

# Digital services

Many people like their smart phones and small computers. Many large companies are keen to get us to transact on the internet, pressing us to bank on line, have on line accounts for our utilities, to shop on line and receive advice on line. There is a pressure to go further, with more robo advice, greater use of artificial intelligence, and more activity from our sitting room chair. If enough people do it the large company saves on High Street property and on contact staff. Done really well, the error rate could go down as more fail safe methods are built into computer programmes. Some say there is some evidence that able professionals assisting computer experts to record their expertise in the form of computer programmes and algorithms can set up higher quality and more consistent service than if individual professionals do it on a personal basis. The computer, if properly programmed, has the best and latest professional view and will apply the rules consistently, unswayed by the individual client.

I think there is a lot of merit in new technology. Government is slow to adapt, but it could make a difference there, cutting costs and improving service. The computer can provide the service 7 days a week 24 hours day, needs no holidays and doesn't take sick leave. A well run system can be constantly improved and flexed to cut error and incorporate best practise. Some of the cost savings can be passed on to the consumer. We should anticipate more offers we cannot refuse to go digital, more artificial intelligence, and more computer involvement and assistance in our daily lives.

There are, however, still a good number of bugs in the systems that annoy or could prove damaging. The very same systems that give you a flexible ability to buy and to get advice and help at the press of a mouse are vulnerable to cyber attack. There has been a rash of thefts from people's savings through fraudulent emails, instructions and diversions of money and other financial assets from on line accounts. There have been a number of damaging interruptions to service when a whole bank is no longer able to service customers and move money in its accounts. The computer may not be having time off, but the computer or the communications systems it relies on can crash and leave people without money or access. As the efforts of companies to defeat cyber criminals intensify, so the routines people need to go through to prove their ID and to authorise a transaction become that more complex. We are all suffering from password fatigue, with a plethora of passwords needed to get us through our daily routines. To improve security you need to have all different passwords, with nothing obvious or memorable, and regularly changed. Different systems anyway require different numbers of letters, numbers, punctuation and other symbols, and require different schedules for changing them.

There are also limitations to algorithms and pre programmed advice. The computer's decision is only as good as the information the client or patient puts in, and that may be determined by the form provided electronically to put in the facts, and narrowed by the computer's ability to understand the

information. Computers do not yet do body language, read between the lines, or ask the left field question if suspicious that the person is not giving them the full story in the way a person can do.

There is plenty of talent going into the digital world trying to proxy more of the characteristics of people in the way machines and computers respond. As they do so they come to appreciate the enormous complexity and sophistication of the human muscle system and the human mind. We are still some way away from having great robots to do the dusting or peeling potatoes, as these require good hand eye co-ordination and sensitivity to the objects being dealt with.

The revolution will press on, and new generations of machines will encompass new skills. The machine has largely taken over the modern factory, but has not yet offered a value for money way of doing most of the housework. Computers help business churn out invoices, delivery documents, sales campaigns and the rest, but that still leaves most of the management and vision of the business to people. Government needs to apply more technology to its own processes so they are available longer hours, are more accurate and more productive. It also needs to make sure the UK is the right environment for education, training and development of small and new businesses, so we can be at the leading edge of this innovation wave.

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## [Visit to the Willink School, Burghfield](#)

I spoke to the Sixth Form at the Willink as their local MP today. I gave them a brief description of the job of an MP, how elections are held, governments are formed, issues are raised and policies changed. I also talked in a non partisan way about how schools are financed and the relationship between a School and the government on funding and educational performance. There were questions about diversity in Parliament, gay marriage, and the attitudes of the Polish government.

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## [What should a charity do?](#)

Many charities do good work, helping people who need support and assistance. Educational charities provide some great education and assist the many who cannot afford fees where payment is required. Health and wellbeing charities offer the extras beyond those that can be afforded from the NHS and

benefits system.

There are some other charities that see part of their role to be as a campaign organisation to press a government to do things. This is a more questionable use of charitable donations and the tax exemptions that go with them. Political parties and political think tanks cannot claim charitable exemption from tax. A think tank that wants tax exemption has to demonstrate party political neutrality and an emphasis on education and independence of view.

There is also a divide over money. Many good and successful charities have built up endowments. This enables them to maintain a decent and usually rising rate of spending, without having to raise money to pay the monthly bills. Other charities live hand to mouth, establishing large support organisations with people drawing salaries that requires continuous fund raising to pay the bills. In some cases it encourages aggressive techniques to get the money to meet the salaries of the staff raising the money. Sometimes well endowed charities get criticised for being "rich" which seems odd. Given that all the money is held as a fund to pay future benefits to qualifying people and causes, surely it is good news that this has been guaranteed for future years by using the endowment model.

There is a growing concern about the charitable model that employs large numbers of well paid staff to fund raise and to demand that the government does something about their chosen area. Charities can attract a lot of volunteer talent or able people who understand rates of pay for a CEO of a charity will be lower than for a CEO of a competitive private sector business.

Charities also have to be careful not to compete using their tax free status as a competitive advantage against struggling private sector smaller businesses.

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## [A message for the Conservatives at Conference](#)

It is time to be bold.

The world teems with opportunities for us once we leave the EU on 29 March next year.

We must show how we will use our new financial freedom from paying so much to the EU.

We must become again the low tax party. We believe individuals and families are best spending their own money on their own priorities. We need to cut the rates of Income tax so people keep more of what they earn.

We must be the party that backs enterprise and lets people enjoy the rewards of success. That means cutting the rate of Capital Gains tax.

We must be the party that helps people own their own home. Lets begin by getting Stamp duties down from the high levels George Osborne wrongly imposed.

We should want to have a strong car industry, and allow people to buy good modern cars made in the UK . That means taking Vehicle excise duty back down to more realistic levels.

Its not just a case of cutting corporation tax for the bigger companies , but cutting taxes on small businesses and individuals who take risks, create jobs and drive innovation.

Whilst we are about it lets cut business rates as well.

Some of these measures will raise more revenue, as the Treasury has imposed high rates which bring in less revenue. Others have a cost to be paid out of the savings in the EU budget.

We need to make the case again for freedom and free enterprise. This week we heard the marxist alternative. They tried that recently in Venezuela.The nationalised oil industry which was meant pay for it all now struggles to produce half the output it used to produce when in the private sector. They ended up gravely damaging the golden goose, a country with more oil reserves than any other now has empty supermarket shelves and an economy in collapse. Marxism has driven them into needless poverty.

So lets explain that price controls, nationalisations, government interventions may look well meaning but end in tears. Those policies hit the poor instead of helping them, and drive the rich out of your country. If government does not support and promote free enterprise it makes the country poorer. You can tax an economy into poverty. You can spend and borrow too much in the public sector leadig to a rapid inflation and a fall in your currency, which also hits the poor you are trying to help. You do not make the poor rich by making the rich poor.

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## [Government tax attack on cars works](#)

The latest figures show a further decline in the UK output of cars for domestic sale, as the government wished. They imposed higher taxes and threatened more taxes and bans. How much bigger fall do they want?