



TRAVELOGUE No 24

As Always, Shooting From The Lip

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Banks Seize Homes Using Legal Loophole

Banks and credit card companies are exploiting obscure legal powers to seize the homes of thousands of people who cannot pay their credit card bills. In some cases, people owing as little as £1,000 have been served with **charging orders** – the legal instrument enabling a creditor to order the sale of a property. According to the Ministry of Justice, 97,026 **charging orders** were granted by courts in England and Wales last year, a tenfold increase since 2000. They allow financial institutions to order the sale of a property to pay off unsecured debts on credit cards, personal loans, store cards and car finance. Some will have been used only to threaten the debtor, or to levy a surcharge on the mortgage to recoup the debts. Mark Sands, head of insolvency at KPMG, the accountancy firm, said: “The power of a **charging order** can come as a horrible shock to someone. When they took out the loan or the credit card, they were almost certainly not told that their home was at risk if they failed to keep up with repayments.” The rate at which the courts have granted **charging orders** has increased sharply in the past two months, according to Citizens Advice, National Debt-line and the Consumer Credit Counselling Service. Last week a homeowner posted a message on a website saying a credit card company had launched a **charging order** against him for a debt of £1,000. From next year banks will be given further arbitrary powers because they will no longer need to secure a county court judgment against a defaulting debtor. They will be able to move directly to seek a **charging order** after two or three months of missed payments. Nationwide, the building society, and Northern Rock, which was nationalised earlier this year, are among the most aggressive in using the court orders. Northern Rock confirmed it used **charging orders** where customers had missed payments on unsecured loans, saying: “Any application for a **charging order** on an unsecured loan is in strict accordance with the Consumer Credit Act.” Northern Rock and Nationwide declined to discuss how many homes they had forced to be sold. *Bloody hypocrites !!!*



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A Grand Birthday Party
Dinner at Mata Hari provided the celebration for Khun William's 72 birthday. Apart from the unexpected arrival of a large female who was verbally ejected, the party was wined and dined to perfection. Lobster bisque, snow fish, fillet steak Mata Hari and fresh raspberries were on the menu. The girls looked resplendent the whole evening. Hardy's sparkling and Stellenbosch KWV completed the gourmet dinner in style. Khun On then produced a birthday cake to round the night off.





Editor: The Asian Times did a very frank interview with you a few weeks ago. There were many unanswered questions and I would like to raise some with you now.

JB: That's Ok. I am happy to provide your readers with my side of the story.

Editor: Your family life seems to have been one of turmoil and uncertainty, particularly in the period after your father's death. Talk about that period of your life.

JB: I was brought up after the Second World War. Things were tight and even as a youngster, I had an Identity Card. I still have it. My parents were fortunate in having strong family backing. My father was a hard working Director of a major construction company, Alfred McAlpine. As a mechanical engineer (originally with Eric Bowater), he was responsible for all aspects mechanical in McAlpines. As a young boy, I loved that. Going round the sites with my Dad, still in my shorts, it was the best learning period available. People were generous, people were helpful, and above all the staff of this household name were loyal. It is one tenet that, to this day, I have tried to emulate. Sadly, I don't think I have succeeded.

Editor: It is quite clear that you have an enormous recall for the early days. How did the period of time work for you when you left school and began working for the family company??

JB: Well, I left Public school under a bit of a cloud. Nothing I'm embarrassed about, but it was just about growing up, and the riotous assembly that went with it. Of course this was a serious blight on family relationships and eventually I was despatched to work as a welder in the Plant Depot. One of the best years ever for me - I became part of that tight team known as The Black Gang. Even today, fellow employees talk about those times in revered terms. I did well with that part of my life and it began the build up of respect between father and son.

Editor: I'm sure you would have much more to say on the subject given time !! You make reference to your association with your fellow employees, tell us about the special relationship with the people you have been involved with during your early days.

JB: Difficult, very difficult. I definitely had the most enormous respect for my father. He really was a genius in the construction industry. His knowledge of things plant was supreme and my early understanding owed much to his wide knowledge. I also enjoyed being in the company of John Goodall and Alistair Kennedy, Sadly, not all from the top echelon cut the mustard. I would prefer to avoid this subject as I am currently writing a book on the subject of construction wasters, both inside and outside our company domain.

Editor: How did your personal family life overlap with your international career in construction. Tell us about early family, marriage, children, and the impact that had on you.

JB: No, that episode will also come later. It is a difficult subject to broach, and I would prefer to discuss these issues at another time. When the time is right, I will give an honest response to this very complex question.

Editor: OK, I appreciate that. Move forward to later life, during the late '70s, when you were involved with international construction, how did you cope with a young family and still travel to remote, hostile locations?

JB: Following the tragic and untimely demise of my father in late '77, I knew things would be much different. I think that at a tender age, in major company terms, I was naïve in knowing how internal politics would work. I thought it was going to be a straightforward adjustment, particularly as a family member, but I was hugely mistaken. The maelstrom of distrust showed the senior managers in the Company to be second rate and purely interested in their own ends. A time, I fear, that was a portend for the eventual demise of a household name. These are people who had no interest in the well-being of the staff and no desire to do anything than feather their own nests. The worst of all was my cousin, Bobby McAlpine.

Editor: JB, thank you for that. We shall adjourn now and continue in Travelogue 25.



An immense opportunity to acquire a serious development in trendy backwaters of Basque territory. Easy reach of hospital, this represents an early form of outhouse, popular with authentic peasants of the area. Ideal for displaced bankers or insurance agents used to spending vast amounts of other people's money. No electric or water but very ethnic. A snip at : €18,000 Buy for Xmas !!!

Ashburton Bollox and Goonhilda

Est. One windy morning when on holiday in Spain



The pinnacle of a developer's dream. Perhaps a rare chance to exercise your desire to refurbish a total wreck. Potentially an excellent choice once the services are installed along with a roof. No access roads make this an ideal get-away home far from the maddening crowds. Located in County Sligo, this has to be vasectomy of the year. Offers in the region of : €156,000 Buy It !!!

Bullpizzle Poindexter & Cox

Est. Under Milk Wood, and in sight of the Hog's Back



A delightful scenic location for this two storey building with its character sloping outbuilding. An ideal project for overweight bankers and City types in need of exercise. A fine example of dilapidation with genuine rebuild potential. To be found in the Brecon Beacons, this property has only once been accidentally bombed by the RAF. €189,000 secures.

Weaselwit Spankenshoe & Bogie

Est. Late last night in the Weeping Dick & Wrinkled Prune.



A fine example of neo-Gothic/Celtic construction built in the 1460s, but without a roof, or much else. Despite this, an airy property with stunning views of the Irish Sea. Some work needs to be done but this would suit a family of bankers, definitely for futures players looking to recuperate. Offers please, ITRO: £358,950 ono

Gentlehomme Tossa & Dangleberry

Est. During Lunch 3 days ago



Impress your City mates, buy a castle. This piece of exquisite real estate needs some work doing on it but it will provide hours of pleasure recreating one of Wales' finest defence fortresses. Cardigan Castle has banker written all over it. Put your name to it, now. Reluctant sale, offers over £789,000

Retrouchet Gazunder

Est. Early yesterday morning after some kippers



This Month's Bargain

Marchwiell Hall, with its own Cricket Ground and 200 acres has come to the market. Threats of subsidence, water ingress, drain problems and gypsy caravans imminent should not put prospective buyers off. A lovely property. Urgent sale for Trust sake: 50 Pence

Fartah Bonus Shrewd Bury Division

Est. A very long time ago. Before time began and the start of accounting for fees and commissions .



October Gallery



Bin Saga Continues

Council employees will patrol the streets and dish out £100 penalty notices, under a new plan. Residents who fail to pay within two weeks could end up with a £5,000 fee and be left with a criminal record. Homeowners are at risk of being fined if they fail to remove their bins after a collection or leave them in the wrong place.

Bin owners should only put their rubbish out the night before and remove them the day of the rubbish collection. Residents could receive a fine if they fail to put their bin in spaces allocated outside their homes. Under proposed changes, councils could refuse to empty bins that are too far from a curb, not placed directly outside a gate or put out on the street too early.

The plan is expected to be trialled by councils in Northern England. It comes as the Tories pledge to provide funding to restore full weekly rubbish collections. Shadow environment secretary Eric Pickles said there would be an "expectation" under a Conservative government that councils would collect the bins every week.

The Tories estimate between 7 and 8 million households in England are on fortnightly collections. Mr Pickles said the Tories would reverse any move by the current Government to impose a "bin tax".

"Gordon Brown is making it increasingly hard for families to throw away their waste responsibly," he said.

Burger-tastic

Brad Sciuolo, who works at an Italian restaurant in Pennsylvania, has become the first person to conquer the Beer Barrel Belly Bruiser.

The mammoth meal weighs 15lbs (6.8kg) and has 5.2lbs (2.3kg) of toppings. The gastronomic adventurer completed his mission in four hours and 39 minutes.

Dennis Leigey, owner of Denny's Beer Barrel Pub, said Mr Sciuolo, of Uniontown, was the first person to finish the meal.

Asked what possessed him to tackle the burger, Mr Sciuolo said simply: "I wanted to see if I could."

The Beer Barrel Belly Bruiser includes a bun, lettuce, tomatoes, cheese, onions, mild banana peppers and a cup each of mayonnaise, ketchup, mustard and relish.



Brad Sciuolo and his 15lb meal

An entrepreneur claims to have invented a machine that turns a cheap bottle of plonk into a vintage-tasting wine in a matter of minutes. The machine recreates the effects of decades of ageing by colliding alcohol molecules in the bottle. Inventor Casey Jones says the £350 gadget uses ultrasound technology to recreate the effects of decades of ageing by colliding alcohol molecules inside the bottle.

The Ultrasonic Wine Ager (right), which looks like an ordinary ice bucket, takes 30 minutes to work and has already been given the thumbs up by an English winemaker.

Mr Jones, 53, said: "This machine can take your run-of-the-mill £3.99 bottle of plonk and turn it into a finest bottle of vintage tasting like it costs hundreds. "It works on any alcohol that tastes better aged, even a bottle of paint stripper whisky can taste like an 8-year-aged single malt.

The look and bouquet of the drink is improved and because of the chemical changes, the alcohol is easier to absorb by the kidneys and therefore, hangovers are virtually eliminated. I have even tried it with orange juice after I saw a similar device being used in the US. It didn't just make the juice taste fresher, it made it look brighter too. Of all the inventions I deal with, this one has amazed me the most in the effects it has on alcohol."



André Jones, no relation, a winemaker who produces 40,000 bottles-a-year at his family-owned Buzzard Valley Vineyard, near Tamworth, Staffs, said he was impressed by the gadget. He said: "Casey took one of our bottles and brought it back for us to try after it had been in the machine. I was amazed, it had definitely aged. Obviously it can't change the grape variety used, but it does mean a relatively poor variety can be made to taste a lot higher market. I would like to see it used on some of the Mediterranean varieties like a Rioja or a Shiraz. This could definitely have some applications for those restaurants who are buying wine for ? 10,000 a case. Technically I suppose you could buy a good wine at two or three years old and age it so it tastes like a 20-year-old vintage. Wine is at it's best five or so years after it's made, so this could help homebrewers taste aged wine more easily."

However, he warned restaurants and bars against trying to pass off a cheaper bottle of wine as a more expensive one just because it had been through the machine. "You would have to tell customers it wasn't quite the real thing," he said.

Another Visiting Aussie To Lakeside

November 1st saw the arrival of the Big Unit Downunder for several days at Lakeside. Terry Kersey was to be our guest for a few days before departing for Chiang Mai. Slightly off track, Terry also got to see the efficiency of BPH as JB was wheeled off to the cardiac centre. Despite that, there was much banter and sightseeing. From a cuisine viewpoint, Big Macs and pub grub were all he could be tempted with, nothing too spicy or shellfish.



Many Thanks To all At BPH

Between starting and finishing this Travelogue, I have been in Bangkok Pattaya Hospital for a week. I would like to pass on my most grateful thanks to the Specialist, Dr Ularn, the Consultant, Dr Jack Weller, and the combined staff of the Cardiac Care Unit, with the ICU, the recovery team on the seventh floor and the transport boys who had many tough gradients to negotiate. I hope to see you again soon, but purely in a social capacity !!!

