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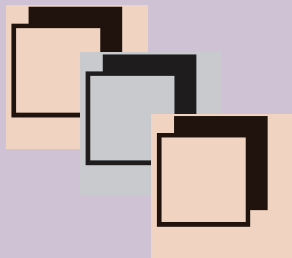
The Fabricator is published in the UK by Profinder Ltd.

Opinions expressed in The Fabricator are those of the contributors and do not represent editorial policy. The Fabricator accepts payment for colour pictures. Subscription rates: UK £45; rest of EU £60; worldwide £105

The Fabricator Vol 16 No 10
ISSN: 1752-2145

www.thefabricator.pro

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THE FABRICATOR

Comment

Recently we went to a party. No, not one of those wild house parties that the police had to break up, a perfectly civilised affair to celebrate our friends' 60th wedding anniversary. The party went on all day, four guests at a time in one-and-a-half hour time slots. Before we left the next batch arrived and were ushered into the back garden, wearing masks, while we put our coats on.

In the middle of our stay I took a phone call, from my accountant as a matter of fact, I told him where I was and what was happening. "Tell me," he said, "That the world hasn't go totally f*£*£*g mad!" We got onto to his being able to play tennis (outdoors) but not badminton, (indoors) when I can, quite legitimately, run a tai chi class with ten of us in a hall. Before we finished he expressed the opinion that Boris has completely lost the (same expletive) plot.

Because they can't take their usual summer holiday our friends have saved around £5,000, cash in the bank and more probably, now Matt (the Gringe) Hancock has cancelled Christmas. (Any bets they will still manage a Boxing Day race meeting at Newmarket?)

Our friends are not in a unique situation, there is going to be a lot of cash not being spent on travel this year which may account for the window industry, and other home improvement sectors, being so busy. That, coupled with people improving not moving house, though I did read recently that the majority of movement in the housing market is from moves rather than first time buyers. Of course people who move are very likely to spend money on home improvements as well.

Home improvements, as a sector is doing OK but large chunks of the service sectors are under pressure. The catering sector is under pressure and travel is on its knees. A lot of people will soon find themselves on short time. Some of the cash in the economy, maybe a lot of it, came from the government's schemes to preserve the economy. Business loans will need to be repaid over time but, more importantly, the furlough scheme which has kept millions in jobs if not actual employment is being phased out and it seems likely that its replacement will result in mass unemployment which will give the economy a big hit.

When this happens it is difficult to see things getting better. Unless somebody does something soon we will be out of the EU with no deal by the end of the year. And even if the south-east doesn't turn into a lorry park tariffs on goods are likely to push up prices across the board and there will almost certainly be shortfalls in supply of all sorts of things including raw materials.

There has long been a view that what the Brexit lobby is really aiming for is an unregulated, low tax, low wage economy. The Covid crisis has given that plan a bit of a boost and come 2021 and beyond they may well get their wish.

John Roper