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MONEY BOX LIVE

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TRANSMISSION: 8th FEBRUARY 2012 3.00-3.30 RADIO 4

DUGGLEBY: Good afternoon. In this Money Box Live we're talking about fuel prices and how to save money by insuring your home is as energy efficient as possible. Maybe you should consider switching suppliers, putting in more insulation perhaps or installing solar panels, but as for deciding what's best for you, that's far from straightforward. The big six companies are cutting prices as wholesale costs have fallen, but not by much and not on both their gas and electricity prices, and now we hear those costs have shot up by 50% since the cold snap started. It's no wonder that faced with complicated tariffs and often conflicting claims by the big companies, many people do nothing on the basis that they're all as bad as each other. It's also frustrating for smaller energy suppliers who find it hard to build market share and one reason why the consumer organisation Which? has launched what is in effect a bulk buying scheme, which they say you can sign up for without obligation. We don't quite know how it works and we don't know how much difference it'll make, but maybe we'll try and look into it in a bit more detail. When it comes to alternative energy sources, one moment we're told that solar panels offer huge potential returns. Then the Government changes the rules and halves the benefit only to be temporarily overruled by the Supreme Court. Are the claims for wind turbines wildly exaggerated and what exactly are you supposed to do? Most people would agree that better insulation is vital and it may well be free through the Warm Front Scheme, but do you know who qualifies for help, and what does CERT, CESP and ECO stand for and how do they relate to the Green Deal launched by the Government just recently? I'm sure my guests understand what's going on and can pass the benefit of their advice to

Money Box Live listeners who can call in with questions on 03700 100 444. Harry Mayers is from the Energy Saving Trust; Joe Malinowski is Founder of the comparison website TheEnergyShop.com; and Christine McGourty is a Director of Energy UK representing the major retailers. And Mike in Lancashire, you've got the first call.

MIKE: Good afternoon.

DUGGLEBY: Good afternoon.

MIKE: I'm currently with British Gas on a 3 year contract which finishes at the end of March of this year and they supply both gas and electricity to me. British Gas have decided to reduce the price of electricity by 5% but not the gas. My gas bill is currently three times the size of my electricity bill over an annual basis. Would it be better to stay with British Gas on a fixed price 3 year just for electricity supply and switch to another gas supplier who may be able to supply me cheaper gas than British Gas on another 3 year scheme?

DUGGLEBY: Okay well I think this is an absolutely, if I may say, an archetypal call - is where do I get the best deal, Joe?

MALINOWSKI: Well the best deal, I think you've got to look at your personal circumstances and, dare I say it, shop around to see who can offer you the best combination of tariffs that suit your particular requirements whether it's separate gas or electricity or it's a dual fuel deal from a single supplier. Generally speaking dual fuel deals have been the cheapest option in most circumstances and that's because some of the companies who offer the cheapest deals only offer them as dual fuel options. It's as simple as that. Having said that, there is a peculiarity in the market at the present moment where, as you mentioned, British Gas has cut its electricity but not its gas, others have cut gas but not electricity, and so you've got some differences appearing as to whether dual fuel is better or whether it's better going to separate fuels. I think what you should do is do a comparison, see what combination of products or suppliers suits you; and if it's worth going for two suppliers as opposed to

one dual fuel deal, then do that. But I think you do need to do the comparison. It's actually very complicated to make any generalisations without going into the detail of your specific circumstances.

DUGGLEBY: Christine, the companies have all now of course announced the changes to their tariffs - some gas, some electricity, but not all of them. Is the market sort of in a bit of a state of flux at the moment? Is it more difficult than it would usually be to compare where you are because they're not all changing at the same time?

McGOURTY: Well certainly now we've seen big and small companies all changing their prices over the last month or so.

DUGGLEBY: Yeah but not all at the same time, so you can't get an accurate picture of what it's going to be 3 months down the line.

McGOURTY: Exactly. Well I think the period of change lasts another few weeks or maybe just into early March, but certainly your caller's doing exactly the right thing, which is to start shopping around. There's a confidence code which can look at, make sure you're using a legitimate switching site. And a key thing to have in your hand (if you can find it) is your annual statement because the best deal for you might well depend on exactly how much energy you're consuming - how much gas, how much electricity, what you're paying now, the name of your tariff - and if you have all those in your hand on your annual statement, that'll make the switching process much quicker.

DUGGLEBY: You know personally I find the annual statement quite helpful. It is now compulsory, isn't it, to provide these?

McGOURTY: That's right, it's the last couple of years. The idea was to make it easier for people to switch and certainly there can be a perception out there that it might be a lot of hassle. It shouldn't be that way and for many people it goes smoothly. Get hold of your annual statement, have it in front of you and that'll help

you.

MALINOWSKI: A generalisation here, but I don't think it's worth trying to fine tune the timing of another price cut from an energy supplier. I mean if you look at who's been affected by this round of price cuts, with British Gas they cut electricity but not gas. Most of their customers have gas. The electricity customers have cut their gas prices, not electricity, so there's millions and millions of people out there who are not getting a price cut at all. But these price cuts affect standard and variable rate products. It doesn't affect the cheapest deals in the market by and large, which are what they are at any given point in time. And just to put a context on it. If you're on a dual fuel tariff before these price increases paying by cash cheque, your bill would be close ... well would be around £1293. Move to monthly direct debit, you save yourself almost £100 on that.

DUGGLEBY: So that's the big saving?

MALINOWSKI: Yeah. Pick up another £30 from the saving, but on top of that you can pick up another £140 by switching. The benefit of switching is significantly greater than the benefit of waiting for your own supplier to cut the other part of the fuel they haven't done yet.

McGOURTY: But you can also just ... You know you don't have to switch to another company. You can just call up your own supplier and ask if there's a better way to pay, for example, and they might be able to offer you a better tariff.

DUGGLEBY: I'll bring you in, Harry, just for a brief comment. I know that it's not strictly your patch, but the Energy Saving Trust's view about switching?

MAYERS: Yeah, I mean obviously we welcome people switching as much as possible. We think it's a good thing to do. But also I think one of the things to point out is if people can save perhaps a couple of hundred pounds switching supplier, they can also save similar amounts, if not more, by taking some energy efficiency action on their own home and that's good for years and years and years after that. And one

of the effects of improved energy efficiency and indeed renewables is that it actually insulates you to some extent from future fuel price rises because it makes you more independent from the energy you use.

DUGGLEBY: Right. A couple of emails on the similar subject of direct debits, fixed tariffs and so on and so forth. This is Andrea emailing us from Kew in London and she's with Scottish Power. She said she signed up last August. Will her bills go down? This is on a fixed tariff with Scottish Power. She says, 'Will my bills go down as they announce the drop in their gas price, or will I lose out because I'm fixed?'
Joe?

MALINOWSKI: If you're fixed, you will not see any benefit of falling prices. Whether you lose out or not really depends on the price at which you fixed. I mean if you fixed before the last round of price increases ...

DUGGLEBY: August.

MALINOWSKI: Well there were some great deals around still in August. I mean some of the suppliers started increasing from June, but during August there were some extremely cheap deals around for a very long period of time. So don't forget last time round when we had this round of price changes, they started in August. They didn't finish until November. Some suppliers kept their prices very low for a long period of time and people who signed up in that period were on some very good deals. So again it depends on the product you're on. You won't see the benefit of the price cut, but you may already be in a good position. Do the comparison and just check where you stand.

DUGGLEBY: And Ross in Gloucestershire, he says that he used the utility switching website. And he fed in two different postcodes, Christine, which were Ipswich and Liverpool, and he found he got a different result for the same specification. So he said don't we have a national grid?

McGOURTY: *(laughs)* Well remember a couple of things about your bill. Very

roughly speaking, half of it is the energy you consume - the gas and the electricity going through the radiator and the light switches; and the other half is a whole load of charges - some of them are set by the regulator and some by government - for things like the networks and social schemes and environmental initiatives. And those network charges vary depending on what region you're in, so that's why you do see some regional variation in prices.

DUGGLEBY: Yes, so the postcode is true then? The postcode changes can make a difference?

MALINOWSKI: They do make a difference.

DUGGLEBY: Okay, Wendy in Hayes, your call.

WENDY: Oh good afternoon. What I would like to know, please, is I've got central heating with British Gas. Is it more economical for me to leave the central heating on all day from early in the morning till late at night and turn my thermostatic radiator valve down, or to do what my husband insists is much more economical - to put the central heating on in the morning for two hours and then in the evening from four till we go to bed?

DUGGLEBY: Okay, I'll ask Harry Mayers about that. He's from the Energy Saving Trust. So which saves the most energy, Harry?

MAYERS: Okay, well in simple terms when you turn it off you're not using any energy, so you're saving energy that you would otherwise use and all the heat ...

DUGGLEBY: But your house is getting colder?

MAYERS: Your house is continually always getting colder, I'm afraid, and eventually all houses eventually lose all their heat, so the heating that you put on will eventually leave the house. So the trick is to make sure that you have the heating on

when you need it and not when you don't. Having said that, you know the best advice is usually always to make sure that the heating comes on a little while before you actually want the house to be warm and probably goes off again a little while before you've finished using the house. If you're going out for the day, for instance, have it turn off maybe twenty minutes, half an hour before you leave the house, and that way it's on its cooling down while you're leaving the house. The only exception to that is probably in incredibly well insulated houses which will lose their heat much more slowly, and then you know a steady, gentle background heat has got a lot to be said for it. But also ...

DUGGLEBY: That's one of the characteristics of under floor heating, isn't it - that it actually lets it out much more evenly?

MAYERS: Indeed. I mean in design terms what you want is a very sort of high mass building, but that's thoroughly well insulated, so that it gets up to a nice, steady state and stays that way. But most houses aren't like that.

DUGGLEBY: But also I mean it depends to a certain extent on the type of boiler you've got, the efficiency of the boiler and things.

MAYERS: Yeah, quite.

DUGGLEBY: We're always told that modern boilers are so efficient that what we're talking about here is not likely to happen if you've got a modern central heating set-up because it's much more responsive.

MAYERS: That's right. The thing to do ... I mean, Wendy, wasn't it?

DUGGLEBY: Yes, Wendy.

MAYERS: The points you made are absolutely right - to make sure that the heating is on in the rooms that you want it on and you're not spending a lot of time and energy

heating rooms that you're not using, and also you're not heating the house at times when you're not using it. So the other and final point really about all this is really just have a think about you know what your lifestyle is, you know how much time during the day you're in the house or one of you is in the house, and then make sure you concentrate the heating around those periods and not for the rest of the time.

DUGGLEBY: Okay, I must press on because we've got an inordinately large number of calls. Charles in Collaton, your call now.

CHARLES: Yes, good afternoon. I just had a call this morning from a company called Eco Energy who were singing the praises of solar panels. They told me that the initial cost of an installation for panels would be somewhere in the region of £8,000 on which I could expect a return of about £800 or 10% on the installation costs, which would be not only tax free but index linked on a contract for 25 years, and that deal seemed to me to be too good to be true in this climate.

DUGGLEBY: Okay, well this is a common question. We've had a lot of calls in: how are we supposed to calculate the improvements or benefits or cash savings or dividends or what when these products are being offered to us? Again back to you, Harry, I think.

MAYERS: Okay. Yeah, I mean it's hard to be you know absolutely precise about individual cases on the radio obviously, but you know it doesn't sound completely out of the ballpark what they're suggesting and the prices around the whole solar PV area have become a lot more keen as companies are effectively scrabbling to catch the business that's out there at the moment. What I would suggest is that anyone who's wrestling with this type of question, if they haven't already done so, call our advice network on 0800 512012 and they can actually then speak to individual people who can give you bespoke advice and actually give you some reflection on whether the pricing that you're getting is good. The other thing I'd also suggest is take a look at the Energy Saving Trust website. That's www.energysavingtrust.org.uk. And on there, there's a number of online tools which include things like the home energy generation selector and their feed-in tariff calculator, and that will take you through it

in a very simple way but actually give you bespoke advice specific to your postcode area and the information that you put in about exactly the types of savings that you ought to be getting. So it will give you at least a benchmark to compare against the prices that you're getting.

DUGGLEBY: Am I right in saying there isn't sort of a typical saving that you can put up because it depends exactly on the type of property and you know how much these schemes cost? It's very difficult to be precise.

MAYERS: Yeah, I mean the typical kind of figures that we would give out, for instance, would be a 2.2 kilowatt peak system generates savings and income of about £920 a year on the feed-in tariff arrangement assuming a lower rate of feed-in tariff. Now that's you know fine, but every property is slightly different and the installation will also be different. And the kinds of factors which affect it are obviously how close due south it's facing, whether there's any over shading of the property, the efficiency of the panels that are being put in (because they do vary), and then clearly also the size of the installation and that sort of thing. So there are a number of factors which you know make each case slightly different.

DUGGLEBY: Okay, we must press onto Andy in Bristol. Andy, your call?

ANDY: Yeah hi. About 12, 14 months ago, we were tootling along comfortably with our current energy suppli... or our previous energy supplier, paying about £81 a month for combined gas and electricity. We were then cold called by a company that advised us that we could save money if we switched and they put us onto our current company. Initially we did make a saving; it took it down about £20 a month.

DUGGLEBY: On your direct debit?

ANDY: Yes.

DUGGLEBY: Right. They didn't say you were going to make a saving? They just

cut your direct debit?

ANDY: Well they reassessed our usage. Well they assessed our usage and said ...

DUGGLEBY: They assessed your usage and put you on a tariff which said okay you're going to save £20 a month?

ANDY: About £20 a month less combined.

DUGGLEBY: Right, then what happened?

ANDY: And then all of a sudden we get a huge bill saying we've used loads of electricity - and we haven't been switching on extra lights or anything - and all of a sudden we've jumped up to £120 a month to pay off the arrears. I feel we've been hoodwinked and I just wonder if there's anything we can do to sort of get some kind of redress?

DUGGLEBY: Well Christine, I don't know about redress but can you give an explanation?

McGOURTY: Yeah well I mean I can't comment on this specific case. I mean there are reasons why your direct debit might change and your consumption might change, though I totally accept that you say your consumption didn't. I think clearly you just need to know the right complaints process to follow and you need to take it up with the company first obviously. And then there is a number on everyone's bill, a consumer direct number, that lays out really carefully the complaints process that the companies have to follow and will follow. Many complaints do get resolved; the vast majority within one working day. If you're not able to resolve it after about 8 weeks, you can then take it to the Energy Ombudsman who can give compensation. So just make sure you follow that process and try and get to the bottom of it.

ANDY: How do you find that bit out again?

DUGGLEBY: Sorry, what did you want to know?

ANDY: How do you get into the complaints process?

McGOURTY: Oh well try the company first. If you're having any problems with them, you can call Consumer Direct. They are 08454 040506 and the number should be on your bill. It's meant to be on every bill, so have a look there.

DUGGLEBY: All the links are on our website. But I mean two points ...

ANDY: Consumer Direct?

DUGGLEBY: Yeah, two points Andy. First of all, are you absolutely sure you used the same amount of energy and can prove it the previous year - in other words, I used x quantity of energy last year and I can prove that I used x quantity of energy this year? Are those two figures the same because that's a variable? The second variable is when did the company concerned increase their prices because it might simply be that the price of the fuel you used had gone up - I mean in some cases by 20% - so it's not surprising in those ...

ANDY: (*over*) Ours hasn't gone up by 20%. It's almost doubled.

DUGGLEBY: Well I can't answer that.

ANDY: That's fair enough.

DUGGLEBY: But when you're preparing your case, don't just write and say you know I've been ripped off. Put down some facts on which you can base the complaint.

ANDY: Right.

DUGGLEBY: You'll get much further with that than just saying I was misled. Okay,

we must quickly move onto Kim now in North Wiltshire.

KIM: Hello, yes.

DUGGLEBY: Hello Kim.

KIM: Hi there. Yeah my question is about grants for installation. I've got an old house with some new bits on it and some of the lofts are insulated, some have got no insulation at all; some of the windows are quite leaky, some of them are new. Am I excluded from grants because I have some insulation but not complete insulation all over the place?

DUGGLEBY: Harry?

MAYERS: No, I don't think you are excluded from grants. The amount that they will be prepared to offer you will be less than if you had no insulation at all, but it's worth shopping around because the picture changes depending exactly on your postcode and where you live and at what point in the year you choose to apply. What I would suggest again is have a look at our website. There's a grants and discount database paid and that takes you through a few details, and that will tell you exactly who's offering what in your area at that particular time.

DUGGLEBY: Can I couple that with a question in an email from Robert in London who says he's in a 1925 semi-detached house with a single skin brick wall. He got a quote to insulate the brickwork on the outside for about £10,000 and he reckons he could only save a small amount, like £100 a year, which would make it completely you know not feasible at all. 'What can I do please?', he says. Harry?

MAYERS: Well I mean he hits on a good point in that solid walls are trickier to tackle. You know the cost of getting insulation either internally or externally on a solid wall is a lot more than just filling a cavity wall, which is the kind of easy you know sort of low hanging fruit. Obviously depending again on the size of the property

- it's hard to comment on individual cases - I would have thought the savings would probably be bigger than that. I mean for a three bed semi, which is really what all our figures are based on, we would estimate you know £450, £470 a year at current prices would be the kind of saving you'd make. Sorry, I can't remember the details you said of this particular property, but you know ...

DUGGLEBY: Well it's £10,000 to insulate it and you know the payback's rather small.

MAYERS: Sure. So again you know it's maybe not something you want to leap at instantly. It'd be worth looking at what other options as well, slightly lower cost options might be available in terms of improving the energy, so I would also have a look at the boiler and things like that to try and see if there are you know other opportunities to try and save a lot more energy perhaps slightly more cheaply. But having said that, don't neglect solid wall insulation because once you've done some of the other things, if you've replaced your boiler and your loft is insulated, the solid wall is really the next one up to tackle and it's probably worth doing.

DUGGLEBY: And in a word, can you help Kathy in Hampshire who says, 'My cavity wall insulation was put in in the 1970s, polystyrene beads. Can you tell me whether they're still effective or have they got a finite life?'

MAYERS: They should be. If you want to get a definitive answer on it, again have a look at the website and try and get the names of one or two installers locally and they would be able to come out and ...

DUGGLEBY: *(over)* I'm sure they'll tell you you need it replaced. That's the only problem with that one. Can you get an independent assessment to tell you the truth?

MAYERS: Again have a look on the website because there's buyers guides for all these things and that will take you through it. But I would have thought they'd still be okay.

DUGGLEBY: Okay, Geraldine in Tottenham, your call.

GERALDINE: Oh hi there. I think your programmes are great obviously because at least they give people the opportunity to think about their consumption and how to protect the amount of money you have to pay for bills. But my question basically is about what you do when you've done all of that? Unfortunately I'm on a meter. I'm also unfortunately on benefits. I've had all the insulation, loft and windows and everything because I also am fortunate to be with a housing association. But I got to the stage where no matter how - and I am very frugal, brought up in a turn it off generation - I've got to the stage now where I'd like to know what do you do when you've done all of that; you've actually got to the stage (which unfortunately I did last week) where I had no money for gas and I actually turned off the boiler because I thought it might be saving a bit of electricity and then found three days later that I owed £1.62? And that really just ... well that was the motivation for me phoning the programme - to say that when you've done everything - I'm very responsible, put it on in the morning because it's freezing to 20, turn it off you know twenty minutes later when the place is warm, I've got two jumpers on, I've got no problem with that ...

DUGGLEBY: (*over*) Geraldine, I don't want to appear rude, but we need to answer your question which is fundamentally what can you do for people who, like you, are in ... It's called fuel poverty, isn't it Christine?

McGOURTY: Yes Geraldine, I mean that sounds really difficult. I really feel for you because I think a lot of people in these difficult economic times are struggling with a whole lot of their household bills. But one thing to bear in mind with energy is that there has been a real focus on recent years in trying to help people who are really struggling - vulnerable customers we call them - and there are specific things you can do. I mean the company, your energy supplier - I don't know if you've spoken to them, but they may well not know that you're struggling to pay and they can give you advice on how to pay back any money that you owe, they have to offer you a payment plan, they can make short-term arrangements to talk about paying in instalments. There's a whole range of things you can do. And also there are special schemes out

there. Each company has them and the companies are actually spending about £250 million together over this year on helping people who are really struggling through rebates, trust funds, a whole load of things like that. So I would get in touch with them. We also have something for vulnerable customers called the Home Heat Helpline, an independent source of advice, and the number for that is 0800 336699 and that's for people who are really struggling to find out more about what help they can get. So I would urge you to take advantage of that.

DUGGLEBY: Okay, pressing onto an email from Stan in Haddenham. This is aimed at you, Joe. He's saying when you use these quoting services - I take it he means comparison services - I find it very difficult to understand what some of these young operators are saying and at the same time write down all the information that I would require to make a decision as to whether or not I should go ahead and they seem to expect an agreement over the telephone immediately.

MALINOWSKI: Well I would say don't get pressurised either at the doorstep - and there's going to be less pressure at the doorstep because five of the big six companies have eventually pulled out of door knocking - and increasingly don't get pressurised to do this over the phone. As you've seen from the previous caller who did get cold called by phone and switched, you don't get necessarily all the facts, it depends on who's calling you, it does depend on whether they represent one supplier or a panel. You may not necessarily get to see the whole market, you may not necessarily see the best deal. The reason why I set up a price comparison site is so that people can voluntarily come in, take their time, not be under any pressure, get all the information they want and make their own decisions without feeling under any duress.

DUGGLEBY: So you aren't under any obligation to sign up there and then or you miss the deal?

MALINOWSKI: Well you're absolutely under no obligation to sign up there and then.

DUGGLEBY: But you might miss a deal?

MALINOWSKI: You might miss a deal if a deal is expiring in short order. But by and large very, very few energy companies will tell us in advance when they pull a deal, so that's in my book a sales tactic to get an order which you should avoid.

DUGGLEBY: Okay a call now from Marjorie in Gwynedd.

MARJORIE: Oh hello. Hello?

DUGGLEBY: Hello, I'm here.

MARJORIE: Hello. Well one of my questions has been answered actually. I thought it was illegal to penalise people for paying by cheque. I have been offered up to £200 discount if I pay by direct debit, so presumably that's legal, is it?

DUGGLEBY: Well you phrase it in ... It's almost a kind of when did you stop beating your wife - that kind of thing, isn't it?

MARJORIE: Yes.

DUGGLEBY: It's the other way round.

McGOURTY: The companies are obliged to charge you according to what it costs them to serve you. That's the legal kind of jargon. But you're absolutely right - you will get a saving with direct debit - and in fact all the companies have been writing to their customers. Something like 8 million letters have gone out urging people to maybe switch if they're paying by cheque. It's one of the quickest ways to make a saving very quickly.

MARJORIE: Yes sure, I understand that, but I think my electricity bill is extremely high for you know a small terraced house.

DUGGLEBY: Again you see - I want to bring in Harry for a very brief comment here

because we're running out of time - it's not just about the bills that you get; it's about what you're trying to do to reduce them. I mean I know using low energy light bulbs saved a huge amount of electricity, I mean a staggering amount. Harry?

MAYERS: Yeah, no absolutely, and I guess our message is again if you can save £100 or a couple of hundred pounds by a different payment method - great - but you can also save as much, if not more, by taking a whole ... you know planning an attack on energy efficiency in your house really. And you know if you call either our free phone number or the website, which I guess is going to be listed on this programme's website ...

DUGGLEBY: Yeah, it will be listed.

MAYERS: ... then you know there'll be a range of ways to help you do that.

DUGGLEBY: A quick word from you, Joe?

MALINOWSKI: Yeah, I would just say, Marjorie, if you can do consider paying by direct debit. I mean I feel a lot of sympathy with the premium you're being charged. Whether it's justified or not is a big question, but the fact that you can pick up a quick £100 or £200 just by changing your payment method has got to be worth it.

DUGGLEBY: And I've got to ask you this, Joe, because a lot of people are saying what does Joe Malinowski think about prices in the next few months? Up, down, sideways, what? Quick.

MALINOWSKI: I don't think we are going to see any further cuts in current circumstances given that we've seen a 20% jump in wholesale prices in the last 2 weeks because of the warm winter weather. So as things stand, we've got what we're going to get and the best way to pick up more is to switch supplier.

DUGGLEBY: Okay Joe, thank you very much, founder of the website

EnergyShop.com; Harry Mayers from the Energy Saving Trust; Christine McGourty, Director of Energy UK. Paul Lewis will be here with Money Box on Saturday at noon and I'll be back same time next Monday afternoon taking next Wednesday afternoon, I'm sorry, taking your calls on Money Box Live.