



Wednesday 20th January, 2016. As I go through the glass doors, I'm ok.

I walk towards the discreet office, protected by glass. I ring the bell. A

lady comes out and asks *"yes? how can I help you?"* I show her the

CIVIL BILL FOR POSSESSION, and ask *"which court room am I*

supposed to be in, please?" She tells me Court Room One and with a kindness in her voice, gives me directions. My heart beat raises and now I can feel the tears welling up. Although this story started seven years ago, it never had an ending.

Standing outside Court One, there are two MABS (Money Advice and Budgeting Services) representatives. The woman asks me what the lender's name is. She can't find it on the list. I give her my name. She finds it. Her voice is even, patient and non-condescending. She begins to tell me my options. I politely stop her, telling her I have already tried all available avenues. Then, she guides me into the court room, advising me where I might sit, to stand when the Registrar says *'case eight'*. Before turning to leave, she puts her hand on my arm *"the fact that you came here today, demonstrates your transparency, your willingness to engage"*. Without even thinking I say *"it's my shit, I need to own it"*. Although her reply was *"Well, believe me, not everyone thinks that way"*, all I could hear in my head was my ex-partner screaming *"over my dead f**king body, you're getting the house"*. Through my then solicitor, I had offered to sign my interest of the property over to her. Apparently, she had not wanted that either.

The Registrar finally calls *'case eight'*. I stand up waiting to be acknowledged. *"What is your name?"*. *"Gormla Hughes"*. *"Do you wish to address the court?"* *"Yes, I do"*. The Ulster Bank representative sitting in the benches to my left, turns, her look of surprise is noticeable and distracting. I look back at the Registrar and begin. *"One, I am in agreement with Ulster Bank repossessing the property, two, I want the court to record that there were three offers*



of sale on the property, but neither Ulster Bank nor the 'other party' would act or agree to any of the sales..". She puts her hand up to stop me, then instructs the clerk to hand her a file. I recognise it as the one I had submitted, by hand on 16th December 2015. A file that contains one hundred and forty-three documents. I submitted it in response to Ulster Bank's Affidavit to the court. It contained half-truths and three outright lies. Sadly, I wasn't surprised, but grateful I was pedantic about

record and copy keeping. Having flicked through the top letter, she indicated for me to continue. *"three, I want it noted that this situation could have been resolved in a matter of weeks, instead, there is nearly seven years of mortgage arrears".* The Registrar asked *"is the property still on the market?"*. *"No, the 'Other Party' removed it.* Then she asked *"the 'Other party' still lives on the property?"* I respond *"Yes"*. She instructs the Ulster Bank representative to advise her client of the record. Then, I thought, but cannot be sure, she was almost apologetic saying *"I am granting a continuance until 11th July 2016"*. I knew she was going to say that. Ulster Bank had already corresponded with me, advising that a repossession order would not be granted on 20th January 2016, because both parties have to agree to it. Not only that, but they also told me not to bother going to court. Outside, the male MABS representative asks me how it went. I tell him. He advises that normally a continuance is granted to give the Other Party an opportunity to put together a financial package etc. I ask him how many continuances can be granted. Looking away from me, he says, *"it can go on for years"*.



I sit in the car, feeling like I am in a state of suspended animation. I think about RTE, the Irish national television station. About all the visual bytes of families being ejected from their home, while the police herd the proceedings. The big bad bank that did this to the good people of Ireland, to Europe. But, I cannot go further with these thoughts, because another one keeps interfering. Consuming an extra-large jug of Margarita, a roaring fire and watching Nuns on the Run – the story of an Immaculate Deception. But, I'm off alcohol, so I dream up outlandish scenarios until I reach the supermarket and buy myself a pecan and apple pastry.

At home, as I light the fire, I think back to a few years ago when Ulster Bank handed over my new address to my ex-partner, in the Athboy branch. I reported this to the Office of Data Protection. They responded by saying *'we don't believe that the bank in question would do something like that'*. I of course, responded *'thank you for confirming what I already knew. Your office was set up to keep important people in employment'*. They responded immediately, apologising, stating that the individual who wrote the first letter was 'just new' to the office. A few weeks later, I received another letter from the ODP stating *'Unfortunately, the staff of Ulster Bank at the Athboy branch don't recall the incident'*. Furious, I responded with *'they don't have to remember. By law, they are obliged to keep copies of transactions for a period of up to five years. Their backup server would highlight the incident'*. Like a miracle, a couple of days later, I was asked to advise them of which charity I was nominating for the €500 as they had found the complaint in my favour. There are many ways that this

situation can be analysed, but I will reduce it to the absence of administrative responsibility and accountability.

Seven days after my visit to Court Room One, the Oireachtas Banking Enquiry Report (Ireland) was released unto a public who, like me, I think, has grown exceptionally tired of muppetry. Of free promises that mean absolutely nothing. Watching so-called grown-ups hold on to anything that deflects from taking responsibility and ownership. In the world of narcissism, such conduct would be referred to as 'Gaslighting'.

The Oireachtas Banking Enquiry Report (Ireland) 2016 cost €6.6 million to conduct and report. It involved questioning 131 witnesses. Some of those witnesses also said *'from memory'*. *'It was a long time ago now'*. *'I did my best'*. The final outcome is that the Irish bankers are now in a financially more lucrative position by acting as 'Consultants'. One banker, David Drumm awaiting an Extradition Order, has hired seven lawyers to tell the judge how uncomfortable he is in prison. Meanwhile, the number of Irish human beings living without a home, on the streets has increased to a level never seen in history. The mental health of her citizens is declining at a rapid rate (globally, in fact). Again, no administrative responsibility or accountability.

Now, with an election called, I listen. I hear them saying *'if we are elected again, we will continue to lead this country into full stability'*. But, they did not lead anyone. They were high level administrators who worked for Europe, and did what they were told. A leader would have presented a vision of social improvement and justice, a vision of a better and greater nation. A nation where all her citizens were mentally and physically nurtured so that they were in a place to work and follow their dreams. They did NO such thing.



While receiving gold stars from Europe for good behaviour, corruption, at every level, has been permitted to permeate through government and business. Believing that paying lip service, such as the introduction of the Protected Disclosures Act, 2014 which was enacted in Ireland in July 2014, to protect whistleblowers. A lip service that is somewhat laughable, given the absolute

acceptance of sexual harassment and bullying in the workplace, the reduction of funding to the Rape Crisis Centre and to the organisations that navigate the destruction of domestic violence.

Either way, there is now a significant financial incentive for employers to attack the character of whistleblowers, much as Garda whistleblowers continue to be personally undermined. A whistleblower walks into his unfair dismissal hearing – which is held in public – with a target painted on his back. (Fergal Crehan, the Journal.ie)

I think about the Irish citizens who opted for privately run health insurance, who were penalised because the state owned health insurance body, VHI (Voluntary Health Insurance) for the nth time, was operating at a loss. (It was originally set up in 1957 as a semi-state body with the Minister for Health as its sole shareholder, for those who did not qualify for a medical card.) The financial loss was so substantive, the Government introduced legislation for 'Risk Equalisation'. There was a blatant absence of rigorous questioning on actual

spending. The public were advised that it was due to the ageing population. As I watched the debacle unfold, I remember thinking about one of its ex-Chairman of the Board. An individual who once took an extended 'liquid' lunch and was so inebriated at the end of the evening realised he didn't know where his very expensive designer coat was. He was unconcerned. He simply drew the cost from the VHI pot as an expense. Isolated incident? Absolutely not. In his article on 13th November 2015, Irish Times, Fintan O'Toole pointed out that the Abbey Theatre, another state owned institution was declined funding by the Arts Council. Fiach Mac Conghail, Director of the Abbey, was unconcerned. He simply made a few telephone calls to the Department of the Arts, Heritage and the Gaeltacht and was granted €500,000 for his centenary project. And then, there's the retired Fianna Fail TD (politician) who was rewarded for disposing of monies without due process from European Funds, by receiving an Irish State Pension AND a European MEP Pension. These behaviours have become so embedded in Ireland, I believe they think it's actually best practise.

Where is the separation of business, government and financial institutions? Why did Ernst & Young, who were the auditors of the fated Anglo Irish Bank, have one of the secretly recorded Anglo Irish Tapes in 2009? In all the high level, 'transparent' public relations reporting, investigations, with the assistance of RTE, why did none of this come into the public arena (it is un-necessary for me to use the adverb 'allegedly', I was the one who was asked to transcribe it). How does that sit under the FRC's (Financial Reporting Council) 'Ethical Standards for Auditors'? Integrity, Independence and Objectivity?

And now, the unresolved SiteServ debacle. When Catherine Murphy, TD had an inkling that something wasn't kosher, it was decided that the government would establish a statutory Commission of Investigation. Originally chaired by High Court Judge Daniel O'Keefe but

replaced by High Court Judge Brian Cregan and equipped with a budget of €4million, the investigation began. Sadly, he was not given enough investigative powers. In response, the Department of Finance said that its assertion of confidentiality of IBRC documents is based on a matter of law. The “banker – customer duty of confidentiality”. So, the investigation came to a grinding halt. The banking crisis story and corruption, apparently never had ending either.

Sister Superior: You stole money because you want to get *out* of organized crime?

Brian Hope: Oh, it was stolen already.

Charlie McManus: The important thing is that now the good guys have got it instead of the bad guys.

Brian Hope: Yeah. It's like Robin Hood, you see? We stole from the rich to give to the poor.

Sister Superior: Who are you going to give this money to?

Brian Hope: Us. We're poor.

(A scene from Nuns on the run)