

# Victor Lewis-Smith



## Why we're in Alvin's debt

**S**TRANGE, the things some people collect. There are patriotic gentlemen who follow the royal train with pooper scoopers in hopes of collecting a regal jobbie from the rails, stamp collectors who while away the hours idly thumbing their Gibbons or licking their girlfriend's hinges, and numismatists who spend money to buy money. What's more, there are train spotters (who collect locomotive numbers), spot spotters (who collect photographs of acne sufferers, and use them to play join-the-dots), and you'll be pleased to know that my own prize collection of collectors is coming along nicely. Now spring is here, you'll see me out and about each weekend with my large butterfly net, in search of philatelists and autograph hunters, whom I douse in ether, pin to huge pieces of card, and display in a large case, each one carefully labelled. Well, they're in no position to complain, and it's good to have a hobby.

Most fearsome of all are debt collectors, relentless pursuers of the sort of careless spendthrifts who always seem to have a lot of month left over at the end of their money. "Britain in 2001 is a country with more debt and more anxiety about money than ever before," warned Alvin Hall last night, and strategies to prevent us falling into the clutches of the debt collector are

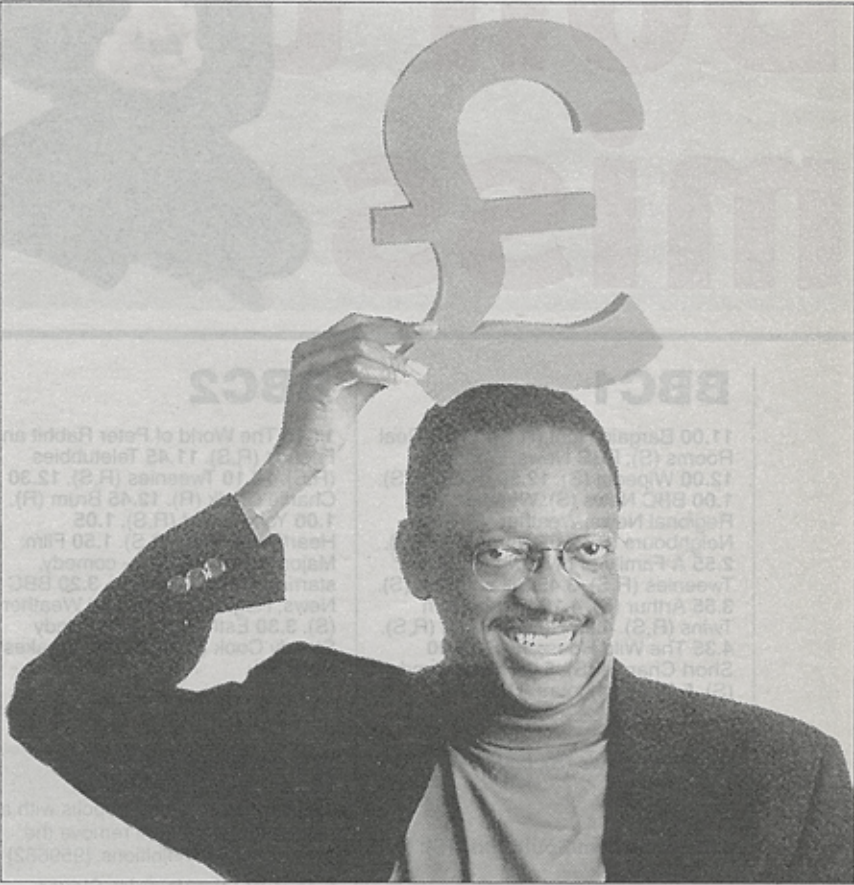
the *raison d'être* for his mesmerising financial series, **Your Money Or Your Life** (BBC2). Unlike most money-makeover shows (which merely suggest a few ways to tighten our loose change), Alvin delves far beyond the simple verities of the balance sheet into areas one would normally associate with psychoanalysis, and that's the reason for his programme's extraordinary success. Whether he knows it or not, what he's practising is not just common sense about income and expenditure, but a kind of abreactional therapy that would have impressed even CG Jung himself.

"If you want to act like a bachelor, why don't you go away and do it?" were the words which had caused Wendy Berry's world to come crashing down around her ears one morning. Her husband Andrew had immediately acted on her suggestion, leaving her to bring up their two children and pay a hefty mortgage, and as she'd waited for the decree-not-so-nisi to come through, she'd suddenly realised that (like a tramp with two glass legs) she had no visible means of support, and turned in desperation to Alvin. He initially sympathised with her plight, and so did I, but both of us were disturbed by her inability to rein in her impulse spending, her refusal to cut back on the comfortable middle-class lifestyle she could clearly no longer afford, and her naive

claim that "retail therapy is wonderful" (perhaps it is, but there's an appalling hangover when the credit card bill arrives). And then came the news that finally turned me against her in no uncertain manner. Wendy was a part-time VAT inspector, a revelation not unlike discovering that Beatrix Potter was a part-time *oberleutnant* in the SS.

Having established that Wendy was living a £35K lifestyle on a £19K income, he then visited her parents, whose "leave it to the man of the house" philosophy told its own sorry tale. "From daddy's girl to Andy's wife" was how Alvin summarised Wendy's life so far, before asking her bluntly, "if you were married to you, what would you think?" and receiving the surprisingly self-aware admission: "I'd have left too." By the end, he'd persuaded her to adopt his four-step plan, which involved cutting back her everyday spending (mainly on food, phone calls, child care, and children's treats) to enable the monthly mortgage payment to be met. Well, otherwise those Great Satans at the building society would inevitably foreclose on the mortgage, and she'd find herself being repossessed by the Devil.

**B**EING blessed with a cleverly-structured format and a presenter who truly understands the debilitating effects of a lack of money on the human condition (not least because he was once chronically in debt himself), this is a show which goes from strength to strength with each new series. Indeed, it's now becoming a fiscal version of *In The Psychiatrist's Chair*, only with subjects who are neither famous nor extraordinary, but just as fallible, greedy, self-deceiving, and illogical as the rest of us. Whereas most makeover shows (be they concerned with fashion, interior decor, gardening, or finances) simply process and discard the members of the public who come within their orbit, this programme provides long-term help, and even returns several months later to see the results. Thanks to Mr Hall, Wendy's still got the house, which in my book makes Alvin not just a psychologist, but a magician too — and that's appropriate because, in many ways, those two professions are very similar. After all, a magician spends his days pulling rabbits out of a hat, whereas a psychologist spends them getting habits out of a rat.

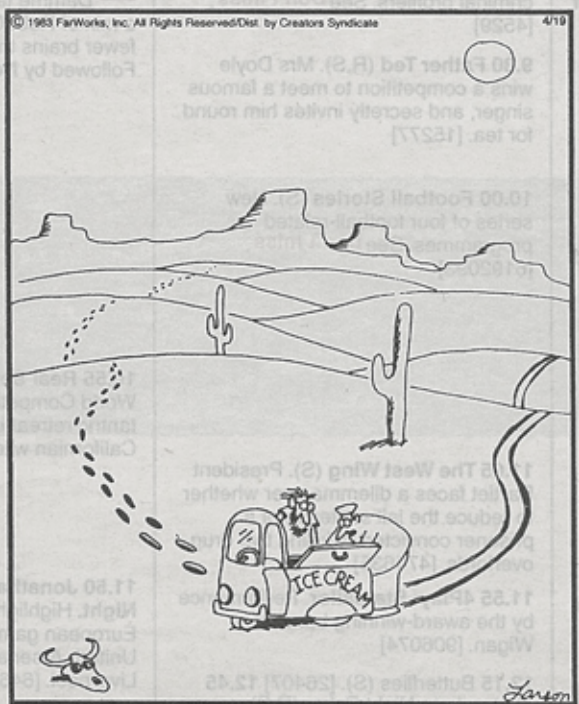


Head for figures: Alvin Hall offers financial therapy for the chronically overspent

### THE FAR SIDE

by GARY LARSON

"Let's see ... No orange ... no root beer ... no fudgesicles ... Well, for crying out loud! ... Am I out of everything?"



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