



Money, money, money. David Jones sounds a cautious note about household finances as lockdown restrictions finally begin to ease.

Have you noticed? We're coming out of lockdown and everyone wants a slice of our hard-earned cash. Even the scammers and the con artists are busier than usual.

Those letters and emails about "important changes" to our monthly bills for energy, car and house insurance, internet or telephone started arriving at the Jones household a week or two into the New Year. Here we go, I thought.

But when was the last time you had one of these "important changes" communications which actually informed you that your monthly payments were going down? Almost without exception, your payments will be heading in the other direction. It's all part of the euphemistic approach which so many companies adopt when giving their customers bad news, which I think borders on the deceitful.

As we emerge from our enforced incarceration, it seems that every organisation, whatever they are selling, wants the consumer to pay through the nose to compensate for their difficult trading times during lockdown.

OK, I'll own up, this is essentially a rant but I am sure it will be striking a chord with most of our members. Money is a subject close to all our hearts.

Let's start with motor insurance, one of my favourite bete noires. Our two cars are insured on the same policy. Every year we received one of those automatic renewal documents. Once again, the cost only ever goes in one direction -up. I am expecting the renewal documents any day now. I will soon be consulting Go Compare.

You don't have to search Google for long to discover that the automatic renewal document is a favourite ploy of motor (and house) insurers. It's a crude device which relies on the fact that many people simply do not bother to read them, thus they end up paying more. Others, out of a misguided sense of loyalty, blindly continue with the same insurer even though their payments will rise. Insurance companies love these "loyal" customers. The Americans have a good word for such individuals - suckers.

Now here's an interesting statistic - over the last 12 months many families' cars stood idle on the driveway for long periods, with the result that the number of claims on insurance policies fell sharply. Some industry estimates reckon that insurers saved more than £1 billion during the lockdowns last year but that this saving has not been passed on to most customers. No surprise there, then.

It doesn't stop there. By the third week of March, petrol and diesel prices had jumped back to pre-pandemic levels, despite road traffic being at just 70 percent of usual capacity, according to new data from the AA.

Supermarkets and petrol stations will cynically charge more wherever they have what I might call a "captive" audience. What better example of this could there be than the Isle of Sheppey, where fuel prices are always higher than, for instance, in Sittingbourne. Unless I am desperate, I never buy fuel on Sheppey, and instead prefer to wait until I have to drive to Sittingbourne for some other reason. I'm sure it won't send Tesco or Morrisons into bankruptcy, but I feel a lot better for making this small gesture of defiance.

What this all amounts to, ladies and gentlemen, is that there is no commercial organisation which will not attempt to rip us off, given half a chance.

It's also the time of year when those dreaded brown envelopes drop through the letterbox. You know the ones I mean. Inside there's a letter from those nice people at HMRC, giving you the good - or more often the bad - news about your finances for the year ahead. Over the years, for good reason, I have learned to study the contents of my brown envelope with almost obsessive scrutiny. Not that I am suggesting there's been any deliberate attempt to rip me off, but more than once I have discovered that there are people in this world, some employed by HMRC, who are even worse at addition and subtraction than I am, and that's saying something.

Well, that's my rant over. I shall probably calm down a bit now lockdown is easing but I fear the nasty taste left in my mouth by companies which try to charge more for doing the same, or even less, or fail to pass on savings to customers, will be difficult to erase.

Even the scammers seem to be getting desperate. As I write, it's been a busy week for conmen (and women) trying to extract some of the Joneses' hard-earned cash. On Easter Monday, we had four scam calls in one day, including a woman attempting the household appliance warranty scam, a demand for payment before our Aldi parcel (what parcel?) could be delivered, and another from "Royal Mail" wanting £1.99 to deliver "my parcel." Click on the link at your peril.

These people are beneath contempt, but if you do get conned, you have no one to blame but yourself. It's easy to spot these scammers a mile off. On the other hand, it's much more challenging to cope with the procession of companies which want to unfairly, but legally, to deprive you of your cash.

By the way, I am still awaiting another email from that nice man in Nigeria, who thinks my name is just the same as my email address, asking me to send \$2,000 so that I can get access to the \$1m left to me by a relative in Lagos I didn't know I had. I shall, of course transferring the \$2,000 as soon as possible. He seemed so sincere.

The moral of this story is simple - be on your guard, there's always someone out there ready to take advantage of you, whether legally or illegally. Just be extremely careful before you say Yes to anything and adopt my mantra - never stop complaining! Chances are that you'll win in the end.

Being a little older, I am very fortunate to have someone call and check on me every day. I don't know him from Adam, but he is very charming and concerned about the security of my bank accounts. Unfortunately I am hard of hearing and cannot help him.....



Distributed by the Isle of Sheppey u3a.