

# Everyone's talking about...

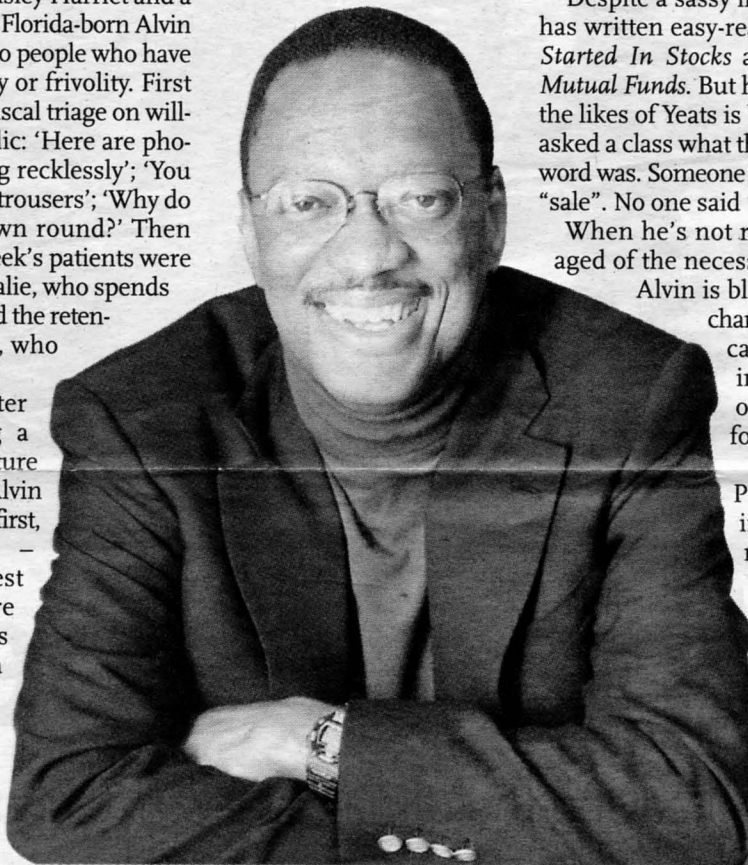
## Alvin Hall

Personal finance has never been at one with a mass audience. The BBC's track record doesn't suggest much comfort with the genre. *The Money Programme*, with the inef- fable Jan Leeming, was left to vie with *Songs Of Praise* for Sunday's teatime audience. You can see why: the morbid thoughts behind deciding to make a will; the fact that you can't afford to have any more kids. Thora Hurd and malt loaf suddenly gains appeal. Cue the BBC's latest attempt to put the pop into PEPs. Tuesday night's *Your Money Or Your Life* drops in a dainty Serge Gainsbourg of a soundtrack and stands the fresh-faced Fi Glover in shoes conventionally labelled 'Selina Scott', before unleashing the cathode calamity that is Alvin Hall.

A besuited meld of Ainsley Harriet and a moneywise Mr Motivator, Florida-born Alvin acts the financial adviser to people who have a problems with frugality or frivolity. First our lippy host performs fiscal triage on will- ing members of the public: 'Here are pho- tographs of you spending recklessly'; 'You have seven pairs of black trousers'; 'Why do you never stand your own round?' Then comes the advice. Last week's patients were the credit-card floozy Natalie, who spends £60 a week on snacks, and the reten- tive accountant Graham, who had a PEP aged 20.

An Essex couple, Peter and Sue Taylor, facing a £20,000 tax bill and a future without a pension, gave Alvin sleepless nights. It was, at first, a case of tough love – restraint as the simplest cure. 'Next time you're tempted, imagine me as Nancy Reagan in a Valentino dress chanting "Just Say No".' He dis- poses of nine of Sue's ten debt-ridden credit cards with an oxyacetylene burner. Sue has to pay

**'It's a case of tough love... Alvin disposes of nine of Sue's ten debt-ridden credit cards with an oxyacetylene burner'**



back her own debts – it's not Peter's prob- lem, says Alvin. 'There will be no debt relief for you; you're not a developing country.' Sue's vice is face creams (£80 a month), so the Hall theory is she deserves all she gets.

All of which smacks a little of hypocrisy, stemming from a man with 58 coats. 'I was tempted by a 59th, a Nigel Hall. I suppose that, with coats, you can wear them over the same suit and feel like you're wearing a dif- ferent outfit.' His extravagance nearly cost him dear in his day job teaching market prac- tice on Wall Street. 'One of my clients told me I had to calm it all down. It was just after a lesson about physical gestures. I had a class of traders singing Diana Ross's "Reach Out and Touch Someone", their hands in the air.'

Despite a sassy literary education, Alvin has written easy-read books called *Getting Started In Stocks* and *Getting Started In Mutual Funds*. But his dewy-eyed delight in the likes of Yeats is betrayed on occasion. 'I asked a class what their favourite four-letter word was. Someone said "free". Another said "sale". No one said "love".'

When he's not reminding the middle- aged of the necessities of life insurance, Alvin is blessed with a surplus of charm that suggests his first career choice, PR, was intuitively wise, if not at odds with his proclivity for plain-English.

'I wanted to work for a PR firm. I went to the interviews, but got this rejection that said I had "great qualitative judge- ment, but bad quan- tative judgement". To this day, I don't know what that means.' Per- haps it's that he never knows when he's delivered enough of a good thing.

Nick Paton Walsh

## Five things you should know about Alvin Hall

**1** He has an MA in American Literature from the University of North Carolina.

**2** He's obsessed with debt – 'the ritual around it most

**3** He explains market principles using Yeats quotations.

**4** He only buys two pairs of shoes a year and considers restrained.

**5** His agent suggested he write an autobiography but he refused. 'I'm not ready to do that just yet. When I get to that age, I'll be needing a Viagra.'