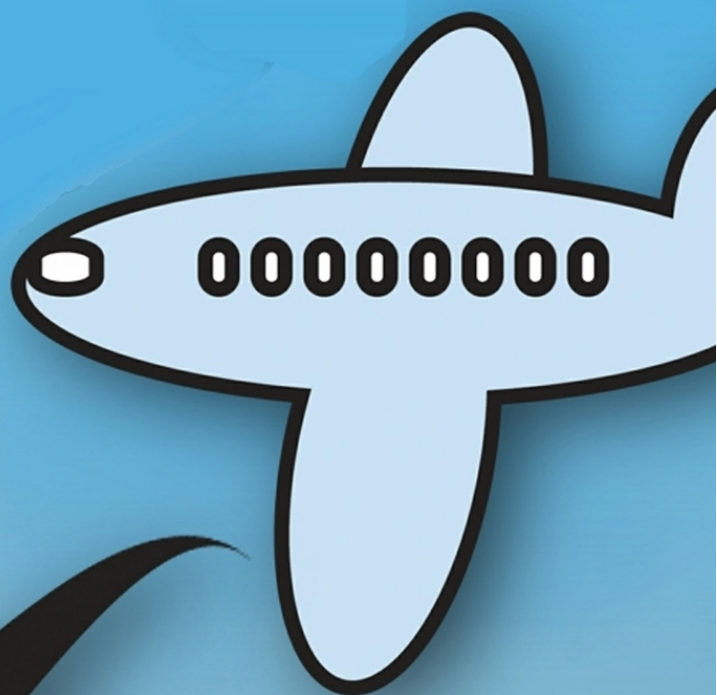


THE ADVENTURES OF A SMALL BUSINESSMAN

IN THE FORBIDDEN ZONE

BY

ANNA TOMKINS



СОДЕРЖИТ

НЕЦЕНЗУРНУЮ

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18+

Anna Tomkins

**The Adventures of a Small
Businessman in the Forbidden Zone**

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Sean is a supervisor in a small bank in the UK who hates his job. His quirky sense of humour gets him into constant trouble and a strange twist of fate completely transforms his life. The stories in this book are original and funny and also include those of business trips to interesting countries with tips about what to do and what is better not done!Содержит нецензурную брань.

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Anna Tomkins
The Adventures of a Small
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Chapter 1: I tried to work in a normal job, I really did. Ten years in a bank.

Hi. My name is Sean and I work for myself. It wasn't always that way, of course. Before that I worked for a bank. I must have been mad.

I left Hull University in 1981. I was 21 years old with a B.Sc. honours degree in Economics, and more usefully, a clean driving license. I don't think I ever met anybody from University who then actually went into the same subject as a career move. Take Joe for instance. Joe took a degree in American Studies and was always rather vague if you asked him what it was about. As far as I know he has never been to America and possibly never actually spoken to an American. There was Rob; maybe you could count him. He left with a degree in law, but after working as a junior clerk in a law firm for six months, announced that he would rather have third degree burns than do this for the rest of his life. Last I heard he was a civil servant with the Department of Employment. When you have a degree in economics I suppose you gravitate toward employment in the financial sector, which is what I did. I got a job as a graduate trainee with a bank. Most days for the next ten years I went to work feeling like a condemned man. God alone knows why I stuck it so long. In common with my fellow flatmates I had applied for a job with every single brewery in Britain. None of us got as far as the interview stage, but we did get enough rejection letters between us to proudly wallpaper two walls of our common room. A rejection letter from Tetley's was particularly prized, it being our favourite beer at the time.

When I actually got the job with the bank all my student friends thought it was hilarious. I hadn't exactly been in financial control when at University. On receipt of my first grant cheque I had opened a bank account with the same local branch that my parents used.

At one point my parents telephoned me to say that the manager had asked them to get me to return my chequebook and cheque guarantee card until I got my spending under control. He said they had written to me on a number of occasions without a response. Well you know what the post can be like sometimes...

I discussed the situation with my good friend and fellow financial reprobate, Nick.

Nick advised me that I was now a wanted man – the only way to keep ahead of the pack was to never cash a cheque in the same place twice, and never ever to use a branch of my own bank. So I continued to cash cheques all over town – well books are expensive you know? During the summer holidays I worked eighteen-hour days in a sausage and pie factory to pay it all back.

The other thing I knew about banks from my student days was that they could be an excellent source of home decoration. Late one Saturday night. Sunday lunchtime I walked a young lady home from a really excellent student party and was invited in for 'coffee'. Imagine how pissed off I was when coffee was what I actually got.

No matter, the point is that this girl's bedsit was like the bloody Amazon rainforest – luxurious plant life abounded. I asked her where she got all the plants from and was well impressed when she told me she used to steal cuttings from the floral displays in the foyers of banks.

Soon my own bedsit was a veritable Kew Gardens. Rubber plants, Swiss cheese plants, spider plants, all sorts of stuff. Very therapeutic. I actually had a Swiss cheese plant for over twenty years. It was a very small sorry looking soul when I rescued it from the reception area of a Bradford & Bingley building society office (their bloody lazy staff never watered anything!). I had to leave it behind when I moved to Africa in 2002. It was huge and healthy when I left but died soon after. The pain of separation must have been too much for the poor green bugger.

One of the big banks in town where I would occasionally cash a rubber cheque had a customer suggestion box in the foyer. Customers were requested to leave any suggestions they might have for

improving services or facilities. The best suggestion each month was awarded with a book token. No expense spared there then.

I stuck in two suggestions (anonymously of course – it wasn't my bank). Firstly I wanted them to upgrade the floral displays to include more exotic species like Venus Fly Traps and Antler ferns. Maybe even splash out on some orchids! Oh boy, orchids! Yes I know a very selfish suggestion this one.

Secondly, I suggested that to get more students and young people to open accounts with them they incorporate a nudge/gamble option onto their hole-in-the-wall cash machines. You know, like they have on one armed bandits.

So say you asked the machine for a withdrawal of £20. You would be given the option of gambling up to £100 or exchanging the money for a chance to win fabulous prizes, like a motorbike or a meal for two in an expensive restaurant. Or a night on the town with a topless model, that sort of thing. Or lose the twenty pounds. Obviously the bank has to make a profit.

I maintain this would be a real money-spinner. After a few cheap beers in the Union bar students would be queuing up to use this kind of facility. It would at least be more open and transparent than the bank charges and interest that they levy on customers.

Needless to say I am still waiting for the book token.

So despite all the warning signs as to incompatibility shall we say, I accepted the job with the bank.

There were some good days and I did work with some great people. But honestly? I should have left after my first month and done something more useful in life. Like rob the crap hole at gunpoint and fled to Brazil. My fault but then I always have been a bit stubborn. And on those wages I could not afford to buy bullets for the gun.

You see I left University full of youthful enthusiasm and zeal. I wanted to make a difference in the world. I wanted to help people to build their businesses and their futures. I chose the wrong job.

When you work for a bank, at least the one I joined, you do exactly what you are told to do, the way you are told to do it, at the time you are told to do it. There is no room for individualism. There is more freedom of expression in the Borg Collective on Star Trek. And God help you if you bend the rules a little and it goes wrong. "Resistance is futile" as they say.

My first day at work I arrived bright and early, eager to learn the ropes and make new friends. I was told to sit and wait in reception until the manager had had a chat with me.

I sat. I sat and waited for almost two hours before the manager could be bothered to find ten minutes from his busy schedule to have a word with me. Lovely start to my career I thought.

Eventually I was summoned into the Great One's presence and offered a seat by his secretary who then left the two of us alone. The manager was reading my application form, slouched back in his comfortable leather chair his feet up on the desk pointing in my direction – very, very rude that in Middle Eastern circles. A bit like telling somebody you think he is scum. I think the manager was aware of this too. He didn't speak for some time.

When he did speak it wasn't the "Sorry for keeping you waiting, welcome to the team", speech that I was expecting.

Instead he sat bolt upright in his chair, his feet coming down heavily on the floor.

"Bloody hell. You're a Left Footer! What the fuck are we doing giving jobs to Left Footers!" These were his first words to me, on my first day in my new job, and I quote verbatim.

I had no idea what a Left Footer was that it should make him so upset – I had never heard the expression before. At one of the interviews for the job I vaguely remember being told that the Bank had a sports fund intended to encourage team spirit and interaction between the branches. Each region had its own football team and they competed against each other in a Sunday league. I took a wild guess and assumed he was talking about football.

“Actually that is a mistake,” I said even though I had no recollection of putting it in my original application. Then again it is hard to recall all the bull shit that I wrote in an attempt to get a job in a time of rising mass unemployment. I certainly had not been vice captain of the University chess team for a start. Nor had I actually read all the published works of Isaac Azimov. I still haven’t.

“Yes that’s definitely a mistake,” I confirmed. The manager looked visibly relieved.

“So you’re not a Left Footer then?”

“Actually I am embarrassed to admit that I’m pretty useless with my left foot other than for walking or running around on. No, I am a right footer and can play in defense or midfield, but I prefer midfield.

“Oh bloody marvelous,” he looked unaccountably upset by my information. “Not only is he a Left Footer but he thinks he’s a bloody comedian to boot. Just what I bloody needed.”

“At least I won’t have to give you a lift to the Lodge meeting every month”. He carried on reading.

“Jesus Christ you’re Irish!” I thought he was going to have a seizure. “Is this some sort of bloody joke?”

His facial expression read ‘the doctor has told me it’s malignant and I have only days to go’.

“Okay. I’m a man who likes to call a spade a spade. So I am going to tell you straight how it’s going to be.”

I hate that expression. The people that use it try to justify themselves as being completely honest and open, when in fact they are usually just bloody rude and uncaring of other people’s feelings. This ‘Good Old Boy’ was a classic example. The manager then went on to tell me he didn’t know why they kept sending him graduate trainees every year. They never stayed the course. So why do they keep sending intelligent people here on suicide missions, I thought. What a waste of everybody’s time, money and talent.

“Anyway,” he went on, “I don’t expect you will turn out any different.”

Perhaps he was the reason why I stuck the job for so long – he got my back up and I wanted to prove him wrong.

My new bigoted boss gave me the rest of the good news. “I have been sent a two year training program for you from Head Office. The office manager will be in charge of that. You get one day off a week to study for the Banking exams (I didn’t – we never had enough staff to cover for me), other than that you will keep your nose clean and do what you are told. If you don’t like it, you know what the alternative option is. I joined the Bank 23 years ago and I started right at the bottom. Just like you are going to do.”

And that is precisely what happened. For the next six weeks I made tea and coffee twice a day for twenty-five people. The rest of the time I filed. I filed index cards, loan applications, correspondence, and memos. I filed every possible type of paperwork.

I was bored fucking delirious.

I eventually discovered that being a Left Footer meant being a Roman Catholic, even though I was now essentially an atheist and hadn’t been inside a church for years, it didn’t matter. The records at Head Office said I was a Left Footer. It felt a bit like those people you hear about who can’t get credit anywhere but have no idea why, and eventually discover that they have been accidentally put on a computer credit card blacklist. Once you are down as either a bad credit risk or a Catholic, it’s a bugger trying to get people to change their opinion.

It was even more of a problem in the Bank that I was with. They actually had their own Masonic Lodge for like minded White Anglo Saxon Protestants, membership of which was difficult to achieve for red haired freckly Irish Catholics. If you were not in the ‘Club’ your career was taking the slowest of slow boats to China. So I was a little confused as to why I was given the position in the first place – it just didn’t make sense.

I found out some time later how I had managed to slip through the net.

The bank would take on about a dozen graduate trainees every year. It turned out that the Recruitment Manager who hired me had been pushed sideways in some bitter office politics (the Nazi bastards probably discovered his grandma was Jewish or something equally inexcusable).

This had aggravated him to the point that he had gotten himself another job with a big finance company. As a parting gesture, this year's graduate intake included two other Roman Catholics, an insufferable bible bashing born again Christian, a hippie drug addict, an Asian (What the hell was the Recruitment Manager thinking of!) and worst of all, two women.

When I left ten years later, the Bank had well over two hundred branches nationwide, but not a single branch had a female manager in charge. And I never ever met an Asian working for them. Not too forward thinking in the area of equal opportunities this bunch.

After six weeks we all met up back at Head Office for the next stage of our accelerated training program. When I say 'all', I really mean to say 'the survivors'.

The Asian and one of the women had lasted just a week. As had one of the 'normal' recruits. The hippie drug addict lasted five weeks but only managed to make it in to work on the first Monday – he never managed another Monday. He then didn't manage to make it in to work for ten days on the trot. The hippie wasn't on the phone so eventually the Manager called at his flat on the way to the branch. The hippie answered the door in just his boxer shorts looking seriously hung over and bleary eyed. When asked when they could expect to see him at work again he replied, "When the vibes feel right, man". Brilliant!

The dismissal notice was hand delivered later that afternoon. Shame, I liked him.

My two years spent at the first branch were not all bad. For instance there were the Bank Holidays to look forward to. Once the fog was so bad we were sent home early. That was fun.

I had my most entertaining day of my banking career ever working at this branch. It was the day of the bomb alert. The branch I was working in was situated quite close to the main train station. At the time the IRA had extended its lethal bombing campaign to mainland Britain. No town center was safe from these nasty bastards.

One morning we got a notice from the police to evacuate the area. An old Ford Transit van with Northern Ireland number plates had been left for nearly 24 hours in the short stay car park at the station. There was a suspicious looking box in the back of the van and the bomb squad had cordoned off the area.

The bank in its wisdom had sent a memo to all office managers instructing them to formulate plans for such an eventuality. The office manager now read these instructions out to the assembled staff.

He had already prepared notices to put in the windows to advise customers why the bank was closed. All of the staff was to assemble in a safe place except for four male members of staff. These four were instructed to stand in front of the plate glass windows around the bank building to ensure that customers didn't hang around outside where they would be in potential danger of serious injury from flying glass. I kid you not.

"And what about us, the four male members of staff?" I asked.

"Er... how do you mean?" He wasn't quick this guy.

"ERR... I mean what about us and any potentially dangerous flying glass?"

Silence greeted me. All the staff was staring at the office manager, waiting for him to explain this rather bizarre aspect of his well thought out plan.

Still silence. I broke it for him.

"Tell you what," I said, "while you stand outside that bloody great plate glass window thinking about it, wearing that ill fitting pin striped suit for protection, me and the other guys will go join the ladies somewhere safe. OK?"

With that we left and spent a pleasant couple of hours in the Town Square, chatting and drinking coffee.

It was home time when we heard the controlled explosion and were thankful that the noise wasn't louder and more significant.

Quite rightly the bomb squad had not taken any chances. They sent in a remote controlled robot device on caterpillar tracks, fitted with a rifle and an explosive charge. After checking the area for secondary booby traps, the robot approached the back of the van. Using the rifle it blew off the door lock and used its robot arms to open the van doors. Then it placed the explosive charge against the suspect box and retreated to a safe distance.

Booommmmm, was the explosion we heard, followed by the sight of a student's dirty laundry slowly falling down to earth around the car park. That will teach him to remember where he parked next time he gets drunk in town.

Wonder if that is covered by your insurance?

Another morning we received a visit from two plain clothes police officers. They had received a tip off from a reliable source. Their informant had overheard a conversation in a bar where a guy had told his drinking buddy how desperate he was for money and that he was going to rob a bank on Friday (the day most people locally got paid) then skip town. The informant said the desperado showed his friend what appeared to be a sawn off shotgun under the bar table.

The police spoke to us all before we opened the doors to the public. "Be extra vigilant Ladies and Gentlemen. Keep as little cash as possible on the counter. We have no idea which bank the criminal mastermind intends to strike at. If the man points a gun at you do as he says and give him everything he wants. Remember the bank is insured and we don't want any dead heroes."

If he points a gun at you do as he says? Are you fucking joking? If he points a shotgun at me Ill make sure he doesn't leave without the manager's wallet and car keys as well. Be a hero? For these wankers? I don't think so sunshine.

This was the day that I discovered a little known fact about the bulletproof glass counter screens that separate the staff from the customers. It isn't bulletproof. It isn't even very thick. Bulletproof glass is apparently too expensive to waste money on protecting staff from shotgun wielding desperados.

So my long held suspicions are confirmed. The counter screens exist only to make normal conversation between customer and cashier all but impossible.

Which brings me to the next question. Why they are there for fucks sake? I'm afraid I have no adequate explanation.

Anyway back to the tale. The day of the raid passed without incident as far as we were concerned. We all went home for the weekend none the wiser that the desperado had indeed attempted his robbery.

Next week we heard on the grapevine that he had attempted to hold up a small sub-branch down by the docks. Why? I honestly can't say. The place only had three staff and was just open a couple of hours a day. If he had stolen every penny in the place he would still have had to borrow money from his mum to pay for a plane ticket to Ibiza. It must have been handy for the drug clinic where he collected his free needles or something.

Allegedly he walked into the sub-branch wearing a pair of women's tights lopsidedly over his head, menacingly waving the sawn off shotgun at the one and only elderly lady cashier. He stuck a plastic shopping bag into the cash slot and screamed at the elderly cashier "Fill her up Bitch!!!!"

The cashier was frozen stiff with fear at the sight of the weapon. The other problem was that the tights muffled the gangster's voice. What with that and the effect of the glass screen between them, she had no idea what he wanted. So she just sat there looking terrified.

So he reiterated his request a bit louder "I said fill her up bitch!!!" Then to make his point more forcefully Interpol's most wanted fugitive aimed the gun skywards and let off both barrels.

Minutes later, mildly concussed by a collapsed false ceiling and covered in concrete dust, he was seen making his getaway on a racing bicycle headed back towards town, the sawn off shotgun dangling from the handlebars in the otherwise empty shopping bag. Would that all bank robbers were so efficient.

That is not the stupid part of the tale. No, the stupid part of the tale is that despite the fact that the robber had an amoeba sized IQ and his getaway vehicle was a second hand bicycle, the police didn't catch him. Scary Huh?

After two years I had finished the accelerated training course. More than half the people that had joined at the same time I did had already left the bank to do something else less stressful. Like mediating between the Israelis and the PLO. Now it was the bank's usual practice to move on the remaining graduate trainees to a new branch to give them more experience.

I had made many good friends amongst the staff in Hull and was sorry to leave them, but I was looking forward to a fresh start with a new boss. Preferably one that didn't consider Ian Paisley to be some kind of Papist sympathizer, and wouldn't give me 'C' grade appraisals just because he didn't like people with a University education. Out of the frying pan...as the saying goes.

The bank transferred me south to Warwickshire, to a recently opened branch. It had been open for three years and in that time had descended onto total chaos. Even though I had only been in the bank for two years myself, I was one of the most experienced staff members we had. In a bank you don't go home until the books have balanced. The books never balanced first time due to a combination of staff inexperience and overwork – we just didn't have the staff to cope with the massive influx of new business.

So often we didn't leave for home until after nine at night. One New Years Eve we didn't get out until 10.30 PM. My overtime payments were usually more than my regular salary, and the overtime was compulsory.

On the plus side my co-workers were good fun and we would go out together as a group at weekends, often they would stay over at my house because I lived only walking distance from the town center.

On the negative side there was the manager, Mr. McFier.

The new manager was a disaster. At least the old one knew his job; this man was the most inept individual I have ever come across bar none. The new boss disliked me intensely and I can tell you the feeling was entirely mutual. I can honestly say found him inspirational in many ways. For instance it was comforting to discover that being completely bloody hopeless at your job need not be a barrier to progress in your chosen career. Especially if you managed to gain membership of the Lodge of course.

We used to play a game there called 'Identify today's breakfast'. Invariably McFier would arrive for work with his tie covered in egg or beans, or toast crumbs, or fried banana, or God knows what. The staff would take bets on what the stain was, and the typist would then ask the man in a roundabout way, what his wife had cooked for him this morning. McFier was a difficult gentleman to respect. I didn't respect him at all.

I remember we had an 'office snitch', a creep called Colin. Anytime anybody screwed up, Colin would have a discreet word with the 'Village Idiot', or Village as he was affectionately known, and the offender would be summoned to the manager's office for a dressing down and a reminder of the importance of attention to detail. This from a man that could not successfully get all his breakfast into his mouth two days running. Village made more screw ups per day than George W. Bush in a term of office.

The only way I could get through Village's inane ranting was by imagining the lanky halfwit sat opposite dressed only in women's underwear.

So while he was admonishing me, I would be sat there imagining him dressed in a basque and G-string, an image that made me smirk involuntarily. Village would notice the smirk and it drove him berserk.

One time he apparently confided to Colin, "He just sits there smirking. Never apologizes. In my army days it was called dumb insolence and he would have ended up in the stockade. I tell you Colin next time I will hit the bugger."

Colin saved his life. "I would advice against it Sir. Sean trains in kickboxing twice a week and karate twice a week. Most weekends he fights on the amateur tournament circuit. I have heard him say in the staff room that if you are not careful, one day he will snap and put your head so far up your arse that you will need a toothbrush with a two foot handle to reach your teeth. He would do it Sir. The man has no respect."

Colin repeated the conversation to me as soon as he could. He was fair like that Colin; he would snitch on anybody. Colin just liked snitching.

After that Village treated me with kid gloves. He got his own back by consistently giving me lousy appraisals.

There were very few memorable days working at this place. Mostly it was just the same old grind and long hours, living for the weekends. It was here that I developed the psychosis that came to be known as PMT or Pre Monday Tension. It was a wave of nausea and despair experienced at about teatime on Sundays as you realized that the weekend was nearly over. Luckily there was an herbal remedy readily available – four pints of draught Guinness usually did the trick.

I did however get myself involved in a couple of classic incidents. Both times I could not help myself, my warped sense of humour would not let me miss the opportunity. Both times earned me a reprimand from Head Office.

You know when old people get like, borderline senile dementia? They forget where they put stuff but are convinced that somebody is stealing from them. Usually they blame the poor bugger who looks after them 24/7, without complaint or reward. I know I do.

Well we had one of these who banked with us. She was eighty years old, fit as a marathon runner and mad as a bag of ferrets.

Every week she would come into the bank to take out cash for the week. Always on Friday and always at lunchtime, our busiest time of the week.

The cashiers would do anything to avoid having to serve the crazy old trout. Serving slowly or quickly, trying to judge the speed of the queue, feigning an attack of botulism, anything not to have to deal with her.

I recall that this particular day she arrived at Mick's till. Mick was a new recruit with only a couple of days experience on counter. You could see the experienced staff titter with relief when the nutter went to Mick's till.

Mick was a textbook example of politeness and efficiency. He gave the lady her cash and wished her a pleasant weekend. She put the money in her purse and turned to leave, but before he could serve the next customer she was back accusing him of shortchanging her. Mick denied it of course but it was no use.

She insisted on seeing a supervisor – me, and I was required to close the till and check the contents while they both watched me. I really did not have the time or the patience to close one of our five tills when we had customers queuing literally out of the doors, but I had no choice. As I said before, when you work for a bank, rules are rules. Resistance is futile.

I was busy counting all the cash and checking it against the receipts issued when ‘The-customer-is-always-right-even-if-she-happens-to-be-bobbins’ noticed a sticker on the glass screen. It was an ear with a cross over it.

As part of National Year of the Deaf, the banks had agreed to make themselves more users friendly for deaf people. Some banks trained staff in basic sign language, another installed equipment so that deaf people could plug their hearing aids into a socket on the counter. Our bank extravagantly sent each branch a little plastic sticker to put on one counter with the simple instruction “put somebody sympathetic on this till”. No expense spared as usual.

Anyway the lovely but bewildered old lady tapped the sticker with her walking stick (she didn’t need a stick, it was just for effect) and demanded of me;

“Young man. What does this mean, young man?”

I lost my place in a bundle of ten pound notes and had to start counting again. There was more cash in Mick’s till than under a Colombian cocaine dealer’s mattress.

“It is there to show that we are a caring equal opportunities company (unless of course you are black, Asian, Catholic, Jewish, etc), and we give a sympathetic service to those with a hearing disadvantage,” I told her.

She tapped the sticker again with her stick, this time even harder causing both Mick and I to jump. I lost my place again in the bundle of money.

“You mean deaf people?”

“Yes, I mean deaf people.”

“So,” she continued, oblivious to the icy stares of the people stuck behind her in the queue. “Let’s assume that I am deaf and I present my usual cheque for payment. How would you respond?”

I felt the red mist rising but I was unable to resist. I leaned up to the glass and beckoned her closer, our faces inches apart but separated by the glass.

“I would examine the cheque to see how much you wanted,” I said in a reasonable voice. Then I would ask; “HOW DO YOU WANT YOUR MONEY!” This last bit shouted so loudly that blood began to leak from her ears and nose.

The lady stepped back several paces in shock, turned and stormed out of the building, to a round of applause from the long suffering customers in the queue behind her.

“Carry on Mick,” I instructed and returned to my desk.

Less than half an hour later I found myself in Village’s office for a dressing down.

The senile old sod might not have a clue who much was in her purse, or indeed which wrist her watch was on, but she had no trouble at all in remembering my name or getting through to Head Office to complain.

McFier had been given a roasting and he was merely passing it along. Fair is fair after all.

Another time and another old lady. This one was even older than the last one I had a problem with. Not as sprightly on her feet but she was 92 years old after all. Still in full possession of all her pots and pans you might say, and very prim and proper.

She was the last of a very rich ‘old money’ family from the local area and was arguably our richest customer. No excuses, this one was my own entire fault.

It was another Friday afternoon. I was flying off in the morning for two weeks of sun, sea and serious sangria abuse. Yes, Ibiza, with a girlfriend that didn’t like to be touched in case it interfered with her quest for the perfect suntan.

For lunch my colleagues and I had gone to the Haunch of Venison to celebrate and I had partaken of a lovely tuna sandwich and a pint of Guinness. Okay, maybe four. Sandwiches.

Back in the office with just a couple of hours to go and I was demob happy. Then Village came out and lumbered me with his three thirty appointment.

“Mrs ...has come into some money. Her sister and only surviving relative has passed away leaving her a tidy sum. She wants some investment advice. You passed your investment exams last month, so it will be good practice for you. You are probably more up to date than me at the moment anyway.” This last bit was probably true but hardly made me unique amongst the other bipeds inhabiting planet earth.

What he meant actually was that he was out of his depth as usual. He spent more time out of his depth than a cross channel swimmer. His suit had inflatable armbands.

Anyway I met the lady in the interview room over a cup of coffee. In retrospect I should have offered her a cup as well, but I had consumed an awful lot of ‘sandwiches’ at lunchtime.

I actually did a very professional job. First we made a full list of her existing investments – it was massive. If she had moved everything offshore she would have started a run on sterling.

Secondly we listed all her expenses and commitments – negligible. She did not need any more money.

Finally I asked her did she have anything in particular she wanted to do with the funds, invest in renewable technology, set up a trust for friends that sort of thing.

At the end of all this it was quite clear that she did not need the windfall, she had no family or friends that she planned to leave anything to, no charity she wished to support. When she died the Government would probably get the lot.

“So, what do you think I should do with the money?” the lady asked.

“Honestly,” I said, “Spend it.”

“Spend it?” She sounded puzzled.

“Yes, spend it. Live a little. Splash out on some of the finer things in life and just enjoy it. Take a round the world cruise, first class. Get yourself a toyboy! Tell you what, we are going to Ibiza in the morning, come with us!” I joked. My girlfriend would have gone ape shit if the old dear had turned up at the airport.

“Seriously,” I told her, “You already have all the investments we could recommend. All you could do is buy more of them. Why not use the money to make yourself happy?”

“I will think about what you have said and act accordingly,” she said. Then she rose slowly from the table, thanked me politely for my time and left.

I had a nice two-week holiday and returned to find out just how much she had appreciated my candid advice. This time I wasn’t even summoned into the office for a dressing down. Village just left the written warning from Head Office in the middle of my desk.

I still maintain it was good advice...

Every six months we would get an appraisal on our performance. It was supposed to be a private and frank discussion between the manager and the member of staff. The manager would tell me how he judged my performance, in this case not happy and not impressed. I then had a chance to tell him how I felt, in this case less happy and much less impressed. He was then supposed to tell me his plans for my further training and I would have the opportunity to request certain training courses that I felt might be beneficial.

At the end of the appraisal everything that had been said and agreed upon would be written down, signed by both parties and sent to Head Office for review.

It was early December and McFier and I had just had a particularly unhelpful discussion. The only thing we agreed upon was that he wanted rid of me and I wanted to go. We both signed the appraisal, sealed it in an internal mail envelope and left it for posting.

Imagine my surprise when Jane the office typist whispered in my ear that McFier had taken the envelope back into his office and replaced it later when he thought no one was watching. What was he up to, I wondered?

So on my way to the staff room at lunchtime I lifted the envelope and took it somewhere private to see what he had done. The sneaky bastard had stapled a hand written note to the front of the appraisal.

It contained several accusations:

Firstly it claimed I was a total drunk, always in the pub. He knew because he passed my house most evenings on his way home from his snooker club and I was never home. Quite correct. I was always at martial arts classes.

Secondly he suspected that I was having sex with most of the staff, he didn't distinguish between the males and females, and this could be a serious security threat (You need two sets of keys to access any place in the bank holding cash). He had reports that members of staff were seen regularly leaving my home on Sunday mornings having obviously spent the night. This was partially correct. Lots of staff used my place for free overnight accommodation. They lived in rural villages so if we had a night out on the town they would stay over to save on taxi fares. I slept on my own in my own bed.

Thirdly he suspected that I was subject to potentially violent mood swings and he feared that one-day he might be the victim of an unprovoked physical assault. This at least was a plausible accusation. Except the bit about unprovoked. He was so annoying to work for that even Mother Teresa herself would have ended up head-butting him eventually.

He finally requested that I be transferred as soon as possible to the worst shit hole in the branch network, there to rot until I left or retired. Funnily enough my next move was to Wakefield.

I almost let the thing go – anything for a transfer. In the end I threw it down the toilet and made sure only the agreed appraisal reached Head Office. Then I plotted revenge.

A couple of weeks later it was time for the Office Christmas party and disco. We hired an intimate Italian restaurant for the event. It was a lovely evening. Great food and great company. Village spent the evening at one end of the room; I spent it at the other. When he looked set to go home early I went over to him with two pints of Guinness. Clearly worried that I might have had too much to drink and was now on a hair trigger to the aforementioned unprovoked physical assault, He looked frantically for a way out. No dice. I was between him and the door. He looked very relieved when I offered him one of the pints.

"I know we don't often see eye to eye on things, but it is after all the season of goodwill, so I would like to buy you a drink and wish you all the best," I said handing over the Guinness.

"Very civil of you and most unexpected," he replied taking the pint from me. "Cheers."

"Cheers," I agreed.

"I would buy you one back but my taxi is waiting outside." This was not unexpected; he was tighter than a Scotsman at his own wake.

"No problem. Some other time perhaps."

McFier downed his pint, wished us all a pleasant evening and left us to enjoy the rest of the evenings entertainment.

Enjoy it I did. You see a friend of mine at karate was a hospital staff nurse in the X ray department. Apparently if you need a stomach X-ray your stomach needs to be completely empty to get a clear picture. So they give the patients a sachet of this powder in a glass of water and thirty minutes later, bang. Ready for X-ray. My friend swore that this stuff could clear a blocked drain. McFier's Guinness had three sachets in it. We didn't see him at work for the rest of the week and he was still feeling the ill effects when he returned to work the following Monday.

We could tell because his tie was clean.

I got another opportunity for revenge courtesy of a professional wrestler who banked with us. Mr. James was not just big he was awesome. When he entered a room you had to relocate the furniture to accommodate him. He was a one-man total eclipse of the sun. Mr. James regularly appeared on

TV and was a well-known figure in the sport. I always found him to be a perfect gentleman with a very dry sense of humour. The original 'gentle giant' you might say.

I was told that he had made some ill-advised investment decisions, in particular he had been persuaded to invest in a local hotel that turned into a money pit. It sucked away his cash faster than an unscrupulous lawyer in a nasty divorce.

To clear his debts Mr. James agreed to do an expose on wrestling for one of the sleazier Sunday tabloids and was promised a large sum of money for his efforts when the newspaper published the article. Apparently wrestling bouts were choreographed and the results fixed. Get away! Really? I am truly shocked.

Against the promised influx of funds the Village Idiot told Mr. James it was okay for him to issue some large cheques. You remember what I said about doing everything by the book? Well it applies to managers as well. Not for the first time McFier had exceeded his authority and was instructed by his superiors to bounce the cheques.

The angry wrestler appeared in our inquiries section spitting blood. He looked like Conan the Barbarian overdosed on Angel Dust.

"Where is the sniveling little shit," he growled at me. "I want to speak to him. Now."

Some of the cheques had been given to people even bigger and a lot nastier than our friendly wrestler. McFier had caused him a whole world of trouble.

"Take a seat please Mr. James, I'll tell him you are here."

When I told McFier that 'Mister Angry' had requested an audience he went white as a sheet.

"Tell him I'm not here," he ordered.

"You want me to tell lies for you. I am not sure my conscience will permit me to do that." I was enjoying his discomfort immensely.

"Look the man is a maniac when he's angry. I am not going to see him and that is final. You will tell him that I am out with customers and not expected back today or you will spend the rest of your time here filing paperwork all day. Do you understand?"

"Perfectly. I hear and obey master. I will tell him exactly what you told me to."

When I returned to the interview room Mr. James had not taken a seat as I had suggested. He was pacing round the room like a wounded tiger with a bad attitude.

"Well where is he?" he demanded and his demeanor was quite threatening. The man towered over me and I could see he was barely in control of his temper.

"Sorry Mr. James but the sniveling shit you referred to earlier has instructed me to tell you that he is out with customers and is not expected to be back today."

"The yellow livered bastard, I'm gonna kill him" he growled and head butted the wall leaving a most impressive dent in the plasterwork but causing no visible damage to his forehead whatsoever. I decided I didn't want to be the next victim of his anger. I needed to deflect his rage before he head butted me.

"If I might give you some information you may find useful Mr. James, you may be interested to know that Mr. McFier drives a Jaguar, license plate number... The Jaguar is his pride and joy – used to belong to a minor member of the Royal family according to the logbook. He parks the car in a private parking space on the third floor of the multi storey car park on Smith Street. As far as I know they don't have cameras on the third floor, only at the entrance and exit."

For the first time that morning he smiled. "Thanks, I owe you one."

"Pleasure Mr. James." I was just relieved to get rid of him.

So it was that Mr. McFier, having left the branch via the service exit disguised as a Tibetan monk, discovered his Jaguar pride and joy had been defaced by vandals. The words 'shithead bastard' had been written large on the bonnet in paint stripper. Even after the car was resprayed you could still make out the words in certain light.

At least I didn't get snotted by an irate Neanderthal.

Soon afterwards Village and I both got our wish – I was transferred to another area altogether. I was off to a branch in Wakefield with a promotion to office supervisor. This was one of the bigger branches in the network, about 45 staff, and it was run in an absolutely Dickensian manner by an over-manager and three branch managers. Or to be more accurate, four two-faced bastards. The office politics was unbearable. Each of the managers seemed hell bent on scoring points off the others, so it didn't make for a pleasant atmosphere.

I swear if they could have got away with birching the junior staff for minor infringements, everybody working on counter would have been scarred for life. One young cashier called Nicky was so afraid of the supervisors that if her till was short at the end of the day she would make up the difference from her own pocket. There was never any proof that he was taking money out if her till was over but she was still sacked for dishonesty – try getting another job with that kind of employers reference. Of course the nasty bastards in charge that had Nicky so terrified in the first place just carried on being nasty bastards. I tell you, the place exuded bad vibes.

However as this was the main branch for the region, we were always being requested to supply staff for the other smaller branches to cover illness or holidays. I always volunteered for this because you got travel expenses and invariably the other branches had a much nicer working environment.

When I was on manager relief at one local branch the staff told me a great story about possibly the world's worst bank robber. He was an opportunist thief. In court he was described as an unemployed building worker, and in his defense, his lawyer claimed he had been drinking heavily in Yates Wine Lodge having that morning cashed his unemployment benefit cheque. It was his lawyer's assertion that nobody of sound mind would have attempted what his client did.

He was on his way home when he walked around a corner and straight in to a security guard delivering cash to the bank. Taking this as a gift from heaven he punched the security guard hard in the stomach, making the guard drop the bags of money he carried in each hand.

The intrepid thief grabbed the bags and set off down the street like an Olympic sprinter. The only problem was that the bags contained ten pence pieces, two pence pieces and a bag of pennies. Total Value: about £160. Total weight: slightly more than a Toyota Landcruiser complete with mum and dad, 2.2 children and fluffy Golden Retriever called Ben. I am trying to emphasize that his haul was very, very heavy.

The thief got about fifty yards down the street before he had a coronary thrombosis from the weight of the coins and collapsed in a heap. The security guards casually walked up to him and held him until the police arrived.

The highlight of the working week at the main branch was the Monday lunchtime review of the weekend security camera tapes.

At the time the bank was conducting an experiment at several big high street branches, one of which was ours. They had rented a shop as close as possible to the branch and fitted it out with automatic machines for customers to use to get cash, pay into their accounts, change details to standing orders, that sort of thing. Access to the building was by way of swiping your bankcard through a locking mechanism on the door – the idea being to keep the riff raff out and stop tramps using it as a hotel. The trouble was that the machines were technically operational twenty-four hours a day, seven days a week. So if you had a card you could get into the nice warm room at four AM after you and the new found love of your life had been kicked out of the nightclubs.

You can imagine some of the things the cleaners found in there after the weekend. For instance, enough half eaten takeaway fast food to alleviate famine in all of sub-Saharan Africa. Okay you could conceivably be so drunk that after getting your money from the machine, you have no recollection of where the pizza marinara next to you came from, who owned it or why your elbow was wresting

squarely in the middle of it. But how could you leave a city center building and forget to put your shoes and knickers back on?

One Christmas Eve we found a big sack in there full of carefully wrapped presents labeled to 'Johnny from Mum & Dad' and to 'Sally from Mum & Dad'. Not enough information for us to return them in time for the big day I'm afraid. Even Santa Claus needs a postal code. I hope 'Dad' had an understanding family or that would be a recipe for a pretty unpleasant Christmas morning.

The cleaners were going mad about the stuff they had to clean up in there after the weekend. Our lost property locker quickly expanded into a lost property room. After one particularly wet week in November we ended up with enough umbrellas, hats and coats to open a market stall. Every couple of weeks the office messenger would take the lot down to the Oxfam shop – if he didn't the stuff would have taken over the entire branch. Soon Oxfam were doing so much trade they expanded into the empty premises next door and were in danger of moving into the supertax bracket.

Then some extremely unsavoury items started to turn up – used needles. The leftovers from injecting hard drugs. Next thing we knew, we were collecting more hazardous waste than the local hospital

This was the last straw for the cleaners. They insisted something be done about the situation or they would go on strike. That was when the spy camera was fitted and the fun really began... because apparently the good citizens of Wakefield & District really didn't care if they were being filmed or not.

The spy camera was connected to a special slow motion video recorder. The recording quality was not brilliant but you could certainly tell what was going on, and just as importantly, who was doing what with whom.

The staff turned into a bunch of voyeurs – this was Real Life TV way ahead of its time. On Monday lunchtime we would gather in the staff room. While drinking coffee or tea and eating lunch we would put the tape on fast forward search and stop it if anything interesting happened. We were rarely disappointed. One pair of young lovers used the place for sex every weekend – if they came into the branch during normal hours the counter staff would spontaneously start to sing "Some enchanted evening, I will shag my true love..." Their exhibitions only ceased when they were cautioned by the police.

Once when we were watching the tape, Julie (one of the typists) recognized her brother in law. He wasn't alone but accompanied by a young woman obviously dressed for a night on the town. And she wasn't Julie's sister. They both looked more than a little tipsy.

"What the hell is Darren doing in there? He's supposed to be in Blackpool on a stag party with his mates from work." she announced. The situation quickly went from bad to worse, when the young woman bent over one of the machines and lifted her skirt up around her waist to reveal a big pale white butt and no underwear. At least she wouldn't be leaving any knickers behind for the cleaners to find.

Darren unceremoniously dropped his trousers to his knees and began to goose the lady energetically from behind. Full marks for effort but very poor technique I felt. Not so much as a kiss on the cheek.

The recording didn't include sound but "Yes, yes, oh God no! Yes. Yes!" is pretty easy to lip read. Just in case anybody present was in doubt Gordon came to the rescue. "I think she is saying, "Yes, yes. Oh God no. Yes. Yes," he said helpfully.

"Do you think she's checking her account balance?" Andy inquired from everybody watching.

His mate Dave had a bright suggestion: "Perhaps she can't remember her PIN number and he's trying to jog her memory."

This idea had all of us howling with laughter. All of us except Julie anyway.

"I'm going to kill the cheating bastard." She announced. I believed her too. Julie was a big, big girl.

We didn't have time to find out if the girl's memory received a lot of jogging or only a quickie jog, as a furious Julie snatched the tape from the machine and left in tears.

I believe the divorce was uncontested. Judging from Darren's concept of foreplay, his wife was better off without him.

One delightful morning I arrived at work to be confronted by one of the cleaners, a right old battleaxe called Ingrid. It was difficult to form any sort of working relationship with Ingrid because she was never actually at work. Ingrid was 'bad with her nerves'. She got stuck into me as soon as I got through the door.

"I'm not cleaning up bloody rabbit shit. Says nothing in my contract about rabbit shit. If I liked cleaning rabbit shit I would get a job in a bleeding pet shop."

Brilliant, I thought, the daft old cow has lost the plot altogether. Maybe she really is bad with her nerves.

"Have you been putting the vodka on your rice crispies again Ingrid?" I asked. "Run out of milk this morning, did we?"

Before I got a reply some of the girls came over holding six gorgeous fluffy white rabbits.

"Look Sean, look what somebody left in the speedbank machine room last night. If nobody claims them I want two for the kids."

"Hang on, hang on a minute, I've just got in the door and already the day is going pear shaped. Nobody is taking any rabbits anywhere until we check the security tape and find out which cretin forgot he was carrying a box of rabbits. Honestly, do all you people here still have lead water pipes or what? How the hell can you forget you are carrying a box of rabbits?"

That lunchtime we avidly checked the security tape. We ran it through twice and at no time did we see anybody bring in six fluffy white bunny rabbits. It was like they had walked into the speedbank room through a rip in the space-time continuum, from a parallel universe where rabbits use cash machines as a matter of course. There was just no other explanation for how they got there.

I tell you what was funny though. It was absolutely hilarious watching a couple of drunks reaction to six little bunny rabbits gambling about their feet while they were trying to use the cash machines at four o'clock in the morning. You could tell they were convinced they had the DT's. The cleaner was right to be upset about the rabbits. They might have been fluffy and cute but they could shit for England – it was all over the place.

Truly you could make a movie about the stuff captured by our security camera, but that is not the purpose of this book. Its purpose is to educate the novice small business traveler in the ways of a nasty dangerous planet. Go on then, I will tell you one more tale before I move on to describe the next dump I worked at.

This was pure Buster Keaton. We were watching the tape one lunchtime because the cleaners had complained that somebody had superglued a leather jacket to the front of one of the cash dispensers and they could not get it off for love nor money.

At one point in the recording we noticed four or five youths enter the lobby joking around. They didn't use the machines, but one of them took a small tube from his pocket and spread something all around one of the cash machines. They all laughed like it was the funniest thing ever and left.

Ten minutes later another customer came in, drunk as a soggy mop. It took him about eight attempts to swipe card the door open. When he staggered into the room he was absolutely legless, doing the One-Man Whiskey Tango. You've seen it surely. The drunk is totally unable to move his left leg, which appears to be nailed to the floor, while his right leg vainly attempts to make progress forward in a sort of crescent motion. His torso swaying precariously in all directions. The One-Man Whiskey Tango.

Eventually he made it across the room and slumped against one of the machines. He managed to get his card into the slot and actually remember and key in his PIN number, luckily without any help from Darren. So far so good. Both arms were supporting his weight by leaning against the machine

as he waited for his card and the money. The money arrived but he couldn't take it. His arms had been superglued to the sides of the screen and he could not move them.

His frustration turned to rage when the machine sucked the cash back in because he hadn't taken it in the required twenty seconds – a standard security feature. Hey come on, if the customers can forget a box of rabbits you have to admit it is not inconceivable that they might forget the money they just asked for either. I'm pretty sure that it's down to the lead water pipes but I remain open to other explanations.

The poor drunk tried everything to get free – trying to throw himself towards the wall, contorting his body in directions only a drunk would think might be helpful. At one point he was so twisted up he was strangling himself. Eventually, like Harold Houdini escaping from handcuffs and restraints, he managed to actually climb out of the jacket and ended up sat on the floor breathing heavily. He stood up and aimed a vicious kick at the machine, missed and ended up sat on his bum again. He left on his hands and knees, covered in sweat. No card, no money, no coat. God it was funny to watch. Wish it had been in colour instead of black and white.

Back when McFier had been really driving me to distraction, our branch had received a visit from a personnel officer with Regional Control. He was in charge of staff levels and transfers and interviewed everybody because Head Office had become so concerned at the hours we were working. Which roughly translated means they had become most unhappy about the overtime they were having to pay for.

Anyway I told this guy that I would like a move to the Northwest so that I could be closer to my family and friends. “The bank is your family,” the smarmy bastard told me. “Do we run any orphanages that I could transfer to,” I asked him. I don't think it went down well.

Three years later I received a notification that I was being transferred to Manchester branch, perfectly placed for where I wanted to be. Happy? You bet I was. My house went up for sale the same day. Then the boot came in. I received a memo saying that as I had requested the move (back in the eons of time) the bank would not fund the removal expenses. I was not a happy camper. I accepted the move and immediately started applying for other jobs. Unfortunately Northern England was trying to get over the effects of the miners strike. Job opportunities were thin on the ground.

Imagine my surprise when I arrived at the new branch to discover I really, really liked it. All the staff here were friendly and nice. They and the manager went out of their way to welcome me and help me fit in. Even the customers were good fun. A couple of nightclub owners banked with us and anytime the staff decided to have a night on the town (pretty much every weekend) we would be treated royally – no queuing to get in, best seats in the house.

Even though he was a fully paid up member of The Lodge, the new boss was a great bloke. I had been there for a couple of months when he called me into his office for a chat.

“Fancy a drink,” he asked.

“Is the Pope a Catholic,” I replied. He poured both of us a generous shot of Famous Grouse.

“So how is it going then?”

“Fine. I'm very happy here. Everybody has been great with me.”

“Yes. Nice people round here,” he agreed. “You know I wasn't looking forward to having you here when I first read your file. Who on earth have you upset? You are nothing like the person described in your file.”

He read out a couple of excerpts for me. I would have sued if he had given me a copy.

I told him that I had been applying for other jobs because I was so unhappy at how I had been treated, but he urged me to reconsider. “Don't let the bastards grind you down,” he advised me. “You have just been unlucky with some of the people you've worked under. Give it a chance and see what happens.”

So I gave it another chance and settled happily into life in Manchester.

For the first time in six years I no longer suffered from the dreaded PMT on Sunday evenings and thoroughly enjoyed my time at work. The boss was disgusted at the refusal of Head Office to fund my removal expenses and made sure that I was given every opportunity to earn extra money from travel expenses for relief work at other branches and bad debt visits. As I said, I found him to be a very decent bloke.

Having said that, it was while I was working here that I got arrested. There was a clever fraud being conducted that it took the police and us ages to catch on to. Customers would come in to complain that they had tried to withdraw cash from the hole-in –the-wall machine but the money didn't come out. Later when we checked the computer records they showed that the money had been taken. We were baffled as to what was going on. Head Office insisted that the system was foolproof, the customers insisted that they didn't get the money and we were piggy in the middle taking all the flak.

The only clue we noticed was the pattern. Always it happened on Thursday or Friday lunchtime, when there was a big queue for the cash machine and customers were drawing out large amounts for the weekend.

We contacted the police and they told us about a scam they had heard of which could well be our problem. Very clever is this. It involves two crooks in the queue either side of the intended victim. The first crook pretends to use the machine but in fact he is actually sticking a piece of black card over the hole where the money comes out.

Then he stands to one side and allows the genuine customer to order cash. The cash can't come out because it is blocked by the piece of card, which cannot be seen by anybody over three feet tall. Then crook number one tells the victim that his money didn't come out either and suggests that they both go inside to complain. This allows crook number two to remove the card, take the money and saunter off to pick out another victim. Told you it was clever.

The police promised to put some plain clothes officers in the area to keep an eye on things and hopefully catch the crooks red handed.

One Thursday lunchtime I was just going out of the door of the branch to buy a sandwich when a customer I knew stopped me to complain that the cash machine had kept his money. I dashed out hoping to catch crook number two, reached for the cash dispensing hole in case the card was still in place, and was promptly smacked hard against the wall face first. My arms were wrenched sharply up my back and handcuffs snapped shut around my wrists.

"You're nicked," shouted a triumphant voice.

Funny that. I was under the impression that the British police were supposed to go through all that "Anything you say can and may be used in evidence against you..." crap. No. I just got the phrase 'you're nicked' and my face scraped along the wall until the officer was satisfied that the top two layers of skin had come off.

"I'm the managers assistant. Let go of me you bleeding fuckwit!" In the circumstances I thought I showed a great deal of restraint in my choice of language.

The officer looked at the people in the queue, still scraping my face across the wall.

"He's not is he?" The people in the queue mostly nodded that he had indeed just assaulted the manager's assistant. " Oh fuck," he said. At least he stopped mutilating my face with the brick wall.

Luckily his boss quickly arrived on the scene. He apologized and instructed the officer with the fridge temperature IQ to release me immediately. The customer was able to give a good description of crook number one and the crime team was arrested later that day doing another bank on the other side of town.

I really enjoyed working in this place – the atmosphere was just so friendly and the customers were lovely. At Christmas we received lots of gifts: bottles of wine and spirits; boxes of chocolates and the like. We got loads and toads of greeting cards. All the banks closed at lunchtime on Christmas

Eve and we had a bit of a party together and raffled off the presents so that everybody took something home. All the other places I had worked in the managers had kept the gifts for themselves.

For the first time I was receiving top grade appraisals!

All good things come to an end as they say. The boss had been singing my praises to the new Personnel Controller for the region, and he had listened. I received a promotion and a move to the biggest branch in the region. It was just thirty minutes drive away, so at least this time I didn't have to move house.

Then two things happened in quick succession to convince me that I really didn't want to work for this company any longer.

Firstly in a pay deal voted through by senior managers, they got company cars and we junior managers lost our overtime payments. So now I was working longer hours, with more responsibility and a lot more work, but actually taking home less money than before I got promoted. This displeased me greatly.

Secondly I booked a family holiday to Turkey. Unfortunately when we arrived the company announced that it had gone bust. The holiday was a nightmare. The hotel we ended up in was a cockroach farm. I believe the chef later headed Saddam Hussein's weapons of mass destruction program – if the portions he produced for Saddam were as small as the ones he served to us, no wonder the Americans couldn't find anything in Iraq. It is the only time I have ever lost weight on holiday. Sad really because Turkey is a beautiful place with lovely people and we had an awful time. The only consolation I had was that I had used my bank credit card to pay for the holiday so I was entitled to a refund from the credit card Company.

Once again my penny-pinching employers did the dirty on me. I applied for a refund the same way any other customer would but heard nothing for weeks. Then my latest boss (another great bloke and emphatically not a Lodge member) called me into his office.

The matter of my refund had been referred very high up indeed for a decision. He had received a phone call to instruct him to tell me as clearly as possible that “one simply does not claim against one's employer if one expects to have any sort of future in the organization.”

My boss was as livid as I was. If I had just been 'Joe Public' the bank would have paid out without batting an eyelid. My stubborn streak took a complete U-turn. Now instead of wanting to prove my first boss wrong, I was determined to do everything in my power to get a different career as soon as possible.

But what line of work to go for? Something else in the finance sector perhaps?

The opportunity came to me from an unexpected source. My father had recently been made redundant when the Company he worked for had closed down one of its subsidiaries in a streamlining operation. Dad knew all the customers and the suppliers, so rather than work for another company, he decided to open his own firm doing what he knew best. He asked me would I be interested in joining him. What the hell, I thought. Can't be worse than working for a bank now can it?

So I handed in my notice and embarked on a new career. No longer would I be a junior manager in a bank, now I would be... an ice cream man. Well my girlfriend already called me Mister Whippy (Why? Mind your own business) so it seemed kind of appropriate. The world was now my oyster. God help me.

Small business tip:

If you really want to make money, don't work for a bank – rob it.

And remember to leave the bags of pennies behind or you just might get caught staggering away.

Chapter 2: Dubai – Don't count your chickens...

So as I said, dad's company closed down and it left my dad unemployed and the customers with no supplier. Some of the products dad used to sell were quite unique. Dad had been in the business for over thirty years. He had the recipes for all the products and the contacts for getting the products made.

But he could not do everything himself, man the phone, visit customers, run the bank account, pay bills, deal with the accountant and the dreaded VAT.

So when I joined him we split the workload, dad mainly doing the marketing and selling, me mainly handling the orders and the finances.

It was in the area of financial control that my years in the bank really helped. Many an otherwise sound company has gone bust because they allowed their customers to take too much credit. If you are a good boy and pay your bills on thirty days but you don't get paid for ninety days or longer, the shortfall each month must come from either your own pocket or from borrowing. Borrowing costs money.

Also it is most important to keep an eye on stock levels and sales, particularly difficult to get the balance right in a seasonal business like ice cream. If you can't meet demand you miss out on potential profit opportunities. If you overstock, it ties up funds you could use elsewhere or even worse with foodstuffs, they go past the sell by date and have to be destroyed. Or in my case fed to my Irish wolfhounds as a treat.

So we did our best to keep accurate records and try to predict which way the business would go. After our first two years trading we analyzed our progress and came to a disturbing conclusion. Although we were steadily expanding our customer base, the customers were buying less each year; dad had records going back over ten years. There was no mistake. The UK market for our goods was contracting. Perhaps that was why dad's previous employer had decided to pull the plug on that area of their business.

So we had a chat and decided to try to get into exporting. But where to start?

Our biggest sales were in ice cream powders, which we had made to my father's recipes. They were easy to use (just add water), easy to transport and had a long shelf life. Ideal products for export.

So we concluded that the country we should target should have a large young population and long hot summers. Long hot winters as well would be a definite plus. Oh yes, we need a country whose population had a disposable income that they might spend on ice cream and not just on trying to avoid malnutrition. So Sudan was out for about the next three hundred years. Saudi Arabia fit the bill though.

So we made an appointment at the local Chamber of Commerce hoping to get some help and advice. We got that and more.

By sheer coincidence they were involved in arranging and supporting a first ever exhibition of British products at a new exhibition center in Dubai, the oil rich desert kingdom on the Arabian Gulf. The exhibition was to be sponsored by the Department of Trade and Industry and they were to cover fifty per cent of the costs of attending by way of a grant. Manchester Chamber of Commerce promised that with the other funding they were trying to raise, the cost to the companies attending would be just spending money. In the end they were unable to make good on this promise, but the opportunity sounded so good that we signed up to go there and then. Three other local companies also agreed to go to Dubai; a famous mint sweet manufacturing concern, a toolmaking company and a company selling saunas. I remember thinking at the time that the sauna company was being a

touch optimistic hoping to sell saunas in one of the hottest countries on earth. It didn't give me any satisfaction when I was proved right.

A lot of preplanning went into the exhibition – having brochures and business cards prepared in Arabic, packing and sending the samples and equipment for the exhibition stand, getting the Commercial Secretary at the Embassy in Dubai to invite potential customers from countries across the region. Making the arrangements really took my life over for several weeks, which effectively meant half our workforce went missing.

To be fair most of the logistics and paperwork were taken care of by a specialist firm appointed by the DTI, with considerable input and assistance from our own Chamber of Commerce. The exhibition was to last five days, with a day either side to set up and then pack away our exhibition stand. All told we would be out of the office for ten days and my brother kindly volunteered to man the phones while we were away.

A couple of days before we were due to leave for Dubai we were invited to a pre-mission briefing at the Chamber, given by a lady with many years experience working in the region.

She was most informative, especially in the area of customs and culture. For instance only use your right hand when greeting someone, eating or drinking. The left hand is considered 'unclean' – a bit of a bugger if you happen to be left handed.

She taught us some simple phrases in Arabic: hello, please, thank you, how are you, that sort of thing. She warned us that although Dubai is one of the more progressive regimes in the region, the consumption and sale of alcohol was restricted to hotels and certain licensed bars. If you were caught drunk in public you were likely to be arrested by the religious police and then you would be in deep dinosaur doo doo. The best you could hope for would be a good whipping with a stiff rod in a public square somewhere and a jail term not to exceed the rest of your natural life. It was suggested that we go easy on the falling down water.

She also told us that when an Arab businessman shook hands on a deal you could take it to the bank. That turned out to be a right load of bollocks.

As the event was funded under the auspices of the DTI we were basically told our itinerary for the trip in advance, including which flights and accommodation had been reserved for us.

Our departure date came around at last and my father and I assembled at Manchester airport to catch the shuttle flight to Heathrow along with a team from the Chamber of Commerce and representatives of the other three local companies also exhibiting.

At Heathrow we changed onto an Emirates flight which would take us directly to Dubai. Emirates airlines – what a brilliant company! Loads of legroom on the plane, a choice of meals – all of them actually edible and actually matching their descriptions! They showed some recent blockbuster movies, which I hadn't got round to seeing at the cinema, and there seemed to be a gorgeous friendly stewardess for every couple of passengers. The service was excellent.

You know those adverts on TV where the busy corporate executive gets on the plane, relaxes in his spacious comfortable seat with the flat screen TV on the seatback facing him, eats a sumptuous meal, and then does a load of work on his laptop (OK. Plays the latest edition of the SIMMs) until he falls asleep. Awakes to a smiling lady serving fresh brewed coffee offering a choice of breakfast. Then he gets off the plane and goes to his high-powered business meeting fresh as a daisy. You know the adverts I am talking about?

Well that is Emirates Airlines even in economy class. Honestly they are brilliant!

With the time difference it was quite late and dark when we arrived at Dubai International airport. There was little fuss getting our bags and us through customs and immigration control. The hotel had sent a courtesy bus to collect us and we soon found ourselves checking in at the Hotel Forte Grand Dubai.

Our party was greeted on arrival by porters dressed in Indian Mogul style white uniforms topped with red turbans. I checked in and followed a porter to my room. The room had every modern convenience you could wish for. A complimentary bottle of red wine and a bowl of fruit stood on the bedside cabinet alongside a welcome note from the hotel management. I lounged in a steaming hot bath for a while, and then helped myself to some bananas washed down with half the bottle of red wine, stretched out on the crisp white sheets of the king sized bed and crashed out. I could get used to this with a bit of effort, I thought before I passed out.

As I said the DTI wanted to keep all the exhibitors together so we had no choice in our hotel accommodation, otherwise we would have chosen someplace a little less ostentatious, shall we say, and a lot cheaper.

Now don't get me wrong the hotel was wonderful, but you know why it is called the Forte Grand? Because that is roughly how much full English breakfast would cost a family of four – about forty grand. Pounds Sterling my friends. No joke. Let me tell you how I discovered this distressing fact.

My alarm failed to stir me when it rang at eight AM. I woke up late in the morning after a restful sleep. Having missed breakfast I ate some pineapple from the fruit bowl, made myself look presentable and wondered off in search of my father. I found him in the reception area chatting with two other members of our group. They hadn't been up long either. Funny how taxing on the system sitting in seats and being transported around can actually be.

They were sat in comfortable leather chairs around a low dark wood coffee table. Each time the main door opened a gust of furnace temperature air hit me like a slap across the face. Clearly the others also felt it. One of them proposed that we cool down with a cold beer then share a taxi downtown for a look around. There was plenty of time before we would be allowed into the exhibition hall at 4 O'clock to start setting up our stands.

So we had a bottle each of 'probably the best lager in the world' and asked the doorman to hail a taxi. I offered to settle the bill – it was only four small bottles of beer for heaven sake, while the others negotiated a price with the taxi driver. I paid the waiter and was walking out to join the others thinking to myself how reasonable a hotel it was. Eighty pence for a bottle of beer, not too bad at all. I checked my change and redid the mathematics in my head. There must be some mistake. I went back to the waiter.

"Excuse me, there appears to be a mistake with the bill. I ordered four small beers but you charged me for Dom Perignon."

The waiter, clad in the ubiquitous white suit and red turban, checked the bill.

"No Sir, sad to tell you that the bill is correct." Dad heard my reply and he was sat in a taxi outside the hotel.

"Eight quid for a bottle of Danish tonsil wash? Are you out of your tiny mind? I was apoplectic. How could I ever get blotto at these prices? "Three hundred degrees Celsius in the bloody shade and sixteen pounds for a pint of lager! Fuck this I'm going home."

"Sir I don't set the prices in the hotel. Believe me Sir they don't pay me enough to buy a coke in here either." The conversation was now effectively over.

I headed for the taxi in a state approaching catatonia. The Guy in the Mogul outfit followed me to the door speaking discretely in my ear.

"If I might suggest Sir, there is a rear entrance to the hotel across the gardens at the side of the fitness center. Beyond that and across the road is a bar called Biggles Bar. I understand that they serve pints of very nice cold beer for a mere fraction of the prices in this hotel. Also I notice that Sir is not wearing a wedding ring. Biggles Bar is a favourite haunt of the bored Western nurses from the hospital across town. I am sure Sir would have an interesting evening if he chose to visit."

What a top bloke!!!

I joined the others in the taxi and imparted this important information. The other two were on company expenses and didn't care less if beer was eight pounds a bottle. Dad and I however, had not budgeted for these prices and I was already worried we would run out of cash.

The taxi dropped us downtown where we wandered around aimlessly for half an hour – just long enough to look like we had played two hours five a side football in a car wash. It was hot as hell.

So we fell into the first air conditioned hotel we could find and ordered a drink. This time one of our new friends paid, so I had a pint. The bill for four drinks came to eleven pounds. Totally unacceptable in a civilized society in my opinion. I was developing a nervous tick just thinking about it.

In the taxi back to Ali Baba's cave, sorry the hotel (It really was worth every penny, don't take any notice of me), I sat in the front and chatted up the taxi driver. I asked him how he coped with the high prices in Dubai.

"What high prices?" he asked. "Dubai is tax free. Cheapest place in the world, especially for rip off goods." Looking at him he was indeed clad from head to foot in Versace and wearing a huge Rolex watch. Yet inexplicably he seemed to be unable to afford razor blades. Perhaps nobody has got round to counterfeiting razor blades. I don't know.

"Well food for instance," I ventured.

"Oh yes, it can be expensive to eat out, but when I am on duty I have no choice. I have to eat at the restaurant at the taxi rank."

"So how much does that cost then?"

"In English money, maybe as much as two English pounds. If I get good tips I eat a good meal. If not..." he shrugged to indicate that not all things in life were in his hands.

"As much as two pounds, hey? The robbing bastards. Where exactly is this place then?"

It turned out that the taxi drivers, who were in the main impoverished Jordanians and Palestinians, used to congregate at a Palestinian run transport café just ten minutes walk from our hotel.

A stroke of luck indeed.

Later that afternoon we set up our exhibition stand and returned to the hotel in an air-conditioned courtesy bus. As we got out of the bus one of the crew from the Chamber of Commerce came over to ask which of the hotel restaurants we fancied trying tonight – they were also on expenses. There were three restaurants to choose from: European; Oriental and Middle Eastern, all staffed by the most beautiful Philippine waitresses I have ever seen. It was love at first sight – I do love foreign food. The waitresses weren't bad either. Sadly all beyond the reach of a wallet such as I was carrying. I was only carrying a Visa gold card. The rest of the hotel guests were paying with credit cards made of precious metals that I had never even heard of. Platinum? Old hat mate. I'm paying with a Rubicon alloy red metal Access card. Anyway, we had seen the menu prices and knew we were not eating in the hotel. Quick as a flash, dad avoided any potential embarrassment.

"Actually we rarely eat in hotels when we are abroad on business," (this was our first overseas foray). "We like to get out and about and explore the local culture, get a feel for the place. Sean has been asking around and we have been recommended to try a local restaurant. Apparently the Arab chef is really something else. We are going to give it a try and we'll let you know what it is like when we see you tomorrow."

So after a showing and changing into casual clothes, dad and I set off. Even this late in the afternoon the blast of air that hit you at the main entrance was still hot. Cooler than in the morning but still hot.

The immaculately attired Mogul style doorman asked would we like a taxi into town. No thanks, we like a walk before dinner – sharpens the appetite, you know.

He saluted us and wished us a pleasant evening. Really, I could get used to this lifestyle if I had to.

We walked down the street, across the junction, round the corner to the right and took our seats at 'Greasy Ahmed's' transport café. Oh how the other half live!

The food was brilliant.

I should not have been surprised really considering where we were. For centuries Dubai has had trading links with India, Asia, Africa, Europe and the rest of the Middle East. All of these influences were reflected in Greasy Ahmed's menu; onion bhajis, curried dishes, flat breads, pakoras, goat cheese dishes, lamb kebabs, vegetable pakoras, spicy spring rolls. Wonderful food, and dead cheap.

Greasy Ahmed's became our restaurant of choice for the duration of our visit. The taxi drivers got to know us. They were a friendly hard working bunch, but they were definitely not happy with their lot.

There are two types of Arabs, they told us. Arabs-with-oil and Arabs-with-no-oil. Arabs-with-oil treat other Arabs like slaves. If you happen to be an Arab-with-oil and object to this statement, don't take it up with me, go and talk to some Palestinian taxi drivers in the Emirates. I am sure they will be pleased to talk to you about how they are treated.

One Jordanian driver told me he worked a seven-day week for the Dubai Arab that owned the taxi firm. His first son had been born six months previously and he had repeatedly requested two weeks leave to go and see him. But his boss refused saying if he took time off without permission he would see him blacklisted and banned from the country. The guy was bitter and angry but he needed the job to send money home to his family, so he stayed.

Later on I bought a local paper printed in English and they did indeed have a couple of pages showing photos and details of overseas workers that employers wanted to make sure could not get another job in Dubai. Rarely did they give a reason why.

Talking to these guys put my complaints about working for a bank into sharp perspective for me. Not for the last time in my life I learned to count my blessings.

When I returned to the hotel I found a fresh bowl of fruit waiting in my room. No wine. Surely some mistake?

I phoned dad to check. Same thing – fresh fruit no booze. Oh shit.

Never mind I needed an early night anyway.

Early next morning I managed to acknowledge the ring of the alarm clock before the battery died of exhaustion, unlike the previous morning. I rose, showered, ate a couple of oranges (so important to keep up the vitamin C), and joined the others on the courtesy bus to the exhibition center. I also got dressed but I was sure you would take that bit for granted. Unless you knew me at University perhaps.

This morning was to be a private opening for members of the Dubai Royal Family only – don't you just love to see democracy in action? Who did they think they were? Michael Jackson? Private opening indeed.

The exhibition center was a huge modern building. Our stand was somewhere in the middle of it all, opposite the British Embassy stand. Now what were they there for? Looking for new countries that might be interested in opening an Embassy or Consulate? Who knows?

On our stand we intended to display two machines that we thought would prove popular – a colourful slush drink machine and a soft ice cream machine. We now loaded up the machines with product, checked our display, got out leaflets and pads to take details of potential customers.

Then with half an hour to kill, we wandered around the exhibition looking at our fellow exhibitors. There were around 150 companies exhibiting their goods and services, and they covered every type of business. From ball bearing manufacturers to electronics companies, colleges trying to lure rich foreign students to study with them to a manufacturer of hand made rocking horses retailing for three times the price of the real thing. However there were only a handful of companies from the food industry.

Back at our stand we were stood in the aisle and I expressed my concerns that we might not meet the right type of customer at an event covering such a wide range of products. The staff on the Embassy stand opposite must have overheard me, because a gentleman clad in rich Arab robes now approached us.

“Allow me to introduce myself. My name is Sheik Jusef and I work with the Commercial Department of the British Embassy. I want to assure you that I have contacted every potential customer for your company in the region and personally invited them to visit your exhibition stand. I have no doubt that you will have a successful week.”

We spent a lot of time that week chatting with Sheik Jusef. He had a lovely gentle sense of humour and nothing was too much trouble for him.

Then the tannoy announced the arrival of the Royal Family with distinguished guests and we were up and running.

They were escorted around the hall by heavily armed guards and introduced to the various exhibitors by the British Minister for Trade and Industry, Lord Young I think it was. They stopped with us just long enough to try out some strawberry slush, then moved on.

In a large open space at one end of the hall. A company was exhibiting a unique range of bouncy castles: one shaped like a dragon, another like a pirate ship, yet another looked like a Disneyland style castle.

A couple of the Royal Princes began bouncing around the pirate ship, obviously having fun. His Royal Highness didn't say a word, just vaguely waved his hand and bought the lot. Twenty thousand pounds worth. He also bought a full stable worth of handmade rocking horses and enough mint sweets to scare the living shit out of any concerned dentist.

Then His Highness and entourage were gone. The doors opened and in came the public.

We were really busy that day and took lots of inquiries, gave out lots of free samples. When it quieted down a little we exchanged some slush drinks and ice creams for some espressos from a coffee company and some hot delicacies from another company selling snack foods. So that was lunch taken care of.

The exhibition opening hours were 9AM to 1PM, with a break for the hottest part of the day, then a second session from 4 to 9PM.

That first afternoon we sold all the equipment off the stand. Or rather we took a fifty per cent deposit and agreed to close early on the last day of the exhibition to deliver and install the machines. We also agreed to hand over all the remaining stock of ingredients free of charge to the new owners. We were very happy bunnies indeed.

Now all we wanted to do was to appoint a distributor for our goods in the region and we would be in seventh heaven.

That evening after our banquet at Greasy Ahmeds we strolled over to Biggles Bar for a relaxing drink. It was busy so dad went for a table while I went to get us a couple of pints. It took a few seconds to recognize the grinning barman –he wasn't wearing the white uniform with the red turban, he was wearing jeans and a T-shirt. Genuine Calvin Klein of course.

“Very pleased you made it Sir,” said the waiter from the hotel. “I am sure you will find the prices here more to your liking. The Cream of Manchester on draught is particularly refreshing this evening.”

“You've got Boddingtons bitter on draught? Here?” I asked incredulously. Then a bit more warily, “Go on then, how much?”

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