



Pre-Christmas roaming

Roger Wheeler – The roaming pen

As we wait with great anticipation for Brighton and Hove Buses to reach the £5.00 ticket (you heard it here first) and become the most expensive bus service in the Country, it's interesting to see that cycling has become more and more popular than ever, walking is quite good too.

Even in these financially troubled times many people will be shopping for Christmas and maybe even thinking of travelling to do it - return fare to IKEA in Croydon can cost less than £12.00, that's by train and tram. Don't forget National Express Bus Fun Fares, Brighton/Victoria return just £5.00. By now you will have realised that train ticketing systems are a farce. But it only takes a few minutes to learn how to use them and you could save a fortune. Here are a few hints to get the best deals. Everyone knows by booking early and you should get cheaper fares, yet often these disappear quicker than empty seats on a commuter train. Therefore to ensure a bargain, buy 12 weeks in advance. This is because, contractually Network Rail must have the timetable set 12 weeks in advance; therefore this is commonly – though not definitely – when tickets are released. You can find lots more tips like these on the excellent MoneySavingExpert.com website, take a look and register, its free and totally independent.

Its worth mentioning NationalExpressEastCoast again, experience has proved that they are pretty good. I am going to Middlesbrough next month (don't ask) and using their site have managed to find a fare of just £15.00 return from Kings Cross, amazing, until you try to buy it, it then becomes £44.00, no explanation, you can still see the cheaper fare but it is impossible to buy it. Interesting.

There is a way to be first in the cheap tickets queue. The TheTrainline's ticket alert system emails you the moment Advance tickets for a specific journey come on sale. National Express East Coast operates a similar email notification of their cheapest fares,

definitely worth signing up to. Advance fares are the cheapest; the Advance fare from Brighton to London is £3.00 each way, just about the right fare in my opinion, but you can only travel on the train specified and cannot change it. So if you're not certain which train you are going to catch, the extra £4.00 for a DaySave is worth it. Railcards which are available from the Railcard website cost £24 per year and cut a third off the cost and they're valid on all tickets, not DaySave though.

Booking direct at a station or via the rail company's own website should be the cheapest as there's no booking fee, although experience shows that Southern Railway's site is about the least user friendly around, the Advance fares are hidden and when you find them there is no information on how to buy them. You can get them at One Stop Travel Shops but beware, Southern Daysave are NOT sold at the Brighton Station One Stop Travel Shop, why, who knows, the staff certainly don't. They are only available at the shop in the Old Steine and you are best advised to get there when they open or you will be in a queue for about 30 minutes whilst people book their return bus tickets to Ulan Bator via Bangkok. What is not generally known though is that you can buy them in the Tourist / Visitor Information Centre next to the Royal Pavilion Shop and with no queues.

If you're using the booking sites, Raileasy or The Trainline, beware, you'll pay more with booking fees and credit and debit card extra costs, are they owned by Ryanair?

If you want to call National Rail Enquiries, the official number is 0845 748 49 50; yet you can cut the cost of calling by dialling 0121 634 2040 and then pressing '1', you'll get through. The SayNoTo0870 guide is absolutely brilliant, never use any number starting with 08 as invariably there will be a 0800 or similar much cheaper number. So as you will see it's a confusing mess and that's the way the companies like it, you can beat them at their own game but it takes time and patience.

Early Christmas Quiz – what does the Japanese Yen, the Turkish Lira, the Thai Baht, the Euro and Sheep have in common? Answer next month, no prizes but if you know the answer, welcome to the Pedants Society.

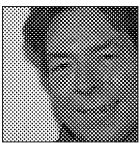
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Grumpy old git, Gary

Ginger whinger

At the time of writing this, the Crazy Kredit Krunch seems to be in full swing. (Sounds less depressing put like that. As if, it involves downs, which it does!) But really, isn't the whole thing ridiculous? Who would ever have thought that a selection of the world's cutting edge bankers would gather in places like Davos, or Gstaad, to ask each other if they've got any spare change?

The bloke who normally sits by the cash machine can't get anywhere near because of men in sharp suits, Turnbull and Asser shirts and Hermes ties who have tried to take over.

Fortunately, the local bank-manager moves them on, on the grounds that it's his pitch.

Now, as I understand it, what started all this was banks lending money to people who couldn't possibly afford to repay it. Now, apparently, the banks won't lend each other money because they're not sure they'll be able to repay it, thus causing a loss of confidence in the banking system.

The system, I may add, that once took a bank-charge of £35.00 out of my account for an unauthorized overdraft, which took me over-drawn so occasioned another £35.00 bank-charge. The initial overdraft, by the way, was £2.28. And banks wonder why they

short thrift from the public when they get in trouble. Personally, if a new chain of banks appeared called something like the Mafia and Bingley I'd use them like a shot on the grounds that they're less rapacious than what we've got at the moment. Probably got more of the milk of human kindness as well.

I'll admit at this point that my name is not bandied about among leading edge economists.

Luckily, we have financial experts to advise us; people who are pretty au-fait with the world of moving money around with no productive purpose except making more money.

And what do they tell us? That it's either a recession or it's not. Now is the time to buy shares or sell them. It may be a bad couple of years, it may not. As I'm writing this three weeks before publication, I'm going to use my vast financial knowledge to make three predictions, and see if they are true by the time you read this.

- 1) Rich people will still be rich.
- 2) Poor people will still be poor.
- 3) Banks will not invest in my chain of cheese-shops to be based in Israel, called cheeses of Nazareth!

Bah!

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