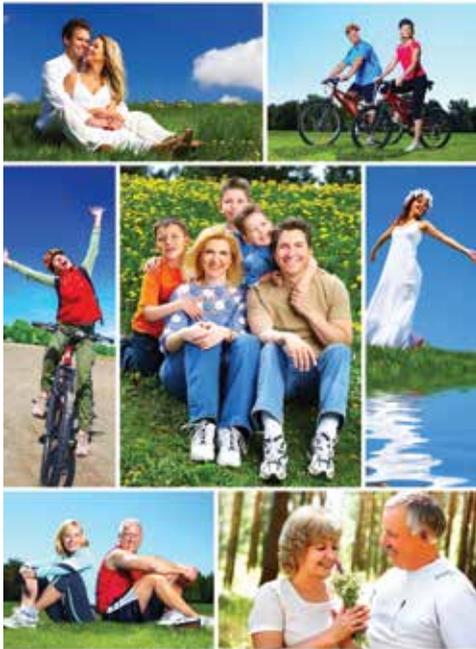




JERSEY ISSUES

Money Matters 'Free' Seminars

Last year the Consumer Council & Community Savings Ltd. ran a survey to 'check Islanders' financial health' to see what problems people were facing when trying to manage their money, particularly as a result of the recession.



We were keen to know just how we could help islanders with any issues raised.

The results clearly indicated that whilst many islanders felt in control of their finances different age groups face different financial challenges.

Respondents were saving their money in a variety of ways with 119 respondents (7.8%) placing money in a savings scheme.

The Consumer Council & Community Savings recognise that we have different financial needs at different times in our lives.

But there are so many ways of making your money work advantageously for you throughout

your life and at key stages of family and personal circumstances. How do we know what our financial options are and how can we prioritise them?

To help we are offering Money Matters FREE seminars – all you need to do is select which one is suitable for you and register. Each session will last for 40 minutes – please feel free to bring your lunch with you to the lunchtime events.

The seminars will be held over a period of months. They are aimed at providing general advice and giving you the tools to undertake your own research and to help you identify financial priorities for your age group.

Age Group	Date & Time	Venue	Top Tips Themes
Under 35	Thursday 26th February 1:10 pm – 1:50pm	BPP Training Suite, Don Street	If you don't sow in the Spring you won't reap in the Autumn <ul style="list-style-type: none"> • Pensions an investment? • Pension holidays • Mortgage breaks
35 – 55	Wednesday 18th March 1:10 pm – 1:50pm	BPP Training Suite, Don Street	The influential years <ul style="list-style-type: none"> • Are you financially on track? • Are your finances fit for purpose? • Aspirations vs. finance
50+	Wednesday 22nd April 1:10 pm – 1:50pm	BPP Training Suite, Don Street	Are you in control of your retirement options? <ul style="list-style-type: none"> • Lifestyle budget – pre & post retirement • Projections/ forecasts & your plans • Meeting commitments

How to register? Simply email: moneymatters@jerseyconsumercouncil.org.je or telephone the Consumer Council on 611161.
Please note that if there is insufficient interest we will notify you of any cancellations.

If these dates are inconvenient for you and you register saying that you would prefer a Saturday morning we may be able to offer a special Saturday seminar if we have enough interest.

Remember the three key messages from our survey

- We must all take personal responsibility for our financial health;
- We must all research our facts and ask questions to help us make informed decisions and to better

understand the bigger picture of what financial health entails – over the short, medium and long term;

- Most importantly we must NEVER put our head in the sand – financial difficulties escalate not diminish!



NEWS IN BRIEF...

OIL PRICES P2
What is going on?

TOWN CENTRE MANAGER P2
Daphne East

BUYING ANIMALS ONLINE P3
Do your research

JERSEY ONLINE (JOD) P3
Carers Support Service

YOUR PARISH LINK P4
With Liberty bus

TRADING STANDARDS P5
What are we complaining about?

SHOPMOBILITY QUIZ P6
www.shopmobility.org.je

BOARD MEMBERS P6
For Jersey Consumer Council

More articles can be found online!



What Is Going On With Oil Prices?

This week, the price of Brent crude oil fell to its lowest level in six years with the price of a barrel of Bent crude decreasing by 55% from \$105 in June 2014 to \$47 now.

So why has the price of oil fallen? There are principally 3 main reasons.

Firstly, America has become the world's largest oil producer through 'fracking', the process of fracking is the practice of injecting water, sand and chemicals deep underground at high pressure to extract crude oil and natural gas from dense rock formations. Though the USA does not export crude oil, it now imports much less, creating a lot of spare supply.

Secondly, demand is low because of weak economic activity, increased efficiency, and a growing switch away from oil to other fuels.

Thirdly, the Saudis and their Gulf allies have decided not to sacrifice their own market share to restore the price. Russia and Iran are also large oil producers, but their costs of production is far higher than Saudi Arabia. So by driving the oil price low means that Russia and Iran (*as well as other countries*) will suffer a loss for every barrel of oil they extract and refine. Saudi Arabia could curb production sharply, but the main benefits would go to countries, such as Iran and Russia. Saudi Arabia can tolerate lower oil prices quite easily, it has \$900 billion in reserves and its own oil costs very little (*around \$5-6 per barrel*) to get out of the ground compared to around \$70 a barrel in Russia for example. As the current oversupply of oil is believed to be part of a long-term OPEC strategy to keep oil prices low, there is every reason to think that motorists may well enjoy low prices for some time to come.



Whilst crude oil prices are coming down, we are not seeing the same proportionate falls at the pumps and this is causing concern amongst both Governments and motoring organisations. Whilst oil prices have come down by 55% in the past 7 months, the price of unleaded and diesel in Jersey has reduced by only 16%, but the fall in heating oil has been more commensurate, falling by over 30%. This is the so-called 'rocket and feather' effect. When oil prices rise, pump prices increase like a rocket, but when they fall, the decline is much slower, like a falling feather.

The discrepancy can be partly explained by the fact that fuel is bought in the global markets using international benchmarking prices supplied by PLATTS who assess the market spot prices which include such factors as:

- refinery costs and refinery setup (different

refineries have different costs and economies of scale)

- exchange rates (oil companies buy in dollars, but sell to us in sterling),
- lag prices (i.e. refineries generally buy product 6 weeks in advance).

It should also be noted that fuel duty and GST make up half of the price and the cost of the fuel makes up the other half.

But within the cost of product, there are shipping and storage costs to take into account. The other reason is the fact that crude oil prices are priced in dollars and sterling has declined against the dollar over the period and thus the effect of the falling global oil price has been diluted in Britain by a weakening of the pound from \$1.71 in July to \$1.59. Then there is the variation between Jersey's and the UK's pre-tax and pre-duty fuel prices which has widened from 18ppl in 2011 to 24ppl in 2014 (according to the JEP on 16th Jan 15), which prompted Jersey's Assistant Chief Minister to request the Channel Islands Competition Authority to conduct a study into the matter. The Jersey Consumer Council welcomes this study at least if nothing else, it helps us better understand how pump prices are calculated and foster transparency so that we can be assured we are paying the lowest fair price possible.

Remember to check JerseyFuelwatch.com for all the latest prices.



Daphne East, Town Centre Manager



Courtesy of the Jersey Evening Post

These key objectives such as improving access to town, especially in relation to car parking facilities, future planning for the town centre, and ensuring that any vacant premises are filled, including through

The role of Town Centre Manager is that of a facilitator for the key stakeholders within the town, including all retailers and those involved in the hospitality and service sectors. The principal purpose of the role is facilitating and maintaining a constant flow of communication between traders, the Parish and government officials in order that the key objectives can be delivered cohesively for the benefit of the town and the Island.

encouraging use of premises as temporary 'pop up' shops whilst working with Estate Agents to identify more permanent tenants. My aim is to work closely with Event Managers and Tourism officials to deliver fun and cultural events, and to engage with Traders' Groups in order to drive initiatives important to their needs whilst simultaneously benefiting the Town Centre.

In relation to future plans for St. Helier, these include the delivery of a retail strategy in conjunction with Jersey Business and Economic Development Department, and assisting the smaller retailers to broaden their horizons and embrace different ways in which to increase their revenues. The internet is here to stay so traders need

to ensure that they have stock availability, deliver an excellent customer experience every time and engage with the town to become one brand.

2015 is an important year both for the town and the Island as we shall be hosting the Island Games. This is our time to shine in every aspect of the visitor experience and to showcase St. Helier as a vibrant and welcoming place to be. I hope to encourage all traders to embrace the opportunity and become involved in an Island Games roll out and demonstrate their support for a series of sport focused events during the build-up to the Games and throughout the duration of the competitions.

Looking Online To Buy Animals?

Buying or re-homing pets, horses or farm animals ought to be the beginning of a fulfilling and happy time for you and your animal. Sadly though, what sounds like an ideal companion or investment can turn out to be expensive and sometimes heart breaking.

Try to see before you buy. Some internet adverts give the impression animals are in Jersey, whereas they may be thousands of miles away, even on the other side of the world.

Beware false descriptions. Unscrupulous individuals know how to play on our emotions and lead us to think we're giving a home to an unwanted animal by wording adverts and implying animals have been rescued. The reality can be very different with animals bred for a quick sale and large profit, even transported hundreds of miles without proper care.

Do your research. To avoid bringing an unsuitable animal into your life, it's worth researching the type of animal best suited to the home you can provide. Think about how much space you have, how much time you can give to grooming, cleaning, exercising and training, plus the costs of food, shelter, veterinary care and boarding or other reliable arrangements when you are away from home.

Without full background information, you may



find your animal has a disease or condition which could not be detected when you bought it, but will need expensive lifelong treatment.

Check if you need a permit to import the animal by looking on the States website

Remember - if you buy from unscrupulous sellers, you are fuelling their trade.

Consult reliable advisers - Several sources are available in Jersey and online. Alternatively call the States Veterinary Officer on 441600

www.jerseyvets.co.uk

- www.allpetsjersey.co.uk
- <http://neweravets.co.uk>
- www.puppycontract.org.uk
- www.bhs.org.uk/welfare-and-care/buying-and-loaning-horses
- www.gov.je/pages/default.aspx and search for the type of animal you want to know about
- www.jspca.org.je
- www.kennelclub.org.je
- www.jerseycatclub.co.uk/?id=8

Tim De Gruchy, Practice Manager, New Era Veterinary Hospital urges us also investigate the costs of importation and travel, daily maintenance, preventative healthcare, insurance and training.

Tim goes on to highlight that if you are buying a dog there is a requirement to complete a dog licence application form. The license costs £5 before 31st Jan, £10 after. Application forms at the Parish Hall or www.gov.je/Home/AnimalsPetsPestControl/PetsDomesticAnimals/Pages/DogLicences.aspx

Jersey Online Directory (JOD)

The Jersey Citizens Advice Bureau – Carers Support Service

To strengthen our commitment to Health and Social Services, the Jersey Citizens Advice Bureau made a successful bid for the Carers Support Service. To some degree this helps form the changes to the way health services are delivered through the H&SS white paper, part of which is the provision of a 'Citizens Portal' or online directory, to enable everyone to have easy access to care services and support, tailored to their specific needs.

The directory provides 'three click' access for anyone who wants specific information on care needs, whether they are health professionals, carers, family or individuals with care needs themselves.

The site is designed to operate efficiently with both traditional PC's as well as touch screen and mobile technology. The biggest benefit is the way that the site integrates and once assembled, solutions for care needs can easily be sent to a third party by email or SMS (text) to mobile devices and smartphones.

Work on the Jersey Online Directory is still ongoing, with refinements and up-dates being attended to on a daily basis. The number of 'hits'

has been increasing steadily over the last year and it's encouraging that this resource is having a positive impact on those seeking access to advice and information on support groups, services, organisations and activities that can be tailored to specific needs. You can log-on for yourself to see how it works at www.jod.je

Those without access to a computer can contact the Jersey Citizens Advice Bureau, we have a "drop-in" service at the Bureau and you can call in for advice at St Paul's Centre, New Street, St Helier, between 10am to 3pm, Monday to Friday. Alternatively, we have a telephone enquiry service available from 10am to 3pm, Monday to Friday on the following numbers - 01534 724942 or Freephone 0800 7350249

Malcolm Ferey, Chief Executive
 Jersey Citizens Advice Bureau Limited
 Tel (01534) 871692
 Email: Malcolm@cab.org.je
www.cab.org.je



An Introduction To Your Parishlink



HCT Group (the parent group of LibertyBus) is a social enterprise which means we operate commercial buses like LibertyBus, to help pay for community transport services.

LibertyBus has been operating the mainstream bus service since 2 January 2013 in Jersey. Passenger numbers have risen by just over 11% year on year and therefore, a profit has been made. This success means that some of the profits can now be reinvested into other transport services for the Island other than the main stream bus network, such as, Your ParishLink.

What is Your ParishLink? Your ParishLink is a service designed to predominantly serve areas that are located where it is not commercially viable to operate a mainstream bus.

Over the past few months, we have been discussing our initial ideas for the first Parish links with TTS and with the Connétables of each of the 12 Parishes.

After many discussions, it has been decided that the three Parishes of St Mary, St Lawrence and St John should be served initially, due to their size, rural position in the Island and reduced accessibility to the main LibertyBus network.

Your ParishLink routes will be driven by volunteer drivers and the routes will include Mont Cochon (Jersey Hospice), St John's Village, St Mary's Church and Greve de Lecq. All of the ParishLink routes will connect with the main LibertyBus network in St John, Greve de Lecq, St Mary and First Tower.

The new, high specification vehicle is small enough to access the smaller roads on the Island, yet can accommodate a customer using a wheelchair on board. The service will operate a "pavement to pavement" service, based on 'hail-and-ride' service.

Your ParishLink bus fares will be the same as on a mainstream LibertyBus route and you can transfer to the main LibertyBus network with the ParishLink ticket, avoiding the need to pay twice to get to your destination.

To ensure the Your ParishLink service adheres to the timetable, AvanchiCards and concessionary passes will be valid on the service, however, no cash will be taken. You can apply for an AvanchiCard at Liberation Station and the first card is free.

The Parishes, with the support of LibertyBus, will recruit volunteer drivers, find out their availability for volunteering and allocate them a morning or afternoon driving shift and promote the service.

LibertyBus will provide full training for the volunteers, insure them to drive the vehicle, and ensure that all licensing requirements are met.

LibertyBus staff and the Connétables will continue to consult with potential passengers to finalise the local routes. LibertyBus will maintain, fuel and insure the vehicle and brand the vehicle with the Your ParishLink livery.

Currently, there are four proposed routes (subject to be altered):

- ParishLink A – connecting St John Church, First Tower/ Bel Royal with Mont Cochon (Jersey Hospice).
- ParishLink B – connecting Carrefour Selous with St John
- ParishLink C – connecting St John, St Mary with Greve de Lecq via Rue du Crabbe
- ParishLink D – connecting St John with La Rue des Arbes and Route du Nord

LibertyBus and the three Parishes are looking for more volunteers to join the team and drive the vehicle. The level of commitment required will be:

- Ideally be able to commit to one four hour shift between 0730 - 1800

- Enjoy meeting people and being part of a team
- Have held a clean driving licence for a car for 2 years
- Willing to undertake a full police (DBS) check
- Undertake a medical

What you will get from us as a volunteer?

- Sense of helping the community
- Part of a dynamic team of volunteers who are developing a new community service
- Accredited training to work on a wheelchair accessible vehicle
- Volunteer team building exercises
- MiDAS/PATS qualification.

LibertyBus will provide the volunteer drivers with training to operate the accessible equipment in the vehicle and the ticket machine. Training will also be provided for accepting payment via Smart Cards (AvanchiCards) and you will be provided with a driving assessment and any training needed so that you feel confident to drive the vehicle.

For more information and to apply, contact Nikki Withe, call: 828550 or email: nikkiwithe@hctgroup.org, or speak to your local Connétable. More information on Your ParishLink is available online www.libertybus.je



Trading Standards Service

What are we complaining about?

1,473 people contacted the Trading Standard’s Consumer Advice Service in 2014. The top complaints related to consumer goods (730 complaints), the category of goods causing most difficulties were Information and Communication Technology (104 complaints). This would include mobile phones, laptops and tablet. In second position were furnishings (96) and third, second-hand cars (93).

233 people had problems with general services and of these 50% were complaints regarding home maintenance and improvements.

So what difficulties are we consumers experiencing?

48% of complaints relating to ICT goods were due to defects.

Contrary to some beliefs, Jersey consumers do have statutory rights. When you buy goods you are protected by the Supply of Goods and Services (Jersey) Law 2009. It says that the goods you buy should be of satisfactory quality, fit for the purpose and as described. Therefore if your phone, laptop or tablet is not working, contact the retailer without delay.

We recommend you keep your receipts, particularly for larger value goods and those

under guarantee or warranty. If possible back up your data and pictures before taking the goods back so you have all the information you need and it is not lost if the goods have to be reset or the memory is replaced.

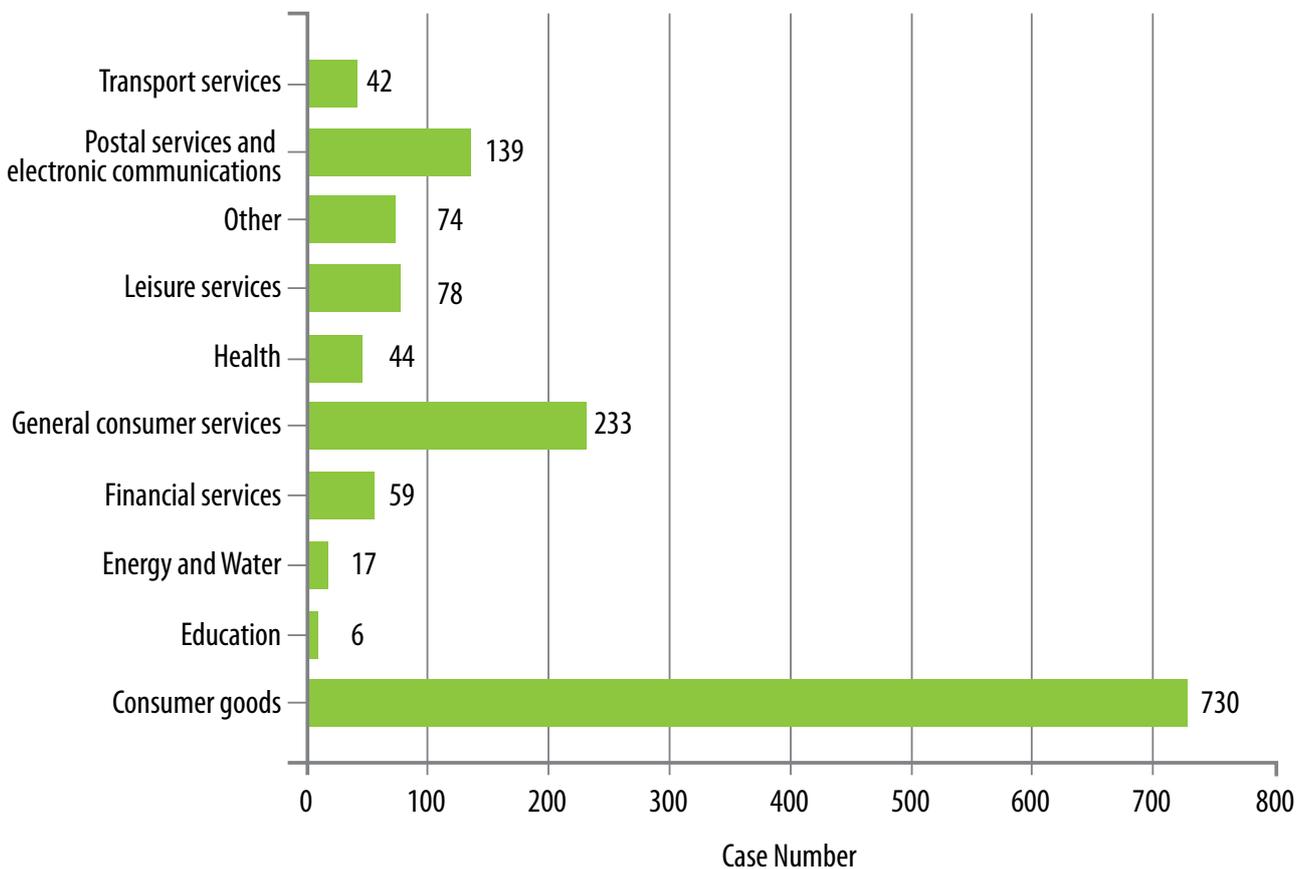
Another common problem (22% of all complaints) relate to delivery issues. With more and more consumers shopping on line what advice do Trading Standards give if goods don’t arrive?

When ordering goods check to see what the retailer says about delivery dates. If possible keep a copy. The information may be contained on an order acknowledgement or dispatch e-mail. For those that know how, a screen print may be useful.

When the estimated or actual delivery date has come and gone, check the traders website for

further instructions. In any case, notify them at the earliest opportunity. Under the Distance Selling (Jersey) Law 2007 or the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 (if buying from the UK) if a delivery date was not agreed then goods should arrive within 30 days. Failing that, the retailer should give you an opportunity to cancel the order or agree a new date. Either way, you the consumer are not responsible for the non-delivery.

Every case is different so if you are having problems with goods purchased or a service carried out, give Trading Standards a call on 448160 or e-mail tradingstandards@gov.je for tailored advice.





Board Members

Jersey Consumer Council is a grant-funded organisation that serves the local community and provides information, raises awareness and lobby's at both the political and decision-making levels within our community.

Following recent changes to our Constitution, we now seek to recruit new Board members to contribute to the Consumer Council's work.

We are looking for people with strategic vision; independent judgement, an interest in consumer issues and a willingness to give time and commitment in support of our local consumers.

The posts are unpaid and the Board meets four times per annum, with extra meetings schedules as required. Board members may be invited to work on particular projects and sub-committees.

We are particularly keen to retain a wide range of diversity amongst the Board, and therefore welcome applications from all sections of the community.

Applications should be made in writing, enclosing a current CV to:

Anne King
Executive Officer
Jersey Consumer Council
Liberation Place
St. Helier
JE1 1BB

For more information or to arrange an informal discussion on the role of Board member please contact Anne King, Executive Officer, telephone 611161 or email jcc@jerseyconsumercouncil.org.je

Closing date 20th February 2015



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A Shopmobility Quiz

Where is Shopmobility Based?

- Hospital
- Fort Regent
- Sand Street

What does Shopmobility do?

- Hire out mobility scooters
- Gives advice to those with less mobility on services in Jersey
- Helps source a variety of mobility equipment
- Gives advice of facilities in Jersey with loop systems
- Information on dogs for the visually impaired
- Disabled lavatories and shower information
- Travel advice
- Nursing care information
- All of the above

Do they provide services for islanders?

- Tourists only
- Islanders only
- Both

Does Shopmobility have the following for hire either long or short term?

- Powered scooters
- Manual Wheel Chairs
- Quad Walkers
- Tri-Walkers
- Baby Buggies
- Shower and toilet seats
- All of the above

For more information and the answers call Shopmobility on 739672

Shopmobility Scheme

Tel: 01534 739672

Mobile: 07700 736797

www.shopmobility.org.je

shopmojersey@gmail.com

