

that can be avoided. One...  
to spend 2 per cent of our GDP on defence as Poland  
has just committed to. But this is not only about money.  
It is also about vision: where do we want to be as a  
nation not just in five years, but in 50? The EU  
referendum debate, combined with the new SDSR, offer  
a once-in-a-generation opportunity to answer that  
question.

## Help for last-time buyers

The housing crisis featured little during the general election campaign, beyond a lot of name-calling for past failures to build new homes and vague promises that more would be built. Indeed, much of the debate in recent years has centred on the difficulties faced by first-time buyers especially in areas that have seen rampant price inflation.

Many of the last government's policy initiatives were aimed at this group, notably help with mortgages and stamp-duty reforms. Proposals in the Queen's Speech for a register of brownfield sites and new starter homes are welcome but will only scratch the surface.

Yet as we report today, the key to resolving this problem arguably lies less with finding homes for young buyers than finding them for those who have brought up their families and would now like to downsize: the "last-time buyers".

A study by Legal & General and the Centre for Economic and Business Research suggests that a shortage of suitable housing is locking up more than £800 billion in potentially recyclable housing stock. Whereas almost a third of homeowners aged over 55 have considered downsizing in the past five years, only 7 per cent have actually made the move. Here, then, is a great untapped resource. Nigel Wilson, chief executive of Legal & General, has come up with an ambitious range of measures that need to be taken seriously to increase the supply of suitable accommodation and to free up the "last-time" market.

The growing population and the creation of new households means things will only get worse without radical new ideas. Some 200,000 new houses are needed every year and developers only have plans to build less than half that number. Perhaps if more of these new homes were built with pensioners in mind, the great housing log-jam might be unblocked at last.

## God is a woman

Is God a woman? The Bible tells us "And God created man in His own image, in the image of God He created him; male and female He created them." (Genesis 1:27) So the answer is He is both, even if He is mostly referred to as the Heavenly Father and given male characteristics. Yet since God is supposed to be a spiritual being, this is surely a redundant question, albeit one that is regularly asked. A group of women in the Church of England want to refer to God as "She" and abandon the use of exclusively male language and imagery to describe God in liturgy. And they have a point. Why should men have more God-like qualities attributed to them than women when we all know that the opposite is the case? God is an all-powerful being, able to give life, be everywhere at once and is infallible. Of course He is a woman.

29) mentions...  
credulity. A classic objection to the habit of...  
fiction was made by Henry James in an...  
essay on Trollope, concerning Mr Quiverful...  
in *Barchester Towers*, who had 14 children:  
"We can believe in the name and we can...  
believe in the children. But we cannot...  
manage the combination."  
**Bernard Richards**  
Brasenose College, Oxford

## I don't exist

SIR - I am glad to see you can be publicly "invisible" (May 25) even with a passport and driving licence. I have neither and recently the high street bank which has held my current account for about 40 years refused to open a savings account because I had no identification.

It was election day, but my polling card was not acceptable. I have lived at the same address for over 30 years but that did not mean anything. The computer says "No", and apparently no one has the authority to use common sense and override it.  
**Elizabeth Hammett**  
Barnstaple, Devon

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Grylls called his...  
Goose #HayFest...  
@anitathetwee...

## Put Britannia



**CHARLES MOORE**  
*Notebook*

Twitter: @CharlesHMoore

The Bank of England is searching for a new face to put on the £20 note next year. It wants to celebrate "individuals from diverse backgrounds". Personally, I am sorry that we are saying goodbye to Adam Smith, whose wisdom about how markets work becomes ever more necessary and ever less understood. At this trying time for the Union, moreover, we need to keep all sane Scots in their prominent national positions. I know there are risks of forgery, but the Americans have managed to keep George Washington on the one dollar bill since 1929 without currency collapse. Why can't we stick with our notes?

Anyway, the decision to change has been made. The next head, says the Bank, will be drawn from the world of the visual arts, and the Banknote Character Advisory Committee seeks our views. Pressure is growing for the excellent Victorian photographer Julia Margaret Cameron (in relation, so far as I know, of David), partly on the grounds that she was a woman. In fact, however, every single banknote since 1957 has had a woman on it - either Britannia, or Her Majesty The Queen, or

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