



# CONSUMER ACTION IS A POWERFUL FORCE

IT'S TIME TO RECOGNISE THAT THE JERSEY CONSUMER IS A POWERFUL FORCE THAT IS COMING TO THE FORE, HAVE YOU JOINED THIS WAVE OF CHANGE?

Interestingly the vast majority of online consumers are more than happy to vote with a click of their finger if dissatisfied. It would seem that Jersey consumers are now prepared to vote with their feet when in retail shops and gaining a similar experience on price or service. By flexing your demands and voting with your feet (not just your finger), you too can impact the future strategies of a local business. Remember that if you're not completely satisfied, you can always find other retail outlets to procure your products or services.

**WHERE TO START** - *We have created a simple toolkit to support you in your purchasing routine:*

## 1. RESEARCH

Many of you will have a vague idea of the likely costs of an item/service, if not, research so you're prepared. You may have questions you'd like to ask about a specific product.

## 2. PRICE CHECK

**a.** If time allows, visit several retail shops to experience the customer service quality and pricing strategy, and/or

**b.** If you've purchased the item or service before - check how it differs now.

## 3. CUSTOMER SERVICE

Were you acknowledged by staff and was help offered?

## 4. COMMUNICATE

Those working in customer service are typically only too willing to help. If you

believe that an item/service is positioned above market value ask why. There will be an explanation to balance your opinion. At certain times of the year there maybe sales / promotional offers / added-value offerings, ask when this might be.

## 5. INFORM

Keep the Jersey Consumer Council informed. We're marking now until 31st January, 'The Consumer - Your Vote' campaign. Share your experiences with us, your successes in discussing prices, service, changing minds, policies and practices.

**We look forward to learning more about your experiences and sharing more successes on:**

[www.jerseyconsumercouncil.org.je](http://www.jerseyconsumercouncil.org.je)



Join us on...



# CAKE TASTING: A REAL MIXED BAG OF FRUIT

MINCE PIES IN 2015, CHRISTMAS PUDDINGS 2016 AND FOR 2017, WE PUT THE 'ICED FRUIT BAR' TO THE BLIND TASTING TEST.

An Iced fruit bar is a big slice of Christmas cake topped with icing. We recruited taste testers from Citizens Advice Jersey, Trading Standards, the Channel Island Competition and Regulatory Authorities and 4insight. It should be noted that our tester from Trading Standards was an

entrant to the Great British Bake off 2015 – he knows his fruit cakes. Each tester could award a maximum of 25 points per cake, covering aroma, fruit content, texture, appearance and richness; our testers scored the M&S's Classic Recipe Top Iced Bar Christmas Cake as their favourite but a very close challenger was Tesco's Iced Rich Fruit Cake.



*Detailed below are the scores from the 'blind' tasting. Now it is your turn to see if you agree with our testers!*

## A FEW OF OUR TASTERS' COMMENTS;

'lovely rich spice and alcohol aroma'

'high fruit'

'loved the cherries'

'almond taste throughout'

'tasty'

'a little dry and crumbly'

STORE	BRAND	PRICE	WEIGHT	PRICE [per 100g]	TOTAL SCORE [Out of 125]	TASTE TESTER'S Pudding Ranking
COOP	Iced Fruit Cake Bar	£2.65	432g	0.61p	69	4 <sup>th</sup>
ICELAND	Luxury Rich Iced Fruit Cake	£3.68	400g	0.92p	80	3 <sup>rd</sup>
MARKS & SPENCER	Classic Recipe Top Iced Bar Christmas Cake	£3.60	520g	0.69p	87	1 <sup>st</sup>
TESCO ALLIANCE	Tesco Iced Rich Fruit Cake	£2.99	400g	0.75p	85	2 <sup>nd</sup>
WAITROSE	Iced Fruit Bar	£3.68	450g	0.82p	69	4 <sup>th</sup>

Please note that we had to carry out our taste testing late November to meet our publication schedule; we are mindful that the full selection of Christmas cakes may not have been available at this time.

## PREVENTING FINANCIAL PRESSURE AT CHRISTMAS

IT'S EASY TO GET CARRIED AWAY SPENDING AT CHRISTMAS. HERE ARE A FEW THINGS TO CONSIDER WHEN CHRISTMAS SHOPPING.

**BUYING OUT OF HABIT-** Always bought for a particular person but don't even see them much nowadays. Be brave, suggest you both stop. They will probably be relieved.

**BUYING BECAUSE THEY BOUGHT YOU A PRESENT-** If someone chooses to buy you a present, that's their decision. Thank them. But it doesn't mean you have to buy in return.

**BUYING BECAUSE YOU FEEL OBLIGED TO-** Your siblings are having children and the family is expanding. You can opt out. Remember those who mind don't matter and those who matter don't mind.

**BUYING OUT OF GUILT-** Are you trying to make up for something you did or didn't do?



Buying stuff doesn't help you or the other person. You need to let go of guilt and if you want to make amends, do so in other ways.

**SELF-ESTEEM-** You want to be liked or feel the need to tell others how much you have spent on presents. This doesn't work. You need to uncover why your self-esteem is low & transform it.

**PRESSURE-** You feel the need to 'protect' your children by buying the same things as their friends. Have honest money conversations. Can you part-contribute &

they come up with ideas to make up the difference?

**ONCE YOU HAVE YOUR LIST SET YOUR BUDGET FOR EACH PERSON AND STICK TO IT. GET CREATIVE AND YOUR 'GENIUS' IDEAS FLOWING.**

*Christmas is a time of celebration, you don't want it to be a time when you set yourself up with money headaches for next year.*

- **MICHELE IVORY-** Rapid Transformational Therapist

[WWW.MICHELEIVORY.COM](http://WWW.MICHELEIVORY.COM)



# 2018 LUNCH-TIME TALKS

**ALL TALKS 13:05 - 13:55**

WE ARE PLEASED TO OFFER THE FOLLOWING 'FREE' LUNCHTIME TALKS. THESE SESSIONS WILL BE INFORMATIVE YET INFORMAL - YOU ARE WELCOME TO BRING YOUR LUNCH.

How to register? Simply email; [seminars@jerseyconsumercouncil.org.je](mailto:seminars@jerseyconsumercouncil.org.je) or register via Evenbrite or telephone the Consumer Council on 611161.

*"Wide-ranging, Authoritative & proving it pays to be in the know" - Jacky*

*"Informal, interactive and always interesting" - Peter*

*"Very interesting and thought-provoking briefing delivered in 40 minutes" - Jan*

DATE	TOPIC	VENUE
<b>JANUARY</b>		
4 <sup>TH</sup>	Capacity & Self Determination (Jersey) Law 2016: How will this law impact you?	Jersey Library
10 <sup>TH</sup>	Skiing & How to stay injury free on the slopes this season	Jersey Library
11 <sup>TH</sup>	Inheritance, a blessing or blight?	Bedell Christin, 26 New St, St. Helier JE2 3RA
17 <sup>TH</sup>	Long Term Care & Property Matters	Viberts, Viberts House, Don Street, St. Helier
18 <sup>TH</sup>	Considering a new you for 2018? Pilates, a practical guide to fitness and well-being	Jersey Library
23 <sup>RD</sup>	Curatorships & the Capacity & Self Determination Law	Viberts, Viberts House, Don Street, St. Helier
24 <sup>TH</sup>	Cyber Security & your household devices	Digital Jersey Hub, Block 3, Ground Floor, Grenville St. JE2 4UF
25 <sup>TH</sup>	Lasting Powers of Attorney & Advanced Decisions to Refuse Treatment. Capacity & Self Determination (Jersey) Law 2016. <b>&amp; DROP IN 1:1 CLINICS - 2PM-3:30PM</b>	Jersey Library
31 <sup>ST</sup>	Cohabitation Rights	Corbett Le Quesne, 1A West's Centre, St Helier
<b>FEBRUARY</b>		
1 <sup>ST</sup>	Lasting Powers of Attorney & Advanced Decisions to Refuse Treatment. Capacity & Self Determination (Jersey) Law 2016. <b>&amp; DROP IN 1:1 CLINICS - 2PM-3:30PM</b>	Jersey Library
7 <sup>TH</sup>	Jersey Alzheimers Association Long Term Care Scheme Talk	Jersey Library
8 <sup>TH</sup>	Making a Will in Jersey	Voisin Law, 37 Esplanade, St Helier
21 <sup>ST</sup>	Making a Will in Jersey	Voisin Law, 37 Esplanade, St Helier
22 <sup>ND</sup>	Lasting Powers of Attorney & Advanced Decisions to Refuse Treatment. Capacity & Self Determination (Jersey) Law 2016. <b>&amp; DROP IN 1:1 CLINICS - 2PM-3:30PM</b>	Jersey Library
28 <sup>TH</sup>	5 Steps to Great Money Habits	Jersey Library
<b>MARCH</b>		
7 <sup>TH</sup>	Making the Most of Your Pharmacist, The Health Care Professional on the High Street	Jersey Library
8 <sup>TH</sup>	Civil Partnerships & Dissolution	Corbett Le Quesne, 1A West's Centre, St Helier
13 <sup>TH</sup>	Curatorships & the Capacity & Self Determination Law	Viberts House, Don Street, St Helier
14 <sup>TH</sup>	A General Overview of the Long-Term Care Benefit, who can claim LTC and how	Jersey Library
15 <sup>TH</sup>	Information Security and New Data Protection Laws	Jersey Library
21 <sup>ST</sup>	Demystifying Pensions	Jersey Library
22 <sup>ND</sup>	Transitional Arrangements for Curatorships <b>&amp; DROP IN 1:1 CLINICS 2PM-3:30PM</b>	Jersey Library
29 <sup>TH</sup>	Transitional Arrangements for Curatorships <b>LUNCHTIME TALK &amp; 1:1 CLINICS 2PM-3PM</b>	Jersey Library
<b>APRIL</b>		
18 <sup>TH</sup>	Long Term Care & Property Matters	Viberts House, Don Street, St Helier
19 <sup>TH</sup>	Transitional Arrangements for Curatorships <b>&amp; DROP IN 1:1 CLINICS 2PM-3:30PM</b>	Jersey Library
25 <sup>TH</sup>	Probate, Wills and Estate Planning	Bedell Christin, 26 New St, St. Helier JE2 3RA
26 <sup>TH</sup>	Cyber Crime and Digital Policing – an SOJP perspective	Jersey Library
<b>MAY</b>		
18 <sup>TH</sup>	Dementia Awareness Week, Dementia Awareness and the work of Jersey Alzheimer's Association.	Jersey Library

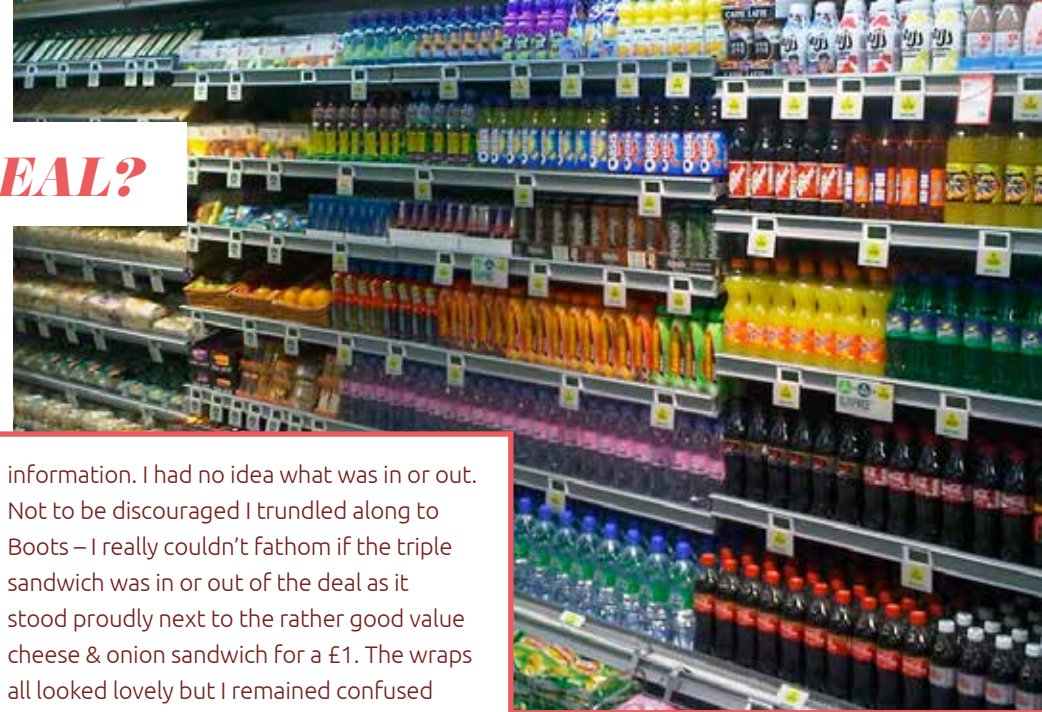




# MEAL DEALS - WHAT'S IN THE DEAL?

MEAL DEALS ARE DESIGNED TO OFFER A QUICK WAY TO GRAB A FULL LUNCH WITH A MAIN, A SNACK AND A DRINK.

However, there must be an art to understanding the offerings. Aside from the obvious question regarding value for money I have recently been very perplexed and almost out of pocket as meal deal items were not clearly marked or displayed. I queried my M&S meal deal to find out that my turkey sandwich wasn't in the deal although it was on the shelf. I was enlightened that my selected sandwich had in fact been put on the wrong shelf. Good thing I checked before I paid. I then visited Coop to see a mind-blowing array of shelf labels; itemised ones covering meal deal



information. I had no idea what was in or out. Not to be discouraged I trundled along to Boots – I really couldn't fathom if the triple sandwich was in or out of the deal as it stood proudly next to the rather good value cheese & onion sandwich for a £1. The wraps all looked lovely but I remained confused were they in or out. I finally strutted into Tesco Alliance to take on the meal deal challenge; but hoorah there was no challenge, everything was clearly labelled.

*Are you a meal deal expert or are the deals baffling to you too?*



# BUYING A MOBILE PHONE FOR CHRISTMAS

MOBILE PHONES ARE A POPULAR GIFT AT CHRISTMAS. HANDSETS CAN BE BOUGHT FROM MANY RETAILERS LOCALLY AND ONLINE BUT WHERE DO YOU GO TO FIND INDEPENDENT CHANNEL ISLANDS SPECIFIC INFORMATION ABOUT THE DIFFERENT PACKAGES AVAILABLE?



## WWW.JERSEYTELCOWATCH.CO.UK

is a comparison site established by the Jersey Consumer Council which allows you to compare options that are most suited to you.

## CICRA - The Channel Islands Competition and Regulatory Authorities

conducts customer satisfactions surveys providing at-a-glance information about each of the local providers. The most recent results can be found at: [www.cicra.gg](http://www.cicra.gg)

Finally CICRA has recently published maps show the 4G coverage provided by each operator at:

[www.cicra.gg/abusiness-resources/telecoms/4g-lte-network-performance/jersey/](http://www.cicra.gg/abusiness-resources/telecoms/4g-lte-network-performance/jersey/)

*What is better than being able to check out the options from the comfort of your sofa with a roaring log fire and your favourite Christmas carols playing softly in the background?*

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