

Pluses and minuses; the ledger of life

by MARK PAVILONS

When we prepare for a job, role or volunteer position, we're often asked about our pluses and minuses.

Of course, we brag a bit about what we bring to the table, and downplay our negative qualities.

When we really do a deep dive into our personal numbers ? the proverbial ledger of life ??t's quite a different story.

On a day-to-day basis I?like to look at the ?balance sheet??at the end of the day. Am I ahead??Am I?in the hole? Did I break even?

For example, I?recently made a purchase on eBay but the transaction didn't go through. No biggie, but I used \$200 in gift cards that I've been holding onto for that special buy. I?didn't want that to get lost in the shuffle, or get eaten by a technical glitch.

Several phone calls to eBay customer service and I was assured the balances would be restored and I can ?try again.? That's a phrase we encounter all too often when going down the internet rabbit hole.

While it eventually worked out, it involved dealing with the seller to complete the deal. For a company as large as eBay, that relies on technology, how do ?glitches??happen exactly?

Let's call this a zero on the ledger, a break even if you will.

My wife encountered a whopper regarding the purchase of our daughter's prom dress from a well-known retailer. Apparently online rules are much different than if you popped into the store.

There was a time crunch, and we weren't sure if we'd find one at the physical store, so my wife ordered one online, as a solid Plan B. Well, the dress didn't come in time for the prom and we did find one in the store.

The worst part was trying to return the online purchase. The store offers a credit, and doesn't really accept returns, even though this is new, unopened, as it arrived. We argued it didn't arrive in the specified time. Despite having all the receipts, they are still refusing to take it back, after literally three months of email exchanges and phone calls.

Chalk up \$400 in the minus column. Unhappy consumers all around.A family member spent a week in Newfoundland, and her return flight to Toronto was cancelled due to a ?staff shortage.? Never heard of such a thing. The flight they offered was a day late and involved 10-hours and three stops. No one would accept such an offer.

She had to fork out \$400 on a major airline to get home in time for work and school.

Chalk up \$400 in the minus column. She's making a claim, and hopefully she will be fully reimbursed. But it will take time. She did get reimbursed for her original flight.

In this day and age, where airlines are still recovering from the COVID?losses, one would think they'd be on their A game.

So far, our ledger is loaded with red ink.

How about our TV and Internet provider at home? I'm on the phone almost monthly about this or that, lost signals, wifi goes down, etc. Down the automated rabbit hole again, with the bot who can only answer rudimentary questions. Due to high call volumes there's a huge wait. Are there that many problems that customers are overloading the phones at 9 p.m.? Again, with the latest in 5 gig

fiber optics, what the heck is going on? Why are we paying such huge monthly fees for mediocre service?

A huge payout, definitely a minus here.

For me, if I win \$10 in the lottery and use that money to buy tickets, I consider it a win. Yes, it's break even, but I see it as a plus, since I don't have to fork out any out-of-pocket money.

I never did well in math. They say playing the lottery is for people who can't do math.

Most of us, by now, are accustomed to online banking. My parents never mastered it, and didn't even own credit cards until the late 1990s. Cash was king, and there's a resurgence of that line of thinking, to help employees and small businesses.

I will never forget my late uncle and his sense of humour. He was a cash guy and his wallet was always bursting with bills. The only negative to that was a famous story he told. After getting paid on a Friday, he and another employee took the company van, one with an open door on one side. While driving, they swerved on a slippery road, and headed for the ditch. While they were unscathed, their wallets weren't. He said \$20 bills littered the roadway!

While today's banking is also lightning fast, mistakes and oddities still occur. This is where we can see, in plain sight on the screen of our smart phone, our daily or weekly pluses and minuses. For me, it's not a pleasant sight. It's like watching a horror movie on my phone, minus the bloodshed.

I still don't get ATM charges when using another bank's machine. They're all connected, using the same platform, like Interac. It's at times like this that I feel a kinship with the legendary figure Robin Hood. Just saying. Chalk up another minus here.

Our collective aim is staying above water, ahead of those pesky automatic withdrawals. With the ease of e-transactions, it's easy to lose track of our bank account balance. Out of sight, out of mind, I guess. We've got debit on our phones and bank cards; a multitude of credit cards, access to e-transfer and PayPal.

Money flows like water. I remember my dad telling me in his final years that money went out by the thousands, not hundreds anymore.

Ain't it the truth?

My son, the ever-critical thinker, wants to know why the banks, financial institutions and government have such control over our lives. Good question. My comeback is always, because we allowed it, and we empower them. But it's not right, or fair, he counters.

Well, given the state of affairs in the world today, I think 'fair' and 'right' have gone out the window.

The world, or universe for that matter, cares little about us average human beings.

I hope you have more pluses than minuses in your daily lives. As for me, I'm the one in the small dinghy, swirling around in circles, without a paddle!