



VICTOR LEWIS-SMITH

She always takes the credit

IF YOU'RE skint, then why not take up a hobby that actually saves you money? Avoid costly opticians' bills by performing your own corrective laser eye surgery at home (just remove the back of your CD player and stare into it while it's playing). Instead of purchasing expensive works of modern art, simply leave your bed unmade, preferably with some soiled underwear atop the duvet. Shun pricey wall-to-wall carpeting in favour of cheap off-cuts, then brick up your interior walls until the rooms are the right size. Or why not become a numismatist so that every time you spend money, you buy money? Or you could spend money to buy anything and everything, like the housewife on last night's *Your Money or Your Life* (BBC2). The small house in Hereford that Sherry Morris-Davies shared with her timorous husband Mickey was positively groaning beneath the weight of her insane financial recklessness, with every shelf crammed with cacky but expensive dolls, unused copper trinkets, 1,001 pottery Dalmatians and myriad tacky bibelots.

Sherry had "lost" her job five years ago and had no apparent interest in finding another, preferring to let the hapless Mickey work seven days a week while she gallivanted around town, shopping for trash, lunching in expensive restaurants and running up debts of £31,000 on her 20 credit cards.

Her wimpish husband just laughed at their predicament, saying, "Sherry deals with the finances," but their marriage was now only a shadow of what it had been, because once they'd clearly had something that was good, pure, wonderful and magical. And what had happened? Sherry had

spent it all. The couple urgently needed to take steps to sort out their problem, so enter Alvin Hall, a pecuniary Mr Motivator, who shows spendthrifts how to fight the financial flab.

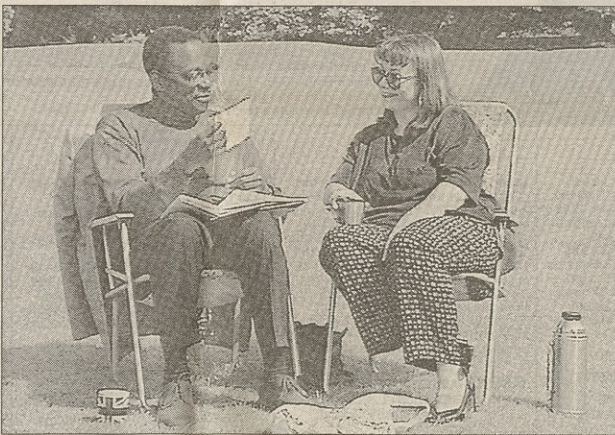
He seemed genuinely concerned (in a Light Entertainment sort of a way) about their plight, probably because (as he confessed) he'd once juggled 20 credit cards himself and knew the misery that spiralling debt can cause.

Using his pocket calculator, he reckoned that Sherry alone was spending £1,000 more than Mickey could earn each month, while the poor, spavined wretch of a husband had less than a fiver a week for his own luxuries.

"Where does the money go?" asked a bemused Sherry, who presumably saw no connection between her own uncontrolled shopping and the massive bills that plopped on her doormat each month. Unlike Alvin, she didn't bother to balance the books and, had he offered her his pocket calculator, she'd probably have laughed and said: "What do I need that for? I already know how many pockets I have."

HAVING examined the patient, Alvin offered his diagnosis and prescribed some simple but effective remedies, such as cutting up the credit cards, avoiding her town's main shopping streets and always paying for groceries in cash (me, I'd have opted for burying her up to her neck in sand, smearing honey on her face and releasing the red ants).

Better still, he told Sherry bluntly to get a job (partly to help reduce the debts, but also to reacquaint her with the value of money) and he also advised Mickey to take control of his own money, and indeed of his own life.



Now where does the money go? Alvin Hall quizzes Sherry Morris-Davies

But the poor wuss had clearly been crushed and emasculated by the Seventies and Eighties, those years of political correctness and liberal muck, and when Alvin paid a return visit to the house three months later, Mickey had already handed his financial soul back to his reckless, feckless wife, who claimed to have mended her ways, despite still having two credit cards.

Call me a cynic, but I'd be prepared to bet that there's only one circumstance in which Sherry might ever legitimately be called a good housekeeper. If the couple ever get divorced, then she'll be good at keeping the house.

In an era of sexual explicitness, details of personal income and expenditure have become our society's last taboo and watching this intelligent and likeable presenter revealing the innermost financial secrets of others is a curiously compelling and voyeuristic experience. I'm no statistician (unless you count those years I spent with Blaise Pascal and Pierre de Fermat, developing the theory of probability), but I'd guess that more marriages founder over disputes about money than over any other problem, and a session with Alvin Hall ought to be compulsory for all newly married couples.

"It's not a bargain if you don't need it," he said last night, and how I wished I'd heard his wise words a week earlier. You see, last weekend I bought three tons of dead dogs (heads off) from a man in Bromley and now I don't know what to do with them and they're starting to smell. What's worse, the bank says I'm seriously overdrawn, but I'm taking steps to sort out the problem. I know it'll look odd, a teen band standing in the lobby of the Royal Bank of Scotland singing Tragedy but they offered to help and I think the manager is a fan.

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