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Sever ties with the bad banks that treat us like trespassers

□ YOUR correspondent Graham Smith is not alone in feeling furious with banks who are trying to force us all to downsize to fiddly mobile apps (Your cash, their apps, *Letters*, October 2).

These days the desire to throw a smartphone against a brick wall is perfectly rational.

There is no shortage of

reasons to be furious with banks.

Two decades ago several major banks were bailed out with public money and, in return, their new bosses have responded by alienating their loyal customers, firing their own hard-working and loyal staff and ditching their flagship branches in high

streets that have proudly hosted them for over a century. Their audacity is mind-boggling.

For most of my life I believed that banks and their customers had a lifelong symbiotic relationship and it was a human right to expect face-to-face service at our local branches.

Little did I know that

the banks' only priority is their shareholders.

They now treat their customers like trespassers and they have trained their staff to generate their own P45s through turning customers away.

In the short term, if we become slaves to smartphones, one option is to attach full-size keyboards and monitors

to the wretched devices, to make them more accessible.

But in the longer term we need to sever our dependency on banks altogether.

They have shot themselves in the foot and this time they really deserve to fail.

IAN SHACKLOCK
Address supplied

Treated as foreigners?

□ AT a hustings meeting in Fitzrovia during the Holborn and St Pancras by-election campaigning, candidates were asked whether they were Zionists.

It is interesting that Edwin Samuel Montagu (1879-1924), a Liberal politician and the only Jewish cabinet member at the time of the Balfour Declaration in 1917, was emphatically anti-Zionist.

In a memo to the cabinet he wrote: "...I assume it means that Muslims and Christians are to make way for the Jews and that the Jews should be peculiarly associated with Palestine in the same way that England is with the English or France with the French, that Turks and other Muslims in Palestine will be regarded as foreigners, just in the same way as Jews will hereafter be treated as foreigners in every country but Palestine. Perhaps also citizenship must be granted only as a result of a religious test."

Montagu succeeded in getting the Balfour Declaration amended to include a paragraph preserving the rights of anti-Zionist Jews like himself.

ROBERT PELLEGRINETTI
Address supplied

They do not mention tax

□ I HAVE now received my third tax bill.

The first was £104.20 the second was £309 and the third was £399.40, it gets worse each time.

I have not got a private pension just a state pension.

I started work when I was 15 and went on until I was 60. Each year the tax bill gets worse and worse.

They are not doing us any favours because we have to pay it back in tax, and we have no idea how much it will be until it comes through the letterbox. I don't want a cost of living increase if I have to pay it back in taxes. It all sounds good when the prime minister announces it on TV but what they don't mention is tax.

NAME & ADDRESS,
SUPPLIED NW1

The Tribune
Letters deadline is
early Wednesday

When a loved one starts to struggle

□ OVER the past year I have had the privilege of speaking with many residents, families, carers and community organisations across Camden.

One theme comes up time and time again: people often do not start thinking about care and support until they are faced with a crisis.

A fall, a hospital admission, a diagnosis of

dementia, or a sudden deterioration in health can leave families scrambling to make important decisions under significant stress.

Yet many of these situations could be made easier if conversations took place earlier.

There remains a common misconception that asking for support means losing independence.

In reality, the right support can often help people maintain their independence, stay connected to their community and continue living safely in the place they call home.

I believe that we need more open conversations about ageing well, planning ahead, dementia awareness, falls prevention, and support for unpaid

carers. These are not topics that only affect older people.

They affect sons, daughters, neighbours, friends and entire communities.

Many families simply do not know where to begin when a loved one starts to struggle.

By encouraging earlier discussions and improving awareness of local support

networks, we can help residents to make informed choices before challenges become overwhelming.

Perhaps we should ask ourselves a simple question: why do we wait until a crisis occurs before discussing something that most families will face at some point in their lives?

SANDEEP GULATI
Address supplied

Do we need political debate to be nice and quiet?

□ THE anonymous correspondent who so abhorred the resistance to a Restore Britain canvasser in the Holborn and St Pancras by-election suggested that "People with opposing views used to be civil to each other and have a nice quiet debate..." (Like hyenas

on the attack, *Letters* online).

There are, however, some extreme political positions that are impossible to debate, let alone quietly and with civility.

Restore Britain stands for an extreme right-wing agenda; their candidate's election leaflet promises

to "defend Britain's Christian heritage and tradition" and goes on to make it clear that will involve a lack of tolerance for those of other faiths.

Among the supporters of Restore Britain are activists who have a history of making racist and anti-Semitic remarks.

It is an ethno-nationalist party; and there are members and backers of Restore Britain who have suggested that Jews and those with foreign-born parents (its leader has not denied that this could include King Charles III) cannot be considered as

properly British.

We know what that kind of politics is and we know where it can lead.

It is no wonder that the Restore Britain party and its policies are not welcome in our multi-cultural area.

DEBORAH PHILIPS
Address supplied

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Trace the speedsters

□ THE police now have acoustic CCTV whereby they can trace offending young motorcyclists who engage in speeding, risk-taking, polluting and "flash, bang, wallop" noisiness.

It also seems that some culprits punch holes in their silencers to create yet more noise.

Like soldiers with weapons but no war to fight, these youngsters ride around frightening and deafening people, faces covered by helmets and visors, they look like creatures from an old space film.

Alone or in groups, they will head for busy London sites as well as seaside resorts.

Disappointingly acoustic CCTV cameras still seem something of a rarity. Despite the expense, they ought to be at all major road junctions.

Then the police could catch those whose behaviour on the roads is clearly criminal, anti-social and dangerous.

ANTONY PORTER
Address supplied

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