



## The Roaming Pen: What does Brighton really want? Roger Wheeler

I've lived here since 1948 and of course I have seen many changes over those 60+ years but in essence Brighton is still the same place that Graham Green wrote about in Brighton Rock. That novel was set in 1938 and apart from the crooks getting a bit smarter and the town centre now gridlocked with traffic, there is not a lot of difference.

The City Council still does not appear to be quite certain of what it wants and if ever it did, how to achieve it. At any one time we have about ten wonderful projects being discussed, from the redevelopment of the ugly King Alfred to the uniquely hideous Brighton Marina. They did have the courage to dynamite the old Churchill Square to give us, what exactly, a facsimile of every other shopping precinct (please not mall) in the country. The proposed development of the Brighton Centre has been put 'on hold' for another few years and whether or not we will ever see the i360 is a matter of pure conjecture. Of course the thought of the 'O' along the lines of the London Eye is too horrific to contemplate, it might attract the wrong type of visitor.

The residents of Hove will man the barricades before the King Alfred is razed to the ground and replaced with a modern facility. I am reminded of the story that during the last war German radio announced that

they had sunk the King Alfred that really would have saved a lot of trouble.

There is much discussion currently about the Marina and its long overdue redevelopment. The great and good gather in their many and various committees to huff and puff at the outrage of what is proposed. Of course most of these worthies rarely visit the blighted Marina and a very small percentage has any view to be 'spoilt' anyway. One of the loudest voices lives in Notting Hill, where he enjoys a brilliant view of the Marina.

The chattering classes gather at their dinner parties in their ivory towers to plan their poisonous character assignments. The cabals assemble to plot the downfall of anyone daring to challenge the established order.

So what do we actually want, a faded slowly rusting Victorian backwater selling candy floss and rock, or are we going to notice what is happening in other major cities that are grasping the future with both hands and not being afraid.

A small example has just been brought to my attention by the same very private and discrete man who was instrumental in getting the terraces replanted. This time he has noted that several, quite small, projects have been started and left incomplete. About two years ago a lot of money was spent replacing some of major lamp posts on Marine



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Parade, fine except they haven't been painted. The shelters further along have been restored, excellent, but not finished. The benches along the middle promenade – The Max Miller Walk – have fallen into almost total disrepair, at least the Madeira lift is being restored, at last. A recent stroll along Marine Parade on a sunny February day showed the disgracefully dilapidated state of the famous railings. They used to be regularly painted, sadly today it looks as though that they are quite beyond a simple paint job.

It looks as though the Pavilion Gardens have been only partially re-seeded and now the Valley Gardens are undergoing a massive redesign. This in itself is great news but why don't we finish the other projects first?

The point is that no one seems to step back and take holistic view of the city and its undoubted legacy. Of course the local authority is a large and somewhat unwieldy beast with its endless committees and 'experts' who have to justify their large salaries by procrastinating over any change or improvement to our environment.

*So, Brighton, what do we want. Let's step away from the talking shops, steering groups and committees and get on with it.*



## Money-saving David

David Campbell

Have a car? Well, read on as this month I want to show you ways how you can save mega bucks when it comes to car insurance. My first tip is – BE A CAREFUL DRIVER! Drive within the speed limit and pay attention. I wish I could have taken my own advice as I went into the back of a Mercedes last month. Totally my fault, no-body hurt apart from my pride - and bank balance. I always recommend trying to pay for the damage yourself if it is minor accident as for many people a no-claims bonus is definitely worth keeping. In my case there was far too much damage and I am now paying the price in increased premiums. Saying that, I was still able to reduce the cost of my new car insurance using a few tricks – all legal of course!! One thing I will say is you should never lie when putting down your details as you will invalidate your policy if caught out which could prove extremely costly in the event of an accident. However, in regards to putting down your occupation it can be worth noting that by tweaking your job title you may get a cheaper quote. For example, if you have your own carpentry company you may get cheaper insurance by putting down company director rather than carpenter. You are not lying and it does make a significant price difference! Obviously the place to start in regards to collating the best quotes are the big comparison websites like GoCompare and MoneySupermarket. They don't cover all insurance companies though so go through a few others to get the deal that is right for you. Also,

two massive providers of car insurance, Aviva and Direct Line, are not on any comparison websites and can offer massive savings. If you have two or more cars in your household it is also worth looking at Admiral's multi-car insurance policy.

Once you have gathered a few quotes it is then worth checking out, and signing up for some big cash back websites like Quidco or CashBackKings. These sites give money back to you if you sign up for an insurance policy by clicking through their site, saving you even more money. If you use a cash back credit card at the same time, even better!

The last trick is to then go back to your current provider with evidence of better quotes and see if they can match or beat it. It is a very competitive market out there and you will find companies are desperate to hold on to current customers. Worth trying, and I always say, if you don't ask, you don't get!!

Always try and pay annually for your insurance (that goes for your car tax too!!) as you tend to get hammered if you don't. I would even suggest paying the whole lot on a low interest credit card if you have one available if you can't afford to pay the years insurance up front initially and then pay it off as quickly as possible.

For young drivers and first time drivers who are looking at buying your first car investigate different cars models as some are more expensive to insure than others. I am sure a 17 year old in a Golf TDI will be paying a lot more than a 17 year old KA driver. It also may be useful checking how much it costs to be put on as a named driver on a parents or friends policy. It also helps if you restrict the mileage you say you will be doing and also if you are prepared not to drive a night. This might be a big ask

but there are massive discounts out there to new and young drivers who do this. Some companies also offer discounts to drivers who are members of such institutes like the School of Advanced Drivers or who have gone on advanced driver courses. Always let your insurance know this information.

Well, that about wraps it up for this month. I know it takes quite a lot of time and effort to get the best deal sometimes but when you can save yourself hundreds of pounds for a few hours work it makes it all worth while.

Remember - companies love apathy so get clicking!

David is co-founder on  
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