

Savings resolution is wishful thinking

TALKING



New Year resolutions always seem like a good idea at the time but by the second week of January even the most determined can find the going a little tough.

And while the papers are full of ways to improve your life, whether by slimming, going vegetarian or selling the car, it seems that saving money is tops.

Not surprising, of course, in this age in which prices are shooting up at a much faster rate than most people's salaries.

According to **ICICI Bank UK**, 54% of young people see saving cash as their main aim in 2008, more than exercising (44%) or dieting (31%).

But there is help at hand and among many websites keen to help you make your money go further is Martin Lewis' moneysavingexpert.com.

There is even a Northern Ireland MoneySaving page which sounds like just the sort of thing Finance Minister Peter Robinson could peruse in an idle moment.

Not surprisingly, though, given the recent wintry weather, the hot topic at present is the soaring cost of home heating oil.

The blog includes lists of prices charged by various distributors showing where the cheapest prices are to be found.

All of which underlines the importance of shopping around, always making sure you are comparing like with like.

But as the website makes clear, the same principle applies to everything from flights and insurance and even to car tyres.

Heavens, there is even a price comparison for laptop repair, which suggests there may be a price to pay for all this feverish

searching of the internet.

Far simpler, really, to stick to the 12 Steps to Health and Well-being in 2008 issued by Business in the Community.

This month's tip is to take the stairs in work – and just think of the time you save yourself and the electricity you save the company. Just needs some resolve.

funny Business



by MORRIS

"What if everybody who was abducted by aliens were late with their payments?"