

## **Alcohol Pricing**

I listened with horror yesterday morning to the Prime Minister express a government view on just about everything. He is going to “make insurers do what they are supposed to do”, i.e. offer flood insurance on all domestic properties. What college boy Dave does not understand is, insurers underwrite risk for profit, if there were no profit, insurance companies would go bust like the banks and the tax payer would pick up the tab. Insurance is not one of our ‘rights’. It is a commercial transaction. If your house is on a flood plain or by a river you might expect to pay a higher premium. If you are a careless driver with a bad record your premiums go up. It is about risk reward, it is what this country and Lloyds in particular does so well and has done for 400 years. All this seems to have escaped Dave.

Next, apparently people do not walk enough. Here’s Dave’s cunning plan, reduce car park spaces, particularly at Hospitals. ‘Make ‘em walk’. Just how I would get from my village to St James’s Hospital in Leeds, 40 miles away for my radiotherapy treatment everyday is beyond me. Only someone with a bullet proof chauffeur driven top of the range Jaguar could come out with this sort of nonsense, as if with petrol at £1.40 anyone would get into car if they did not have.

Next the boy thinks alcohol is too cheap. Even my Yorkshire local, one of Britain’s cheapest areas is now selling a pint of hand pulled beer at £3. Too cheap? Seems expensive to me but then my dad was an impoverished de mobbed spitfire pilot not a stockbroker. Ghastly fizzy high octane supermarket beverages are indeed relatively cheap, which is why youngsters get fuelled up at home before they go out. Pubs and clubs are expensive but whose fault is that? Duty, VAT, business rates, ‘elf and safety, means drinking at home is miles cheaper. The punters are inebriated when they go out. Then government granted licenses for clubs to stay open all night, crime and anti social behaviour shoots up, police are sucked in, paramedics likewise and nurses and doctors in A&E get assaulted.

The solution is not minimum pricing, but a culture change led by incentives. Easy and here’s how. Make real ale much cheaper, especially under 4% proof. If session beers were £2 the landlord could make a profit and pubs would not be closing all over the country, recognise pubs as a social centre and community benefit. Traditional pubs are not trouble spots, you can

have a good session in good company, get chucked out at 11pm in bed by midnight, no trouble to anyone.

Then if your grandmother gets robbed or has a heart attack the police and paramedics are where they should be. Round at her house. All this seems common sense to me. But from an philosophical perspective what has the price of alcohol got to do with government? Or indeed insurance, chips or what you pay your Polish cleaner. The alcohol problem is of the governments making, look out for all the unhindered consequences of minimum pricing.

There are two sorts of moonshine, the Prime Minister's ideas and the other sort, if you catch my drift.