

From: George Buchanan Craig

Sent: 11 June 2014 13:06

To: Melville J (Joan)

Subject: RE: Preparation of the Commission's Ninth Programme of Law Reform

Dear Joan Melville,

Sorry that this reply is so itty bitty but this last thing has only just surfaced in our realisation in the last twenty minutes following a phone call to the Accountant in Bankruptcy's office for information on a live case. Apparently, as we now understand it, when they (A.i.B) are approached by way of an appeal by a Trustee against fee levels set by commissioners, the Accountant in Bankruptcy's office only looks at whether the tasks that were carried out by the Trustee were necessary and done properly. They do not check rates and they do not check therefore the worth of the work is set at a fair level. Neither is a price (or even a guide price) asked for before appointment. Rates charged against an insolvency in this area, it seems to us, are therefore not checked at all and indeed under this system there would be nothing to stop a Trustee charging £3000.00 per hour plus vat. or even charging an extra 100% mark up on services passed out to the likes of sub-contractors.

Nae wunner we as ordinary creditors generally get heehaw.

One last thing, we asked the Trustee in our currently live case if it would be o.k. to send on our last letter to him to you for examination. You will see what we are on about. He has given us a copy of the correspondence to date, as we understand it, for that purpose.

Would this be of use to you and if so where would we send it.

Thank you for your time.

Yours sincerely,

George B. Craig

From: George Buchanan Craig

Sent: 10 June 2014 09:45

To: Melville J (Joan)

Subject: RE: Preparation of the Commission's Ninth Programme of Law Reform

Dear Joan Melville,

One thing we did omit which is of great concern and that is the need for corroboration of some kind. This is absolutely fundamental in a proof of any kind, (just ask scientists or mathematicians) or good quality works.

Thank you again,

Yours sincerely,
George B. Craig

From: George Buchanan Craig
Sent: 06 June 2014 11:07
To: Melville J (Joan)
Subject: RE: Preparation of the Commission's Ninth Programme of Law Reform

Dear Joan Melville,

We immediately say thank you very much for keeping us in the loop regarding Law reform. Below we give brief list of what we think needs urgent attention.

1) Obviously for us the big one is the reformation of Insolvency Law. (We are currently suffering related to an ongoing case which has something like £340,000.oop fees after one year so far plus £70,000.oop pounds cost all plus vat. It is ridiculous and we have no way of stopping it.) Ordinary unsecured creditors are currently being treated in disgraceful fashion and as fools. As explained this is highly damaging to the economy and we are quite willing for you to see our correspondence with that insolvency practitioner if he would agree to that. We have much correspondence with the Accountant of Courts office and now the office of Accountant in Bankruptcy over their inadequate systems for dealing with what we and many others see as the gross over charging by Legal and Accountancy disciplines related to and dealing with this area of Law. They approve fees based on who knows what and seem to at a whim over ride creditors' representatives wished. You also need to revisit the what you did related to Accountant of Courts legislation that you altered recently. It was we think shocking work.

The Courts need to pay far more attention to representations from people who properly represent creditors like Commissioners and Liquidation committees and not simply over ride them because they think a fee set by them is to low. Systems for judging worth of work properly should be put in place and far more efficient and cost effectives systems should be devised so that ordinary unsecured creditors get something back from there lost resources. You can see what we have said before on this matter or we are prepared to discuss at further length other techniques for dealing with what we and many others think is this greed ridden in-efficient environment.

2) We think cyclists should be on the pavement and not allowed on the road. In parts of Germany this is what happens and from a health and safety point of view, risk assessment etc. this makes perfect sense. Cyclist regularly skip traffic lights, go up inside large vehicles like lorries and buses, carry no insurance, have no m.o.t. have no road tax and in short have far more in common with pedestrians than they do on the road. They put themselves in an unsafe environment yet drivers largely take the blame. This is seriously flawed thinking. Look at the shopping development in Brae head in Glasgow and you will see a working system which is excellent. Their pavements are very wide with painted cycle lanes. It is a far more cost effective way to deal with cyclist than the stupid cycle lanes which cost fortunes to create and are not generally used and very much the less so in winter here.

3) Bus lanes and serial transport packets (when one bus stops the other stop behind it. Computers years ago realised this was daft and no we have councils trying to raise revenue from these road markings which are only some time visible.

4) Financial misbehaviour of any kind. Our pensions, we believe, have been seriously damaged by a very nearly totally un-fit for purpose financial sector. Proper enforcement of Law regarding these matters and a stiffening of the Law against miscreant behaviour should be taken very urgently. The cost to the country for the last bankers fiasco was massive and heaven knows when that damage will be sorted yet few have been punished for impoverishing many decent people.

5) The general Courts should be opened up to people who are not lawyers to represent themselves or others. Judges would then use their legal expertise to guide them and a state funded lawyer could be on hand to advise on the Law. Still further not all Judges should be from a legal back ground. This would take away at least in part what we have termed legal nepotism or the incestuous relationship we think has developed in this section of society. This then would mean the courts would very likely be a great deal cheaper and far more efficient to run and we think they would also be a great deal fairer. This is another point that further discussion could be had on.

We forward this to you for your immediate comment and if there is something not quite correct please let us know and we will see what we can do to correct the matter.

We hope this helps.

Yours sincerely,
George B. Craig