

## How to really help small firms

DOUBLING Government lending for prospective exporters to £3 billion and cutting interest rates by a third, George Osborne claims to be creating "the most competitive export finance in Europe". What concerns me is the Budget's failure to address one of the major factors holding small businesses back from growing overseas: crippling foreign exchange rates imposed on small businesses by the banks. There is simply no chance that the target of doubling exports to £1 trillion by 2020 will be met while small and medium enterprises have to contend with these huge and often hidden costs.

**Philippe Gelis, CEO, Kantox**

## My love affair with London is on again

THANK you, Nick Curtis, for your impassioned love letter to London. Born and raised there, as were my forebears, I turned my back on the capital for family life and the bucolic idyll. I only recently fell in love with my own city. The kids I left London for would rather be there than anywhere else and I am rediscovering its delights like a teenager. I have travelled and nothing compares: I rejoice in calling myself a (displaced) Londoner.

**Marian Wilson**

I AM keen to leave London as soon as I can afford to, prompted by a new generation of brutalists trying to turn the city into a sad vista of concrete. Since my partner is black and I am white, and we are both men, can Nick Curtis please advise if all picture postcard villages are in the hands of the BNP as he seems to suggest?

**John Davison**

## Kenwood sends a wake-up call

LET'S hope the cancellation of Kenwood concerts due to poor ticket sales sends English Heritage a wake-up call. Early Kenwood concerts were lovely and low key, with families paying a few quid to picnic on the natural lawn bowl. The only amplification was from a few speakers hidden in the trees. Then English Heritage got more greedy, with famous musicians, mega firework finales and rock-style amplification. Big security barriers were needed to keep out non-payers. I stopped going several years ago. So, it appears, did lots of others.

**Barry Fox**

I was shocked to discover on a Sunday afternoon stroll across Westminster Bridge a huge crowd gathered around an east European boy getting people to bet which cup a ball was under, and the scene was repeated at least five times along the bridge, forcing passers-by to leave the pavement and walk in the road. A young woman with two small children forced into the road by the crush had a close shave with a passing bus. Is this acceptable within plain sight of Parliament?

**Nicole Mostafa**

Your stories on the massive increase in visa fees highlight the naivety in thinking that the normal rules of



On a loser: manager Arsene Wenger on Saturday as Arsenal crashed to a 6-0 defeat by Chelsea

## Is it game over for Wenger?

I'VE been a fan for more than 70 years and Saturday's hiding was probably the worst performance I have seen by an Arsenal team. On recent form, I did not expect them to win; I hoped they would put up a fight and make it a close game. There is only one reason for Wenger to stay: the problem of how to replace him, a problem that is now so obvious at Manchester United.

**Victor Garston**

WENGER is coach, manager, scout, transfer negotiator and football director rolled into one. Whatever happens with him, Arsenal needs an internal overhaul with these responsibilities spread around. Coaching roles need to be delegated – not one external coach has been recruited in 18 years. Independent board members with professional football experience should join the board to both assist and challenge the manager like David Dein used to do.

Football has moved on during Wenger's 1,000 games; teams are assembled rather than built and the Bosman rule has changed the transfer market. If Arsenal embraces change, Wenger could once again flourish.

**Tim Payton, Arsenal Supporters Trust**

## Empty gesture on homes crisis

LAST week's measures on empty homes, centred around 15 per cent stamp duty on properties bought by companies that aren't then rented out, are a step in the right direction. We won't know how effective they are until they've been implemented; they might work at the £500,000 end of the scale but not for Bishops Avenue.

They won't hit second homes that are only rarely occupied. As a minimum, second homes should pay council tax the same way as long-term empties, incurring the Empty Homes Premium after two years. And they should push the premium up to 100 per cent, as they have in Scotland.

If a council compulsorily purchases a nuisance empty property the owner can get a 7.5 per cent bonus on top of its value. That's a huge cost to the local taxpayer. This bonus should be scrapped for long-term empties.

London should have independently developed a world-leading empty homes initiative which Boris Johnson seems to have backed away from. He set a one per cent target for long-term

I think The Incredible Shrinking Tories map of boroughs lost as house prices fell after 1989 seems to have been remembered by current policy formers

**Danny Dorling**

empties when the figure is already below that. He should stop pussy-footing around: he's got the clout to make a difference if he wants to.

We desperately need new housing. Empties won't solve the problem, but they can make an important contribution. If efforts to tackle the issue are half-hearted it undermines the drive for new homes since people can turn round and say "look at all the empty properties".

**David Gibbens, Empty Homes Network**

AS well as recognising that extending Help to Buy will simply push unaffordable prices even higher, Tim Farron could have pointed out just how unlikely it is that this gimmick of a policy will last until 2020 (March 20).

If house prices rise much more it will have done its job; if they fall it has to go. Most commentators think it will go by the election at the latest.

Most of the Chancellor's thinking on housing is preoccupied with the election. Capital gains tax on overseas buyers comes in after April 2015 as the

aim is to keep house prices high until then. Early versions of Help to Buy were all about getting homes built in the run up to next May. If the Government was worried about the longer term it would have started to tackle land holdings of building firms and much else.

Freeing up how people can spend their pension pot looks good in the short-term to avoid bad annuity rates, but will encourage people to buy flats with the money, leading to yet more price rises. The reform is likely to unravel after 2015 – as it makes buying a pension much more expensive, so a pension pot is worth less, so you have to buy property with it, fuelling the bubble – but in the meantime it unsettles Labour.

Twenty years ago, The Guardian ran the headline The Incredible Shrinking Tories with a map of all the outer London boroughs the Conservatives lost control of after house prices fell in the early Nineties. I think it is remembered by some of those making current policy.

**Danny Dorling, author, All That Is Solid**

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economics don't apply to the cost of visas for Chinese visitors. Perhaps the current visit of the Chinese President, his wife and a 200-strong delegation to the Netherlands, France, Germany and Belgium but not to the UK will highlight the problem to our decision-makers.

**John Pickup**

Actually, Lucy McKay (Fri), London has the world's biggest and best collection of lesbian-only clubs and I am not counting the Candy Bar. I've been going to them for 40 years (yes, I am the oldest on the scene); of course we don't tell everyone, keep looking as we are out there.

**Ms PR**

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The eastern extension of Nato, which Tim Maher describes as a provocation of Russia, was a response to fears of newly independent, ex-Soviet colonies that have proved far from unwarranted. Yes, the US needs to recognise it is no longer "the" major power in the world; perhaps Russia should recognise that it no longer has an empire.

**Blaine Stothard**

If Simon Marcus has chosen red as the Tory colour in Hampstead, he is following a tradition current in Liverpool from the time of Canning until the 1930s. That distinguished the more liberal Tories from the true blue diehard candidates fielded by the local council. I have red

election leaflets issued by Randolph Churchill, among others.

**Dr Selby Whittingham**

To Roger Highfield's wonder at the oceans I would add a wonder of the air – the wandering albatross that flies with barely a flap of its three metre wingspan for tens of thousands a miles a year, only returning to dry land every other year to meet up with its mate for life. It is yet another species suffering as it gets caught by the hooks of trawlers. Consumers can help by insisting their tuna is albatross- as well as dolphin-friendly; it merely requires trawlers to trail their lines a metre under water.

**Christopher Sims**