

Banks, ticket offices, cash and service

Some large companies like banks seem intent on getting as out of touch with many customers as nationalised concerns do. Just as the railway faces a hail of criticism for wanting to close its ticket offices, so the banks are intensifying their closure of branches.

The railways say they will redeploy the staff to be generally helpful around the station. They can be very helpful in a ticket and information office where they have a chair to sit on, computer access to all the details of timetables, travel options and fares and online knowledge of the state of play on the trains at or coming to their station. A staff member on the move around the platform has less easy access to the information, and may be more difficult to find for a worried traveller.

The banks do not promise to redeploy their staff. They want us all to spend our time wrestling with their on line systems which have to balance difficulty of access to make them secure with feasibility of access so we can move our money around. Security is much less of an issue if you go regularly to your local branch to bank, as they get to know you. Your face is your identity. Faced with the narrow systems of the computer you have to choose answers the computer has been taught rather than being able to describe what you want to do and get help from the bank. For commonplace transactions this usually works, but there are often glitches in the software. My bank's computer often fails to recognise people I wish to pay from past payments so you have to go through the new payment process each time.⁷

Government is now requiring banks to ensure we can all have access to cash from nearby machines. This is a minimal response to the retreat of the banks from most personal contact with their customers. Whilst most of us conduct most of our transactions electronically by card and by bank transfer there remain a number of needs for cash. Cash is a reliable resort when machines or the internet goes down. Cash is often quicker and more sensible for smaller transactions. You can always offer cash even if your phone has run out of battery or the internet coverage has gone down or outdoors if the sun is shining so you cannot easily read a phone screen. No-one should be made to use electronic money if they do not want to.

It is a strange modern wish of some large institutions to want to distance themselves from customers, to cut themselves off from the flow of information and social contact which personal service brings. It breeds resentment amongst customers, sometimes causes greater costs and delays and allows some to claim there is a big plot to make us go cashless so the government will be more in charge of our lives.

The evolution of the car

One of the world's largest car makers has been speculating on the future of the car.

They see the future as all electric. They do not tackle the issues of range, charger availability, charge time, lack of renewable electricity to recharge, CO₂ generated in creating the metals, minerals needed and making the batteries or the issues with scrapping.

They do see an evolution to more automated vehicles. They wish to excite future customers with more digital displays and capabilities. They anticipate moving away from the old ownership model to more varied patterns. They expect there to be car pools and systems to summons a vehicle when you need one. They anticipate much more use of each vehicle as a result.

There is also a parallel vision of owners of EVs seeing them as mobile batteries, using them to supplement the grid and then finding some time when they can recharge them.

The two interesting features of the commentary were the absence of any research into what the potential customers might want, and the lack of any analysis of what might be possible in terms of access to renewable power and chargers. There was no carbon accounting, just an overall assumption an electric vehicle entails less CO₂ than a petrol one. That would depend on where the electrical power came from, how many miles the vehicles were to do, and how much CO₂ it took to produce the battery of the EV.

These companies are becoming very detached from customers and practicalities. They have also lost a lot of volume with petrol and diesel sales down by much more than electric sales are up. What is your vision of the future car you want?

Not very smart cars

As someone who embraced the coming of the first mobile phones, adopted the iPad and welcomed the scope the web offered as with this blog I am in principle happy with the idea of a self driving car that would leave me free to do other things on a journey.

As a legislator I will need some persuading we have reached the development point with self drive cars that is acceptable and will fit on our roads alongside cars with human drivers.

So far I have found the addition of extra computing power to my current car

far from smart. It is often annoying, slows down using the vehicle and can conflict with your safe judgements as a driver.

In the morning the computer display says Good Morning. There is no point in saying Good Morning back, and it delays being able to tell the sat nav where I am going which needs to be done before driving off . I drive to a local shop, leave the car for 5 minutes and then it wishes me Good Morning all over again with no sense of irony!

You are driving along on a sunny day -remember those?- and go briefly into shade. You can see perfectly well. The car puts the lights on. Why? I didn't tell it to.

You are in heavy London traffic on one of those junctions where your turn gets a few seconds on green. You follow the car ahead closely but safely at a slow speed to get round before red and the car screams at you.

You choose to stay in third gear because you foresee the likely need to stop at lights a few hundred yards ahead. The car tells you to change to a higher gear in blissful ignorance that you will need to slow down.

The sat nav tells you you will arrive in Westminster at a stated time. You estimate it will take a quarter an hour longer because the last three miles are always impossible thanks to the anti motorist street layouts, lights and road blocks. The sat nav is nearly always wrong and never learns from the repeat errors.

The other day the car told me I needed to download additional software. I complied when the car was parked overnight. In the morning it needed more time to complete. It had for no good reason hidden icons I needed to access easily, so I had to waste more time before setting off trying to rescue items that would be useful.

It has a fuel use/ environment programme. However you drive the vehicle the accelerator rating plunges from 5.0 to 1.0 as soon as you get the car moving. The brake and speed ratings make more sense and help give you better consumption figures for restrained driving.

Car producers need to keep in touch with what buyers want. Not all technology is good. Touch screens in cars are difficult to read when the sun shines on them and when they get finger marked. They do not always respond to touch. It is dangerous to look at them when you need to be very alert watching everything going on on the road around you. It is very annoying when they do not respond to first touch. It is therefore important the touch screen does not contain controls you need when driving. Switches and knobs on older cars always work first time and do not require you to look away from the road ahead.

Why are there no good official figures on the costs and benefits of net zero?

The leading advocates for going faster down the road to net zero assure us it will be good for growth. They tell us about all the new jobs that will be created to make batteries, wind turbines, solar panels, electric cars and heat pumps. They stress how much investment must be put into energy transition.

All this is true, but we need to know how many of these jobs are likely to come to the UK and how many of these items will be imported. So far the West has let China build a huge lead in making batteries, securing the supplies of minerals for battery making, in wind turbines and electric cars. How will we get better at doing these things to create the well-paid jobs here?

We need to know how we will replace all the large tax revenues that come from taxing extraction of our own oil and gas, from using petrol and diesel in our vehicles, and taxes on domestic gas? What taxes need to be imposed on the electrical alternatives?

We need to know how much capital has to be written off prematurely as we close car factories, petrol stations, refineries and oil fields? We need to know how much public subsidy will be available to compete with the US and the EU in attracting green investment and getting many reluctant consumers to switch transport and heating systems.

A proper costed programme with options and assessment of cost benefits would make for better decisions and more popular buy in to the programme.

There would also need to be honest assessments of which measures did serve to lower world CO₂ rather than just diverting it abroad and making us import dependent.

Wokingham Borough finances

I and other Conservative MPs helped make the case for proper funding for social care and education which the government responded to this year. I see the Lib Dem Council wishes to claim an absence of government money to justify their cuts to important services so it is important to remind them of what happened in the 2023-4 local government settlement.

The government announced a 9.4% increase in core English Council spending power to a new high of £60 bn. Every Council was guaranteed at least a 3% increase. Wokingham had made clear to me in previous years that we received

too little grant support for social care so I lobbied further for more increases. As a result Wokingham's social care grant rose from £3.1 m last year to £ 5.38m this year, a rise of 73% . Councillors did not send me the supportive figures I needed to make the case but nonetheless other work paid off to achieve a good result.

The Council also receives this year a £1.1 m Funding Guarantee grant to give it extra spending power. It is receiving £334,658 from the government Discharge fund, additional money for social care for some leaving hospital.

Independent research shows that real spending per person by Councils which did decline from 2015 to 2019 has been rising this decade. Unitaries are now above the start level of this period in real spend per head.

Any need to cut services we want in Wokingham is down to wasteful and ill directed spending by the Lib Dem Council. Better budgeting would deliver a much better result for all of us, without the misleading generalisations about government money in support.

Wokingham schools continue to be financed by government grants. I have set out before the increases to our schools under the national funding formula, taking spending to new higher levels in 2023-4. Education is around half the Council total spend, government grant financed. The Lib Dem Councillors usually omit this large grant from their speeches on local finance.