Council built on the joint statement made by Chancellor Merkel, President Macron and myself last week, reiterating its firm commitment to the nuclear deal.

This was the culmination of 13 years of diplomacy and a major step towards ensuring that Iran's nuclear programme is not diverted for military purposes. That is vitally important for our shared security.

Exit from the EU

Mr Speaker, turning to our negotiations to leave the European Union, I shared the vision I had set out in Florence for a creative and pragmatic approach to a new, deep and special partnership between the United Kingdom and the European Union.

A partnership based on the fundamental beliefs we share — in democracy and the rule of law, but also in free trade, rigorous and fair competition, strong consumer rights, and high regulatory standards.

Both sides have approached these talks with professionalism and a constructive spirit — and we should recognise what has been achieved to date.

Citizens' rights

On citizens' rights, both sides share the same objective of safeguarding the rights of EU nationals living in the UK and UK nationals living in the EU.

This has been my first priority from the very beginning of the negotiations — and it remains so.

The negotiations are complicated and deeply technical but in the end they are about people — and I am determined that we will put people first.

EU citizens make an extraordinary contribution to our national life, enriching the economic, social and cultural fabric of our country — and we want them to stay.

I know that EU Member States also value the UK nationals living in their communities and I want them to have their rights protected too.

We are united on the key principles, and while there are a small number of issues that remain outstanding, we are in touching distance of a deal.

This agreement will provide certainty about residence, healthcare, pensions and other benefits.

It will mean that EU citizens who have paid into the UK system — and UK nationals who have paid into the system of an EU27 country — can benefit from what they have put in.

It will enable families who have built their lives together to stay together.

And it will provide guarantees that the rights of those UK nationals currently living in the EU, and EU citizens currently living in the UK, will not diverge over time.

We will also ensure that the implementation of the agreement we reach does not create complicated and bureaucratic hurdles.

So we are developing a streamlined digital process for those applying for settled status in the UK in the future.

This will cost no more than a UK passport. People applying will not have to account for every trip they have taken in and out of the UK and they will no longer have to demonstrate Comprehensive Sickness Insurance.

And there will be a simple process for any EU citizen who holds permanent residence under the old scheme to swap their current status for UK settled status.

To support this, we are setting up a User Group that will include representatives of EU citizens in the UK as well as digital, technical and legal experts.

And we will do everything possible to work closely with EU Member States to ensure their processes are equally streamlined for British nationals living in their countries.

Northern Ireland

We have also made significant progress on Northern Ireland, where it is absolutely imperative that joint work on the peace process is not affected in any way.

The Belfast agreement must be at the heart of our approach and we have clearly agreed that the unique circumstances across the whole of the island of Ireland will require specific solutions.

There will not be any physical infrastructure at the border and we have also developed joint principles to ensure the continuation of the Common Travel Area.

These principles will fully preserve the rights of UK and Irish nationals to live, work and study across these islands — and protect the associated rights to public services and social security.

No UK or Irish national will need to apply for settled status anywhere in the Common Travel Area at any stage in order to protect their entitlements.

And to provide legal certainty, the joint principles we have developed recognise that the Withdrawal Agreement should formally acknowledge that the UK and Ireland will continue to be able to uphold and develop these bilateral arrangements.

Moving forwards

Mr Speaker, this Council provided an opportunity to assess and reflect on how to make further progress in the negotiations.

My speech in Florence made two important steps which have added a new impetus.

First, I gave two firm commitments on the financial settlement: that the UK will honour commitments we have made during the period of our membership and that none of our EU partners should fear they will need to pay more or receive less over the remainder of the current budget plan as a result of our decision to leave.

As the House would expect, we are going through our potential commitments line by line and that detailed work continues.

And second, I proposed a time-limited implementation period based on current terms, which is in the interest of both the UK and the EU.

At this Council the 27 Member States responded by agreeing to start their preparations for moving negotiations onto trade and the future relationship we want to see.

The Council conclusions call for work to continue with a view to - and I quote - "consolidating the convergence achieved and pursuing negotiations in order to be able to move to the second phase of the negotiations as soon as possible."

And President Tusk, in his press conference ,was clear that the EU's internal work "will take account of proposals" presented in the Florence speech.

And indeed that this agreement to start preparatory discussions would not be possible without the new momentum given by that speech.

Conclusion

So Mr Speaker, I am ambitious and positive about Britain's future and these negotiations.

If we are going to take a step forward together it must be on the basis of joint effort and endeavour between the UK and the EU.

But I believe that by approaching these negotiations in a constructive way — in a spirit of friendship and co-operation — we can and will deliver the best possible outcome that works for all our people.

As Chancellor Merkel said: "We haven't reached a final agreement, but it's going to happen."

Mr Speaker, Chancellor Merkel is right.

We are going to leave the European Union in March 2019, delivering on the democratic will of the British people.

But while we must and will prepare for every eventuality, I am confident that we will do so in a smooth and orderly way and that we will be able to negotiate a new, deep and special partnership between a sovereign United Kingdom and our friends in the European Union.

That is my mission.

That is this Government's mission.

And I commend this Statement to the House.