

#### 74) 2019 - The latest in a series of articles by Iain Gregory of Caithness CAB

New Year is nearly here and no doubt we are all making lots of resolutions, which we might or might not manage to stick to. I suspect that Liz has decided on several for me and I confidently predict that she will make absolutely sure that I keep them. I have made one or two of my own as well, but as they involve climbing hills, mountain biking and a bit of wild camping in locations where nobody can get hold of me by phone or email I think I will achieve success.

Every year I have a go at predicting what the next twelve months might bring for our clients – sometimes reasonably accurately – but 2019 is presenting a few problems. By the time this piece is published the situation might have changed again but, individual views aside, Brexit is going to have a major impact. We do not know what will happen - we might agree on a deal, we might leave without one, we might even have another referendum. What is certain however is that there are going to be issues.

CCAB are continuing to get inquiries from people who are concerned about their position as EU citizens and, thanks to some very useful funding over the next three years from the Scottish Government, we will begin increasing capacity to offer advice and support immediately, with a view to the full service being live at the beginning of March 2019. We will advise on rights, entitlements and requirements, many of which are devolved, which are affected by an individual's immigration status and, usefully, we will be able to access a solicitor-led helpline for difficult and complex cases. In March, the UK Government will introduce a settlement scheme where EU citizens and their family members will be required to apply to secure their rights through an online system and this is where I can see a real need for CCAB input. So whether you are from Caithness and living and working in the EU or if you are from the EU and in Caithness, rest assured that we will be there to help.

Other predictions? The Stock Market does not like uncertainty and we have a lot of it. The FTSE Indices have been swinging widely over the last few months and – at the moment – the trend is negative and it is going to be some time before things calm down. Businesses are in a state of limbo and this affects investment and – importantly – jobs. Add in the fact that London is a huge financial centre, with a lot happening in Edinburgh as well, and there are clearly going to be issues.

I suspect inflation will stay stubbornly above 2%, and may go higher; that oil will hover around \$60 during the year and that interest rates could easily see a couple of 0.25% rises in 2019. (Unless the economy stalls in which case they might be held).

The trouble is that we do not have all the facts one way or the other and – until we do – nothing is certain. What I do know is this. Scotland is a resilient nation and – whatever happens – we will work together, meet the challenges, and deal with whatever comes along. So from all at Caithness CAB have a Happy New Year