

[Germany insists on the backstop](#)

Germany yesterday we are told asserted herself again as the leader of the EU. In a few harsh words Mrs Merkel effectively said to Mr Johnson he was wasting his time and the time and energy of the UK government in seeking changes to the Irish backstop. As far as she was concerned the EU needed the full backstop, customs union and single market alignment.

I doubt Mrs Merkel had phoned round the other 25 member states and checked their view on this. She does regularly clear things with France. I do not think she was formally speaking for the EU, which has entrusted this to their Negotiator in chief. I do think once again she revealed how the modern EU works. Germany is the leader, and Germany feels she can say these things, safe in the knowledge the others will accept them. There was no sudden outpouring of disagreement or protest at her reported words, nor any official denial.

As someone who thought simply renegotiating the backstop was insufficient given the nature of the rest of the Withdrawal Agreement, it serves to underline just how committed to this draft Treaty the EU is that they will not even countenance changes to one of its worst features. It does not augur well for future talks or imply with some more give and take there might be an agreement. Mrs Merkel has condemned a modest UK proposal to deal with one of the bad features of the Agreement without offering anything back and without implying she is willing to compromise on anything else.

Yesterday the government confirmed it will be leaving the EU on October 31st, deal or no deal. It looks as if the EU wants a no deal result or think they can find a way to stop Brexit altogether. Such is the damage to the UK's negotiating position the Parliamentary opposition to Brexit has now done.

[Wokingham Council Local Live Day for Children & Young People with Special Educational Needs & Disabilities](#)

The event will take place on Saturday 12 October at St Crispin's Leisure Centre between 11:00am & 3:00pm.

It is designed for children and young people with SEND and their parents and carers. It will showcase the support, activities and services available throughout the Borough and how to access them. It is also open to all families who are waiting for a diagnosis. Activities for children include a climbing wall, a trampoline, a bouncy castle and face painting. Admission is

free.

NEWS RELEASE



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LOCAL OFFER LIVE DAY FOR CHILDREN AND YOUNG PEOPLE WITH SPECIAL EDUCATIONAL NEEDS AND DISABILITIES

Wokingham Borough Council is pleased to announce this year's Local Offer Live Day (previously named CAN Family Fun and Information Day) will take place on Saturday 12 October, between 11am and 3pm at St Crispin's Leisure Centre in Wokingham.

It is specifically designed for children and young people, with any special educational need or disability, aged 0 to 25, and their parents and carers. The day showcases the support, activities and information that are available across the borough and is a chance for families and carers to find out more about the range of services in the local area, and how to access them. This event is also open to all families who are waiting for a diagnosis.

SEND Voices Wokingham organised the event in partnership with Wokingham Borough Council and Places Leisure. It is an opportunity to ask questions, exchange ideas and meet with a network of parents and carers alike. A number of organisations will also be on hand to offer face to face advice, including Wokingham & Bracknell Mencap, Autism Berkshire and SportsAble to name a few.

Attendees, will also be able to enquire about the Children with Additional Needs Network (CAN) Card, which if eligible, permits concessions and discounts at local attractions and leisure facilities.

There will be a whole lot of fun activities available across the day, including a climbing wall, a trampoline, a bouncy castle and even face painting. The event is free to attend and light refreshments will be provided. For more information about the event, and to book your free tickets head to SEND Voices Wokingham's website at www.sendvoiceswokingham.org.uk.

"I'd like to take this opportunity to invite all families of children with additional needs to this wonderful event where they can discover the range of activities, services and help available. I am very proud of our Local Offer and remain committed to providing quality services to families in the borough," said Cllr UllaKarin Clark, executive member for children's services.

Car loans

I read in the weekend press there are new fears about the volume and size of car loans or lease arrangements for new vehicles. There are concerns about "mis selling" and efforts to dampen down the current volume of these advances.

Of course people should not be pressured into taking out a loan that is too big for them and could end in tears. That is why there are cooling off periods, procedures to explain the terms, and a general duty on regulated personnel to sell responsibly.

There are two important risks in car loans that need managing. One is the risk that the person taking it out is unable to continue to meet the payments. Proper assessment of a person's income and prospects should keep this risk down a small proportion of the total, occurring when someone unexpectedly loses their job, has a serious accident or some other life changing event. Were the authorities to induce a job destroying recession as in 2008-9 then there is more risk of this happening.

The second is the risk to the lending institution if the second hand value of the car handed back when someone can no longer meet the payments is below the amount of the debt outstanding. This can be managed by requiring a sensible level of initial payment or deposit and of subsequent payments, so the lending institution experiences little or no capital loss were the borrower to default.

It is difficult to see that there is a major systemic problem over car loans in the way some suggest, short of the authorities triggering a large general downturn which would hit second hand car prices and cost many people with car loans their jobs. As surely it is the purpose of monetary and fiscal policy to avoid such an eventuality attention should be more directed to that.

As I have forecast for some time, various policies have greatly slowed car sales and led to a big fall in especially in diesel sales. Given the high propensity of UK car buyers to import this is particularly a problem for the German car industry that has sold a lot of cars into the UK and is now in recession. It also has an impact on our domestic industry. Allowing people to renew their vehicles from time to time and choose cars they like is not some kind of crime, and does require a common sense approach to car lending.

I point out that I have no financial interests myself in car lending. I own just one car bought with savings out of income.

If the EU will not negotiate...

The Prime Minister has made an offer to the EU to get talks started to allow us to leave with their blessing on October 31. The EU has responded in their time honoured way by rubbishing any feature of the proposal that is better for the UK than the unacceptable Withdrawal Agreement which perished in Parliament and got under 9% support in the Last European elections. It is most important now that the UK does not do what it always did under Mrs May and make further concessions. The EU has found it all too easy to refuse to budge and watch as the UK negotiates with itself and against itself.

I voted for Boris Johnson as leader because he promised to take us out by 31 October, and he confirmed the Withdrawal Agreement was dead. He must learn from the bitter experiences of Mr Cameron and Mrs May that the EU does usually overplay its hand and radicalises many UK voters against it by its conduct.

Mr Cameron asked for too little in his attempted renegotiation and was offered even less as a result. That led directly to the referendum defeat, as he did not even secure the return of UK control over benefits when we had often be assured by UK governments that social security remained under our control.

Mrs May always refused to dig in or to cease making concessions. Every time the EU dug in she gave more ground. The result was a disastrous Withdrawal Treaty which united Leave and Remain in opposition to it.

The present PM needs to tell the EU that his Irish border proposals to get talks going are neither an invitation to assume the text of the rest of the Withdrawal treaty is fine, nor an invitation to get rid of all the best bits of the border fix from the UK point of view in subsequent one sided compromises.. The press when the PM launched the ideas said it was take it or leave it. To change that approach now would be seen as weakness in Brussels.

The best way forward now is to offer a Free Trade Agreement and no Withdrawal Agreement.

Save our fish and fishing industry

It was thoughtless of the Dutch to arrive in our waters with their huge factory ship the Margiris so close to the PM's leaving date from the EU, as if to Hoover up as much of our fish as possible before we leave.

This vessel can catch and process 250 tonnes a day. It was barred from Australia owing to its size and possible impact on their fishing ground. The

ship and its nets are designed, we are told, to target pelagic species. The ship is guided by radar to the shoals, and we are assured the nets do not scrape the bottom damaging the sea bed. We are also told this vessel was fishing entirely legally under the rules of the EU's Common Fishery Policy.

Other large factory ships with nets that do drag the bottom can do grave damage to the sea bed and the marine environment. These vessels can catch a lot of fish very quickly and may sometimes catch species of fish in low supply which we want to be left to allow recovery of stocks.

The practice of dragging heavy and strong nets across the sea, especially if close to the sea bed, can drag up many species you do not want to catch at the same time as the ones you wish to attract. If the net size is too small it can catch and kill young fish. The net can damage the sea bed and general environment if lowered too far.

Once we have left the EU we will be able to set our own standards for net size, size of vessel, and impact of fishing style on the marine environment. It is another great argument for just leaving on 31 October and for not making our fish any part of continuing negotiations over our future trade relationship. Mrs May's unpopular Withdrawal Agreement left our fish at risk.