

# Money Matters

## Need help keeping your finances afloat?

As the country braces itself and tightens its belt curtailing any unnecessary expenditure, we have come up with some money saving ideas to help with the following: Cutting the daily cost of living, information on pensions and savings, holidaying on a budget. Make the most of your money with **The Hereford Times!**

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# Cash is king again as saving rates rise

SAVERS filling building society coffers with cash since bricks and mortar and shares lost their attractions have an unexpected headache: rates paid on savings are hitting levels unthinkable when borrowers ruled the roost.

"Cash is really king right now," says Linda McBain at Investec Private Bank. "Despite two Bank base rate cuts this year, savings rates keep increasing. The 6.47% rate on our High 5 Account has only been topped once – at 6.5% in December 2007 – in five years since the account started."

Andrew Hagger at Moneynet.co.uk agrees: "With many institutions turning to retail savings as a source of funds rather than money markets, savers are getting some of the best rates in seven years," he says.

Investec is cutting the term on money held in the High 5 from a year to three months. Savers can have their money even sooner, if they accept a penalty of 0.5% of sum withdrawn inside the three-month deadline.

Meanwhile Barclays is the latest pacemaker in the sector: its Monthly Savings account pays a fixed 7.49% gross for one year on maximum saving of £250 a month, or £3,000 a year.

Says Barclays head of saving Lee Chiswell: "The Monthly Savings account follows the trend of our Tax Haven ISA, which has regularly featured in best buy tables since its launch in March.

"We want Barclays to be the first bank to

come to mind when people think seriously about saving."

Barclays' account allows withdrawals during the 12-month period – although the rate falls to 3.03% on the entire account for a month prior to the withdrawal.

Longer-term savers might prefer Barclays Tax Haven ISA, which continues to pay 6.50% AER, not least because the Cash Mini-ISA limit rises to £3,600 in this financial year.

Almost every week brings eye-catching new deals for savers: First Save promised 7.10% gross on minimum £1,000 deposits over one, two or three years, while the Principality BS nine-month fixed rate bond promised 6.85% gross on minimum £5,000 deposits.

Hagger tips a new six-month fixed rate bond from the Bank of Cyprus paying 6.7% gross (6.81% AER).

For instant access accounts, he likes Kaupthing Edge at 6.50% AER from £1,000 and Birmingham Midshires at 6.50% AER from £1.

Kaupthing Edge promises savers 7.01% gross on a minimum £1,000 locked up for a year – or 6.85% gross on the six-month account.

Some offers created to top 'best buy' league tables have a short shelf life.

Investec claims 51 different accounts held top six positions in the Best Buy savings tables in the year to April 2008 – and only the Investec High 5 made the top six for all 52 weeks.

The second-best performer was Northern Rock Silver Savings Online Account (24 weeks), while Heritable Bank's 90-Day Notice Account Issue 6 (18) came third.

Given the hassle involved in switching accounts, made worse by new controls to beat money laundering, it is likely that many savers won't enjoy the best-paying rate for long.

That's how the Investec High 5 Account comes into its own: its rate is calculated weekly as the average of the top five best buy accounts listed by Moneyfacts.co.uk. The calculation takes bonuses into account although most are dropped within months.

Sean Gardner, founder of MoneyExpert.com, likes the High 5 Account: "It is very attractive as it pays the average of the top five accounts, and it has just got better."

However, to open an Investec High 5 account savers need a minimum £25,000 to set aside for at least the medium term.

Such are the fears induced by the credit crunch that more and more savers can hit that threshold – some of them probably homeowners "going liquid" in anticipation of buying a home more cheaply when the crisis has blown over.

"We see £25,000 as a good benchmark. Beneath us, there's a decent range of options for most savers at various thresholds," McBain says.

A survey in April, by financial data specialist Moneyfacts.co.uk, found

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# Pensions, Savings & Investments



## INFORMATION

**Investec High 5: 0845 366 6333 and investecprivatebank.co.uk/high 5**

**Barclays Monthly Savings Account: 0845 300 6159.**

**Kaupthing Edge: kaupthing-edge.co.uk**

**Post Office Growth Bonds: 0800 169 7500 and postoffice.co.uk**

**Bradford & Bingley: 0845 600 8885  
Yorkshire BS: 0845 1200 100 and ybs.co.uk**

Bingley's two-year fixed rate bonds (min £1,000), which pay 6.30% gross, or 6.13% for those taking monthly income.

"As banks and building societies buy market share, we can't match their current rates," says Colin Jackson of Baronworth Investments, a financial adviser specialising in handling lump sum investments.

"But what we can offer with our Guaranteed Bonds is exactly that, near total security on money invested - while the bank/building society guarantee is limited to £35,000. That counts with savers holding six figure sums."

Baronworth currently quotes 3.97% net of tax on £50,000 sums, equivalent to 4.96% gross for a basic rate taxpayer and 5.29% gross for higher rate taxpayers.

"Some investors are so nervous about the present situation that they 'park' money with us for six months or a year before deciding whether it is safe to return to banks and building societies," Jackson says.

As a general rule, the AER quoted on savings accounts is higher than the gross figure, because it reflects interest paid on interest during the period of investment.

that consistently good providers stand out at lower level of the savings market. Sainsbury's Bank, for example, scores highest in Internet Savings, while National Savings and Investments (NS&I) retained a top spot over 18 months with its Direct ISA, and Yorkshire BS leads the way over 36 months with its e-ISA.

Among both Notice and No Notice Savings accounts, Anglo Irish Bank was

an outstanding performer over 18 and 36 months.

Cautious savers are also tempted by the range of Growth Bonds from the Post Office on minimum £500 deposits over one, three and five years; the rate is 5.25%, 6% and 6% AER, respectively.

Yorkshire BS, paying 6.50% gross on minimum £100 deposits, seems to have positioned itself ahead of Bradford &



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### BMW Select finance examples.

	34 monthly payments	On the road cash price*	Customer deposit	Dealer deposit contribution	Total deposit	First monthly payment	Amount of credit	Optional final payment	Total amount payable	Contract mileage	Excess mileage charge (per mile)
<b>BMW 116i ES 3-door</b>	£199.00	£16,594.65	£2,587.87	£2,000.00	£4,587.87	£348.00	£12,006.78	£7,705.88	£19,407.75	30,000	3.17p
	£259.00	£16,594.65	£749.41	£2,000.00	£2,749.41	£408.00	£13,845.24	£7,705.88	£19,669.29	30,000	3.17p
<b>BMW 118d SE 3-door</b>	£249.00	£19,688.65	£2,951.15	£2,000.00	£4,951.15	£398.00	£14,737.50	£9,253.79	£23,068.94	30,000	3.68p
	£319.00	£19,688.65	£806.28	£2,000.00	£2,806.28	£468.00	£16,882.37	£9,253.79	£23,374.07	30,000	3.68p

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Finance examples are based on a 36 month BMW Select agreement for a BMW 116i ES 3-door and for the model shown a BMW 118d SE 3-door. Vehicle condition charges may apply. \*On the road cash prices are based on manufacturer's recommended retail price and include 3 year BMW Dealer Warranty, BMW Emergency Service, 12 months road fund licence, vehicle first registration fee, delivery, number plates and VAT. Figures are correct at time of going to press and are subject to change without notice. All finance is subject to status and available to over 18s in the UK only (excluding the Channel Islands). Guarantees and indemnities may be required. We can arrange finance and hiring facilities for you. World Green Car of the Year 2008 was awarded from the World Green Car of the Year Awards 2008.





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# 12 steps to boost household budget

'There are no easy options here.'

Andrew Hagger at financial data specialists Money.net.co.uk

AS turmoil at major British firms like Marks & Spencer, HBOS, Barclays and Taylor Wimpey has shown with alarming frequency, boardroom bosses on vast salaries were no better prepared for the slowdown in the British economy than families gamely trying to balance household budgets.

It's possible that both are hit by the same thing - bricks and mortar falling in value after a decade or more in which we assumed house prices only ever went in one direction.

But while big companies go cap-in-hand to City backers or sovereign funds in oil-rich states to restore their finances, piecing household budgets back together again is a more mundane task.

With more than a million people coming off fixed-rate mortgages this year and the cost of borrowing soaring, many families have to act fast to ensure they have enough to fill the petrol tank and pay energy bills set for another surge.

Says Andrew Hagger at financial data specialist Money.net.co.uk: "Many consumers don't use a basic monthly budget to help manage their finances, and those who do probably see it as an annual task."

"With incomes ravaged by increasing fuel, food, energy and borrowing costs, it's time to take a long, hard look at our financial situation to see how we can get through the rest of 2008 in the most cost-effective way."

Hagger says that with little sign of oil - or much else - getting cheaper in the

medium term, it's vital to "look at ways of reducing monthly expenditure in order to balance the books".

Here's his checklist to boost your spending power:

1. If mortgage repayments are a problem, see if your lender allows a temporary switch to interest-only terms. Anyone with a £140,000 mortgage at 6% who does this for three months frees up £200 a month; on a £220,000 loan, the saving is £320 per month.

2. Go food shopping once a week and plan your meals in advance. Only buy what you need, and save money by avoiding regular trips to the corner shop.

3. Before making any big purchases, check online price comparison sites like pricerunner.co.uk or kelkoo.co.uk to be sure you are paying the going rate.

4. Try to cut interest charges on credit card borrowing; anybody paying 16% plus, not uncommon in today's market, should consider switching to a balance transfer for life card.

"The Citi Platinum iTunes card, which has a salary requirement of £20,000, currently offers a very attractive 4.9% APR rate for as long as it takes to repay your balance. You could take four or five years to pay off this sum, but the rate has been locked in," Hagger says.

"With minimum repayments of 2.25%, a £1,500 balance could be serviced for £33.75 per month."

MBNA's Platinum plus card also offers 4.9% for life on balance transfers, with no salary requirement.

If possible, Hagger says you should try to keep new purchases on these cards to a minimum - because most balance transfers deals charge a much higher interest rate on those.

Cardholders should always try to pay more than the monthly minimum as soon as financial circumstances allow; it cuts interest charges and shortens the repayment period.

5. Buy petrol and food on a credit card with a cashback - the American Express platinum moneyback credit card pays 5% cashback for the first three months (maximum £200).

If food and petrol cost £500 per month, you could recoup £25 per month for three months.

Esther James at Moneyfacts.co.uk likes the Shell MasterCard currently offering a 3% rebate on Shell fuel purchases, plus 1% on other spending, alongside a 0% balance transfer deal running for a year.

"Anybody buying fuel at ASDA with an ASDA MasterCard can receive a rebate of 2p per litre. The card also offers a 0%

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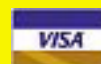
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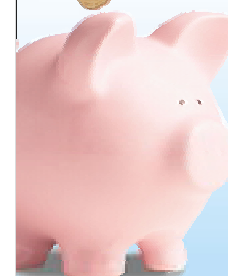
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# Cut your Costs



balance transfer deal running for nine months," she says.

6. Work out annual costs for car tax, car service & MOT and Christmas and birthday expenses. Divide it by 12 and pay this amount into a savings account each month. This avoids having to pay a large bill from one month's wages, and earns a bit of interest in the meantime.

7. Personal loans are getting pricier. But be sure to arrange payment protection insurance (PPI) on your loan more cheaply through an independent broker, like British Insurance or Paymentcare, than through the lender, which is likely to charge more.

8. If you haven't reviewed your gas and electricity supplier for a couple of years, check to see if any dual fuel or online tariffs available would be cheaper than standard offers.

It might be worth checking out the British Gas 'click energy 5' dual fuel tariff

to see if it can cut bills, on britishgas.co.uk/dual-fuel-offers.

9. Earn extra money by filing out online surveys at sites like valuedopinions.com.

10. Gumtree.com is a useful website, which enables you to type in your nearest city to find things for sale locally. You might even be able to arrange a car-share or find things for free.

11. Don't leave too much money in a savings account earning minimal levels of interest. Budget correctly and then switch excess cash to a savings account paying more than the standard 0.1% on credit in many High Street current accounts.

High-paying savings accounts with easy access and no restrictions include Bradford & Bingley's Internet Saver, paying 6.51% AER on £1 upwards, or Intelligent Finance's iSaver account paying 6.40% AER, again from £1.

We have to learn to put more money

aside: in the first quarter of 2008, savings rates fell to just 1.1% of income, the lowest level since 1959.

12. Review home and contents insurance – not just by looking for cheaper cover, but also by reviewing the quality of the cover you have. There may be scope to save money from cheaper premiums affording the same level of protection.

Finally, make the most of a sunny weekend take unwanted CDs, DVDs and children's clothes to a car boot sale. Three hours of hard work and willingness to make an early start to reserve a good pitch, can earn spare cash, tax-free.

"There are no easy options here," Hagger admits.

"It's been a tough six months for our bank balances and with the dreaded C word (for Christmas) looming on the horizon, things won't get much easier unless we act now."

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# Latest ATMs offer more to travellers

WHILE British travellers are gloomily resigned to the falling spending power of the pound abroad, foreign currency providers are battling to win their business this summer.

Raphaels Bank – trading to consumers as ICE (International Currency Exchange) – has installed its first ever triple currency dispensing ATMs at Birmingham, Edinburgh and Manchester airports. The machines are all commission free and promise easy access to Sterling, Euros and US dollars.

There are four Raphaels ATMs at Manchester Airport, plus others at the Eurostar stations of St Pancras and Ebbsfleet. All accept LINK, Visa, MasterCard and Amex cards.

Raphaels ATMs are at other regional airports – including Southampton, Luton, Norwich and Exeter – and more may appear, depending on demand.

Director Mike Smith promises “competitive, convenient access to foreign currency.

“Travellers can avoid queuing and paying commission,” he says. “They will also save on overseas ATM and credit cards.”

Traditionally, buying foreign currency at airports has been a pricey option because exchange rates there tend to be poorer than those online and in the High Street.

Smith says withdrawing £500 in foreign cash at one of Raphael’s airport ATMs would cost 6% plus a £3.50 fee – a total of £33.50. A better-prepared traveller using

‘Holidaymakers can make real savings by avoiding all the charges and commission associated with using overseas cash machines abroad.’

Helen Warburton, head of Post Office travel services.

his company’s online overnight ordering service would save £20 of that fee by having the money delivered to their home.

Tesco launched Euros-only ATMs in 2007 but other rivals soon joined the market – not least because ATMs handling foreign cash are potentially much more profitable than the 60,000 ATMs that only dispense Sterling.

Marks & Spencer has opened 21 at existing stores so far this year, with another 20 opening during the summer. Their machines dispense up to £500 of Euros and dollars every day, subject to individual credit limits.

Its service is commission-free, and because it is treated as a retail purchase rather than a cash advance, holders of M&S store and credit cards can enjoy up to 55 days interest-free credit on withdrawals. Until July 13, anybody buying a minimum £250 worth of travel

money at M&S was given a £10 voucher.

The Post Office, by far the biggest provider of overseas currency, has begun trialling ATMs at 13 branches. These will enable customers to collect commission-free Euros or dollars on their debit or credit cards, with a similar exchange rate as it pays across the counter.

The Post Office says that UK holidaymakers, who took a staggering £7.1 billion from overseas cash machines in 2007, could make significant savings by collecting the money in the UK.

Cash withdrawals using credit cards at ATMs abroad will incur interest from day one, while the majority of debit card withdrawals attract a foreign loading charge of up to 3%.

Travellers can also trim travel costs with Abbey’s new Zero credit card – which waives both Abbey’s usual foreign exchange fee of 2.75%, along with standard fees on balance transfers and

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# Holidays on a Budget



## INFORMATION

Abbey Zero (0800 389 9905); Raphaels Bank/ICE (01455 897 800 and info@iceplc.com)  
 M&S Travel Money (0800 363 484 and marksandspencer.com/travelmoney)  
 STA Travel Cashcard (0845 872 0812 and www.statravel.co.uk)  
 Post Office (08458 500 900 and postoffice.co.uk)  
 FairFX (www.fairFX.com)

which the card was pre-loaded – whether it's in an ATM, a restaurant or a shop.”  
 Heath claims FairFX delivers the keenest and most transparent forex rates in a competitive market – particularly appreciated by US-bound travellers who fixed their rate last year when the Sterling bought two dollars. Since then, the pound has fallen back towards 1.85.

Budget and independent travel specialist STA Travel has also launched a branded prepaid cash card to help young people manage money more efficiently on their travels.  
 The STA Travel Cashcard, set up in association with Tuxedo Money Solutions, enables travellers to hold up to £5,000 in a secure online “eaccount” from where it can be safely moved onto the card by text, via internet and by phone, as and when needed.

The STA card, with chip and pin security, offers access to 1.3m ATMs and 25m retail outlets.

However, Fraser Millar, M&S Money's Head of Travel Services, advises: “Depending on the level of security which they require, travellers should continue to use a mix of cash, credit card and debit card to cover their foreign spending.

“For most people, it is a question of balancing convenience with security.”

cash advances. The card claims to be the first to abolish all three fees in one hit.

If ATMs carve out a larger share of the foreign exchange market, prepaid cards appear to be the safest way of ensuring a good exchange rate.

Stephen Heath, at FairFX card (which launched in November 2007 and is marketed through the retailer Matalan and online): “Most customers putting standard bank cards into airport ATMs will get the airport rate.

“With us you always get the rate at

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Sat 13th Sept	Weymouth	From £365
Sat 20th Sept	Eastbourne	From £275
Sat 20th Sept	Jersey	From £400
Mon 22nd Sept	Glorious North Devon	From £215
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Mon 20th Oct	Ostend	From £240
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Shopping in the High Street can be a little predictable and sometimes hectic. Many shops display large posters in their windows showing prices are slashed to 50% off or sometimes even more. However, these sales can be disappointing and very often the choice is pretty much the same from one shop to the next.

At Sheppards Stores you will find genuine offers and low prices throughout the store and many items you will not find on the High Street. By taking a drive out in the wonderful countryside you can be sure of ample free parking, a huge store with an abundance of clothes, footwear, house wares, tents and camping equipment, furniture and gifts all at competitive prices.

Throughout the store you will find GENUINE discounts from selected lines. The prices are not inflated and then artificially discounted. Being an independent store, we deal direct with suppliers so that our customers can take advantage of all the top names like North Face, Berghaus, Rab, Lowe Alpine Quiksilver, Hot Tuna and Regatta to name just a few of many all at highly competitive prices.

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Staff at Sheppards Stores are always checking prices with local competitors and internet sites so you can be sure that by shopping at Sheppards Stores Ltd, you really are getting true value for your money. So save time and money when you shop at Sheppards Stores - Well worth a visit ... See you soon!

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Andrew & Paul Sheppard	1951	www.sheppards.co.uk	Upperhill, Nr. Leominster, Herefordshire	

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Offer limited to 2 bins per household and to Herefordshire Council and Worcestershire County Council residents only. Expect delivery within 28 days. If you wish to cancel your order before the bin is delivered or if the bin has been delivered and you wish to return it, please phone the customer care line on 0800 107 3798 within 7 working days. Offer is subject to availability and closes March 2009, though stocks of some bins are limited and may run out sooner than offer end. WRAP works in partnership to encourage and enable businesses and consumers to be more efficient in their use of materials and recycle more things more often. This helps to minimise landfill, reduce carbon emissions and improve our environment. \* One kitchen caddy per household with bin purchase, whilst stocks last. Actual colour may vary.

# Compost for a Greener Environment



**recycle now**

NOW is a great time to get out in the garden and enjoy the sunshine. It is also a great time to take up home composting. From Oscar winning actress Dame Helen Mirren to TV presenter Chris Evans and millions of us, everyone is doing it. There are many excellent reasons for composting at home, but many people are simply unaware that this is one of the easiest ways they can help the environment in their own daily life.

In order to create a balanced compost, you need to ensure that you mix these 'greens' with equal amounts of fibrous 'browns' like scrunched up cereal boxes, insides of toilet rolls or shredded paper. The perfect mix of green and brown items create an environment where microbes can break down the mix of organic waste naturally into a rich dark compost for use on plants and gardens. Other items you might not have thought you could compost include:

- Egg shells;
- Tea bags;
- Coffee grounds;
- Dog hair;
- Hamster bedding and
- Even the contents of your vacuum cleaner.

Each year, two wheelbarrow loads full of organic waste are produced for every man, woman and child in England. That's enough organic waste annually to fill the Royal Albert Hall more than 400 times over. This waste can be recycled in to nutrient-rich compost for use for all manner of plants in gardens up and down the country.

If you want to cut down on the number of trips you make to the bin, it would be worth getting a composting caddy for your home. You can use the caddy to store up biodegradable household waste such as vegetable peelings, but you need only empty it into your compost bin when it is convenient. You can buy compost caddies from many retailers and the Recycle Now website, or alternatively you can just use an old ice cream tub.

It is not just garden trimmings that can be composted. A staggering one third of a household's waste can be composted at home, and that can make a huge difference to the amount of waste which is sent to landfill sites each year. When organic waste is sent to landfill it gets buried under other waste and decomposes without oxygen, producing a powerful greenhouse gas, methane. However, when the same waste is composted at home it breaks down with oxygen and no methane is emitted. By composting at home you also cut down on the amount of energy used annually on transporting domestic waste to landfill sites all over the country, and get free fertiliser for use on plants and gardens.

Home compost is a product that will help your garden and the environment as a whole - putting valuable nutrients back into the soil and helping gardens to look healthier and more beautiful. For tips on how to use your finished compost, check out [www.recyclenow.com/compost](http://www.recyclenow.com/compost). It takes between six and nine months to produce your own compost - so if you can't wait that long, peat free and peat reduced composts (also made from recycled green materials), are another great ingredient for your garden and are available from most garden centres. These are competitively priced, great for the garden, providing the key nutrients that plants need to thrive, and great for the environment as they divert garden waste from landfill sites.

All you need to get started composting at home is a compost bin - discounted bins are available from [www.recyclenow.com/compost](http://www.recyclenow.com/compost). Just input your postcode to see which compost bins are available in your area. Once you've purchased a bin, you need to site it somewhere easily accessible in the garden, preferably directly on the earth so worms can find their way into the bin.

Filling up the bin is simple. Many people who already home compost are unaware of the variety of items that can be recycled by home composting. Uncooked fruit and veg peelings from the kitchen can go straight in to the compost bin, as well as dead

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