



The Roaming Pen slips up

Roger Wheeler

It is nearly spring and so every man's fancy turns to... growing their own vegetables. Not for the first time Brighton and Hove City Council has done something right and has allocated us an allotment. Way up on the top of Whitehawk Hill we are now the grateful tenants of 130 square metres of prime Downland. .

Sunday December the 20th was a lovely day. A little snow had fallen and it was a great day for a stroll to our plot to admire the view and make plans for our summer barbecues and of course what fruit and vegetables we will be growing. Little did I expect to be spending the next 5 hours and 40 minutes at the Royal Sussex. I slipped on an unseen patch of ice – about two miles long – and broke my wrist.

The NHS being the large organisation that it is makes it an easy target for complaints and general moaning. My experience was one of total amazement, being one of almost two hundred suddenly turning up with broken limbs. The staff from initial reception right through to the consultant that set my wrist, were friendly, patient and above all very professional. The waiting area resembled what one would imagine to be a war zone, with all of us in various stages of pain, despair and general self pity. How the staff managed to be cheerful and smile through out this avalanche of broken bones is testimony to their commitment and caring. Six hours after I had the accident I was at home with my arm set and in plaster and basically all was well.

Speaking to one of the lovely young nurses she was very

full of praise for the British NHS and I agree with her, that without any doubt it is the best in the world. By the time you are reading this I should be able to write again.

Meanwhile the allotment lies sleeping under its blanket of ice and snow and my potentially green fingers will remain a dream for the time being.

My main topic this month was supposed to be planning of summer holidays. A survey has recently revealed that nearly a million Britons have booked flights and hotels for the wrong destination. Almost two million of us have turned up with the wrong currency and about twenty percent of us go to places that we can't locate on a map. This year it would seem that Spain is once again one of the most popular choices. There are dozens of holiday comparison sites, www.hotels4U.com looks like one of the best sites for amazing deals. Laterooms.com is a good bet for hotels for under £50 a night and can offer an amazing ninety percent reduction on hotel rack rates. My advice is, as usual, never pay the asking price, there will always be a deal. If you really love your fellow man, then feel free to book a cruise on the new 'Oasis of the Seas'. This is the largest ship afloat; it weighs more than 225,000 tonnes and carries no less than 6,300 passengers. These days the ship is the destination and not the few Caribbean ports it can get in to.

The latest good idea for holiday comparison sites is www.iSawtheSea.com. It is a not for profit comparison site that searches room rates from leading agents and donates any commission to holidays for ill and disabled children. Sounds like a good idea to me.



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Finally a note of caution. Beware of any telephone calls you may receive from people referring to themselves as "The Government". I have recently received several calls of this nature and as a retired civil servant I was able to advise the caller that they were breaking the law by making this claim. The Government does not make cold calls as the Government itself is a collection of Departments of State. These callers are simply selling loft insulation and energy saving devices etc. No doubt the products are fine; however the salesman should not and must not refer to themselves as The Government. Do not volunteer any personal information. If you challenge the caller, they will invariably put the phone down. That's all for now, see you when the Spring is here – take it easy out there – I didn't.

Take it really easy and have a good one.



Money-saving David

David Campbell

Fed up of the cold snap and feeling the economic cost of all those increased heating bills? Well, me too, so in this month's column I will point out some tips on how you can make some great Weather Crunch savings.!

Firstly, if you think you are paying too much on your electric and gas bills—SWITCH! The internet is full of on-line energy comparison sites like Uswitch.com. It really doesn't pay anymore to be loyal to your current provider as there are so many better on-line deals out there.

Secondly, have you ever thought about getting an energy grant? There are loads of grants available for insulating your home or becoming energy self-sufficient by installing solar panels and the like. The Energy Saving Trust has lots of information about this and can save you hundreds of pounds.

Just in case you haven't heard the government have introduced a boiler scrappage scheme. This can give you up to 400 pounds towards the cost of replacing your own inefficient boiler. However, this money is only for those who have the most inefficient G-rated boiler and buying the most efficient A-rated ones. Unfortunately this scheme came too late for me as my boiler packed up in December. I kicked myself as I had been talking about getting boiler insurance for £7 a month from British Gas after my 5 year warranty had run out but I just hadn't got round to it. A costly lesson learned. The only positive was that I

was able to negotiate the initial quote down for my new boiler from £1700 to £1550. My rule for everything is -HAGGLE! You might not be used to it or like doing it much but the worst people will do by asking them to take some money off is say no. You don't ask, you don't get! I also want to recommend a book I read recently called 'How to Pay Less for More' by Marc Lockley on how to haggle. Well worth a look as the techniques highlighted can really help save you thousands of pounds, especially for those big buys like cars or property.

With all this cold weather it is also worth finding out whether if you are eligible to winter fuel or cold weather payments from the government. Check out www.direct.gov.uk. You can investigate other benefits you may be eligible for by visiting www.entitledto.com which is a really useful tool to finding out exactly all the benefits and tax credits that you are entitled to.

Also for those commuters or travellers who have endured the delays make sure you are going back to your train company or travel operators to claim compensation for any disruption to your travel. I recently got back £30 pounds from Southern after my train was delayed for two hours due to snow. Make sure you keep hold of tickets and receipts and you can pick up claim forms at any main station. For holiday disruption it is a bit more tricky and I would advise contacting your local Citizens Advice Bureau which offers free consumer advice for the full low down if you have had your vacation interrupted or cancelled.

There are loads of ways you can save money by reducing your energy consumption at home. For

example, I always make sure to boil only enough water I need. I also avoid using my energy intensive tumble dryer whenever possible and leave my clothes outside to dry (although very tricky this winter I must admit). I also defrost food the night before in my fridge so helping reduce electrical consumption by not using my microwave to defrost and keeping my fridge colder overnight which again saves money on energy.

Well, bring on the spring is all I can say. Desperate times I know but I just hope you don't do what a mate of mine has done and write to the Secretary of State for Energy and Climate Change Ed Milliband and ask him to officially reverse the United Kingdom's objection to global warming. I know where he is coming from but quite frankly it's just not the Brighton way...

David is co-founder on
www.moneysavingdavid.com

50+ tai chi group

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