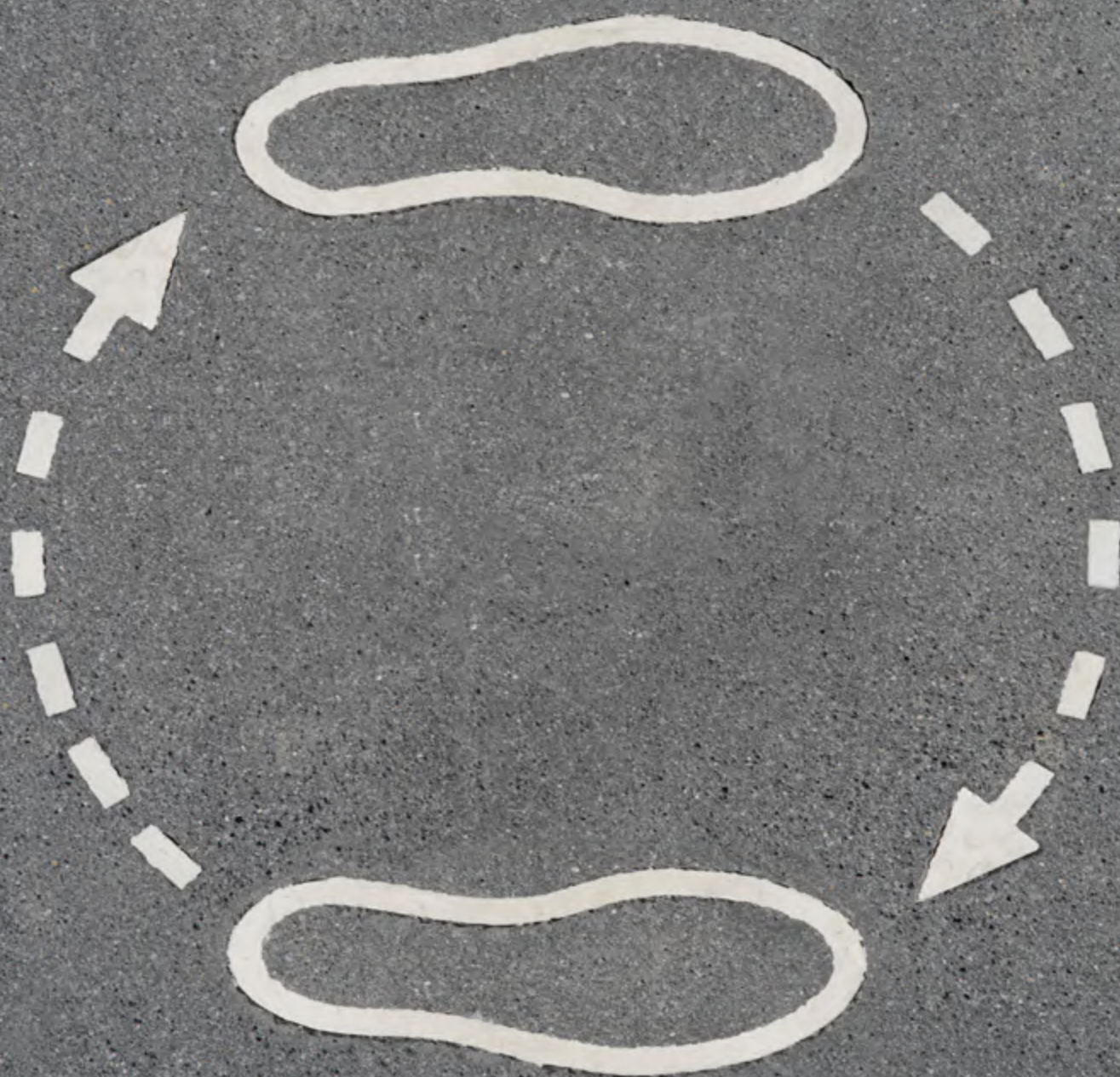


SECURITY PLAN for Basic Home Security



By Jacobus Kotze

SECURITY PLAN for Basic Home Security

By Jacobus Kotze

Copyright 2014 Jacobus Kotze

Obooko Edition

Obooko Edition, License Notes

This is a legally distributed free edition from www.obooko.com. The author's intellectual property rights are protected by international Copyright law. You are licensed to use this digital copy strictly for your personal enjoyment only: it must not be redistributed commercially or offered for sale in any form.

ISBN: 9781311681270

And my people shall dwell in a peaceable habitation,
and in sure dwellings, and in quiet resting places;

Isaiah 32 v 18

INDEX

A MESSAGE to my reader

SCENARIO:

Chapter1 ENSURE YOUR DETAILS are available:

Chapter 2 TRACING DETAILS

Chapter 3 EMERGENCY DETAILS - safe room

Chapter 4 CAR & VEHICLE security

Chapter 5 RAISING THE ALARM

Chapter 6 KEEP YOUR CAR KEYS safe

Chapter 7 UNDERSTAND YOUR ALARM system

Chapter 8 GET YOUR STREET NUMBER MARKED today

Chapter 9 SMOKE HOODS is not an option

Chapter 10 SECRET CODE WORDS between family members

FINAL WORDS

Disclaimer

About the author

Connect with the Author online

Extracts from K's eBook [The Drug Addict Pattern](#)

Extract from K's eBook [Mean Streets - Life in the Apartheid Police](#)

Extracts from K's eBook [The Circle of Life](#)

Extracts from K's free eBook [Your Worst Enemy](#)

A MESSAGE to my reader:

Thank you for downloading this article / short book. I hope you would never have a practical use for its contents for it is for emergencies only for I do not wish ill on you.

Back in May 2013 I published a short book / article of about 50 plus pages under the name and style of [Basic Home Security](#) covering the basics on how to secure your home against armed robbers / intruders. I focussed on my own country, South Africa, and understand that much of the contents may seem to be over the top for you who are privileged to live in a less violent country. Therefore, I was quite surprised that it downloaded so much in advanced countries like the United States (my wife's place of birth) as well as Canada, Australia and the United Kingdom. Together with the short article / book on how to spot a drug user in the family called [The Drug Addict Pattern](#) it is downloading by the tens of thousands.

I say to you that I am grateful for any download and positive feedback from my readers...apparently the two books saved quite a few souls in the last year. Something which pleases me to no end for it was written for that very purpose - to assist you with expert knowledge for there is a duty (moral if not legal) on you to protect your family. If you need more details or just want to say "hi"...feel free to contact me on meanstreets45@gmail.com - you are not bothering me. I answer all emails personally and have no silly marketing of placing your name on "spam lists" or a desire to publish your comments. You may also want to read my blogs if you wish for more minutiae on various security & legal subjects which may be of interest to you.

It seems however that [Basic Home Security](#) had a flaw in it. I mention the fact that you need a Security Plan to implement the *security advice* I give in the book but I did not include the actual Security Plan thinking it will be too general to be applicable everywhere. After all, security is a dynamic business and you have to adapt to your own local conditions. Be that as it may, on public demand, I decided to rectify that flaw but remember you simply cannot follow my basic / general Security Plan slavishly...you have to think on your feet and do what is needed as is required by your circumstances.

Thus the basic / general Security Plan is what this article is about...to give you step by step advice on what to do in an emergency or rather before it happens for you can do a lot in the meantime to prepare your family. It is written purposely in the form of checklists and not a story book as such for this very reason. This is then a tactical document in essence and one you need to complete by assigning the different tasks to members of your household and to do what it tells you to do before it is too late. You also need to practise what you preach and update it from time to time. In fact, you need to take command as is your right as man and head of your family. It is sort of expected.

When it comes to security I do believe I know what I am talking about. As a short background for my new readers I hold the law degrees B Juris & LLB (same as JD in America) and practised law in South Africa at a very well-known Human Rights law firm and subsequently for my own account as a "*forensic law expert*." Before that I was a sergeant in the South African Police Force for six years fighting terrorism and crime wherever I could - this period of my life is described in my first book - [*Mean Streets - Life in the Apartheid Police*](#). I published several other books on business, law and counter-terrorism in Africa as well as many security related articles. I also worked for a few years for the largest security company in the world in Nigeria as a legal advisor and operational expert. These days I am the owner of a highly specialised and exclusive legal consultancy (JKLS Africa) where we reduce risk (legal and otherwise) for multinationals and others in Africa. Part of that would be *Surviving as a Hostage in Africa* and briefings on what to expect if you come to South Africa, Nigeria or Mozambique for business. This is rather uniquely done from a forensic law viewpoint - something most law professors (read all) would deny exists.

Despite the above accomplishments I must also warn you I am not an Author by profession and writing it in my second language to reach a wider group of readers (I am a native Afrikaans speaker). With previous books I was criticised by a couple of readers for my writing style which is apparently "*so badly written it must be authentic*" and "*contains numerous spelling errors*." The spelling errors puzzled me for none of the spellcheckers found any and when I asked for more detailed information on it I

was told it is because I used "f" in front of a word instead of writing the whole four letter curse word out. Yeah well I am not changing that one.

Still, I apologise upfront if you find anything to take offence with. It is unfortunately the way I write by which I imagine you across me and talk to you directly as if you can see me. My own idiosyncrasy always comes out in all my books for I flatly refuse to honour satan with capital S if he features in my books which is not that often to begin with. Yes I know it is grammatically wrong...I simply don't care for that is the way it will be for I am a very firm believer in the Christian God and will not back down on my Faith either. Hence that satan creature will never receive the honour of a capital S from me. Please bear with me in this regard.

We must also remember that South African English is not American or what is known as Standard English and developed separately which may also have caused the negative comments. It is not a big deal to me what the critics think. Your safety though is and if my books can assist you in anyway, then I feel vindicated. Note also that none of my books are what is known as politically correct - I say it as I see it.

You downloaded this short book / article for free for the message is so important that it would be wrong to ask money for it. If you feel the need to contribute after reading it, then please contribute to any *American War Veterans Organisation* of your choice. This is to honour my American Patriot (wife) who works for the US Navy. She is not only beautiful but way smarter than me as well. As in all my books and articles I thank her for her support and love and above all, scissors.

** I am very sad to say she died, age 41, on 21 May 2014 after a short (unexpected) illness. I will always love and cherish her and we will meet in heaven one day. God knows best. On request from many readers I wrote a [short tribute](#) to her which is available online.*

Best wishes & God bless,

K

SCENARIO:

This Security Plan assumes a bad scenario. Your house / family are attacked by armed intruders. What do you do? Well, before we start, I strongly urge you to read the [Basic Home Security](#) book first for background and as a strategic version of your security measures for the two books should be read together. Then get back to this paper and implement your own Security Plan accordingly.

No crisis situation is ever the same and thus a certain amount of lee way is expected from you. Most of what you read here is preventative by design which means it must be done before you are attacked. Do not waste time for you don't know the future and I assure you it can happen to you also! Read the checklists given here and get it in place according to your needs. Each aspect is on a separate page for that reason.

Chapter 1

ENSURE YOUR DETAILS are available:

What happens many times is that the police or emergency services arrive at your home and have no idea (I should hope) who you are and how many of you are in your household. Remember you may be unconscious or otherwise unable to inform them which means they now have to waste valuable time before treating you to find out what your medical history would be. This may well cost you your life.

They need to know the following:

- Full names including your alias (the medics will talk to you to get you to respond and they want to use the name you are most likely to respond to).
- A recent and clear picture of your face and not passport size either - about ten cm (3.5 inches).
- How many people are in the house for someone may be tied up in another room. Or be kidnapped and no-one knows it yet.

** This does not give the robbers any information he did not know already. In [Basic Home Security](#) our research found that 80% of all robberies are done with inside help from the maid or other employees so the robbers knows the family before they strike. However, the emergency workers certainly don't know the composition of your family and hence would not know who else to look for. Hence also make sure that your household family tree is in the main bedroom showing who should be in your house.*

- Your medical aid and its number with the specific benefit group you belong to. Be very clear on this subject.
- Anything you suffer from like diabetes and treatment you are undergoing.
- Blood type - if you don't know go and find out for it is crucial - any pharmacy (drugstore) is able to do a simple test to find out.

- Any and all previous medical history of interest but short and sharp and extremely precise please. The whole page must never be more than A4 in length for each family member. I suggest that you ask your doctor do this and make sure it is typed since handwriting may be an issue.
- Your own doctor's details including after-hours number.
- Your own mobile and other contact numbers for everyone in your house including wife & kids.
- Who to contact in emergency (ICE) with full names (not just a name like Jimmy). His mobile number and relationship to you. Note please that this person must agree to this task before you add his name. It is just good manners. Call him before you put his name on and ask permission.
- Your religion and Reverend's contact details. Especially important for blood transfusions in certain religions.

So the question is how to do this? Simply type the above in clear no nonsense font like Times New Roman and separately print it out for EVERY member of your household. I say again, each person must have his own details as above and it must read easily - this is no place for fancy curls or strange colours - the medics must be able to read it a glance.

Have the information laminated (protects against blood and heat and moisture) and fasten it in every bedroom against the wall or cupboard where it is clearly visible. That is the details of each child or occupant for that room.

Keep the details up to date at all times please and state as such on the record "*Up to date as on (whatever date).*"

Chapter 2

TRACING DETAILS

You really should take pictures of every electronic item in your house for insurance purposes even if they did do so themselves. With this must be the serial number of each item and a full description of model and make. The value is also important and where and when you bought it. SO as of today, walk through your house and take the pictures and write this down as follows:

- Picture of (whatever) in jpg format.
- Serial number.
- Model and make.
- Value when bought at which place on what date.
- The MEID / IMEI number for every mobile device.
- Credit / debit card details scanned into a jpg.
- All jewellery with its valuation certificate, this includes watches.

When you are done with this list call your insurance company and make sure that they are insuring the above at the correct value. Many times items have to be specified in the insurance contract and if not, they will not reimburse you after an incident. This is called "*compliance*" in law and the insurance company's biggest loophole in not paying you - they simply say "*well you were not compliant to our policy and hence we have no legal obligation to pay you now!*"

Unfortunately, legally speaking, they are correct and let me explain in an example what happened to one of my clients, a major security company with a footprint in more than 20 countries, in this regard. Their insurance policy said they could only move 2 million USD in every cash-in transit vehicle (the armoured vehicles transporting money for your worst enemy known to you as your bank). As it happened the local contract manager was not informed of this requirement and when the vehicle was robbed an amount of 3 million USD was stolen. Guess who lost the 1

million USD and had to repay it? The security company and only the security company - don't let this happen to you.

** There were no less than 2000 shots fired at that vehicle that day and the local police (not in South Africa) took 18 hours to mobilise and respond. This is not untypical in Africa where the police are not always your first or even best call for assistance.*

Once you did the above, store the document safely online or at your worst enemy (your bank).

Update it regularly and whenever you replace an item on the list.

Chapter 3

EMERGENCY DETAILS - safe room

We speak quite a lot of safe rooms, also known as panic rooms, in [Basic Home Security](#). Whether you convert to one or not is your own choice but if you do please ensure that you have the following inside it:

- Panic alarm button.
- Cups to drink water and a few biscuits if you are a diabetic.
- Communication devices - two cheap mobile phones loaded with airtime from different networks and the emergency numbers on it.
- Your physical address and GPS reference for people forget such things when in a state of shock or may be visitors who would not know the address offhand. This is on a piece of laminated paper behind the mobiles.
- Emergency lights meaning the battery powered flashlights which charges from the mains.
- Trauma emergency kits including whatever medicine you use

Chapter 4

CAR & VEHICLE security

Now I do understand that most of us would not need an armoured car though they are available for much less than what you would pay for a new car. However, there are many things you can do to your standard vehicle to protect yourself:

- Install a decent "smash & grab" barrier on all your windows.
- Keep your windows closed at all times if at all possible.
- Fill your tyres with a decent air loss prevention sealant so that it will delay a flat wheel and give you a fair chance to drive to a safe place before changing a wheel.
- If it will not affect your warrantee - add something like "*Pro-Long*" to your engine so it can drive without oil or water if needs be.
- Install a decent satellite tracking device in your car.
- Have your car covered with invisible dots for later identification.
- Program your GPS device to be able to take you home with the press of a single button.
- Keep your doors locked at all times.
- Do not stop too close to the vehicle in front of you - you must always have an exit route by being able to see the vehicles tyres before you.
- Always lock your vehicle securely before leaving it.
- Always approach a locked vehicle with caution and look at it to see if anything is amiss.
- Park in well lighted areas and use a car guard when available.

- If you drive truck types of vehicle please ensure that no-one would be able to jump on the back at a traffic stop. As ugly as it looks this means a canopy or bars on the back.
- Do not pick up strangers for whatever reason. Not even if she is young and pretty.
- Let your family know when to expect you home or wherever you are going to. They must know what to do if you don't arrive (see below).

Chapter 5

RAISING THE ALARM

There are two scenarios here. **First is what to do when attacked** - do you press the panic alarm or not? We advise to do so because the noise may scare the criminals away and it may attract attention meaning assistance from your neighbours.

** Some say a silent alarm is better for the criminals do not know about it but I beg to differ - you want to save lives here - not catch criminals. Hence anything to get them away from you and if that means setting off the alarm, well, do it.*

The other problem is what happens if the police or armed response lads walk into a hostage situation because the robbers are still inside the house with you? I am sorry but I cannot trust them with a situation which needs far higher training (at SWAT or Special Forces level) to deal with than what they are generally capable of.

Yes I also understand you may be shot for pressing the panic alarm button but statistics tells us that if you are captured by these criminals you will in all probability be severely abused, assaulted and your wife and daughters raped. So attack is always the best option as far as I am concerned.

The problem is who press that alarm button? I consulted with many who were scared to press it because they did not know if they should or perhaps (when talking with kids) that they would get into trouble for doing so. So to overcome this, sit down with your family and stress that no-one will ever be in trouble for pressing that panic alarm. Everyone of your household must understand they have to press it if in any kind of danger or distress.

- You smell smoke in the house? Press the panic alarm and get out of the house to the pre-arranged place and wait for your parents.
- You hear strange noises like someone breaking your window or door or shouting at mom and dad. Press the panic alarm and go to the safe room!

Rather be safe than sorry. It is that simple and now you need to explain where that pre-arranged place is when smoke is detected. Remember it must be easily

identified even in the dark and wind-up from your burning house. Do not leave that place until all is accounted for. We suggest if it is a tree or distinctive feature to mark it with reflector tape so it will be easily seen in the dark.

Second scenario is what if you do not arrive as planned?

- Call the missing family member and use the code words to find out if something is wrong (see the use of code words below).
- Check on the computer where the vehicle is (tracking) and if in an area where it would not and should not be, raise the alarm by contacting the tracking company. You can also see from the speed it is travelling whether that is normal behaviour or not.
- Call mutual friends to see if the missing one is available.
- Contact the police if needs be.

Chapter 6

KEEP YOUR CAR KEYS safe

- All car keys must be kept in the main bedroom in a designated place. It is no use to keep them in the lounge where the criminal can access it whilst you are in the safe room. Your car will now be stolen without reason.
- Do not leave the keys inside the car even if hidden. Thieves are not stupid.
- Remember that most insurance companies will ask for the spare keys before they pay you - keep the spare keys somewhere safe.
- Each house door needs a key even if not locked and we advise to fasten the door key with a piece of string (or whatever looks good) to the door handle. Reason being that if you need to use the key you need to be able to find it.
- We also recommend to keep it inside the lock at all times and to oil your locks from time to time so that they work easily.

Chapter 7

UNDERSTAND YOUR ALARM system

Please make sure you know how your system works. For instance how to switch it on and off (as silly as that sounds, many don't know). Or how the zones are programmed and test it from time to time to see if it and the alarm company work as promised by the pretty one who sold it to you.

** Probably the biggest problem with the security industry is that it is spawned and growing for the wrong reasons. Firstly it is driven by the insurance companies who expect you, by law in their insurance policies, to have a certain amount of security on your valuables before they will insure it. This includes things like an alarm system, burglar bars, armed response and all of it designed to keep the insurers happy or they will simply refuse to pay you when you claim.*

My problem with this as said in other books is that it is not necessarily effective counter measures which are sold to you and it creates an illusion of safety where there should be none. Remember there is no such thing as a one layer solution but layers of security to be effective. Having an alarm for instance and not knowing how it works is an exercise in futility. Most systems don't include smoke detectors as standard whilst we know the chances that smoke inhalation will kill you is a lot more often than an armed intruder.

Hence we need to understand what must be in your alarm system for it to protect you from the criminals:

- It must be linked to a reputable alarm company. No fly by nights - go for the biggest company you can find.
- It must have an armed response service (in South Africa anyway).
- It must cover all perimeters as an early warning system. This means laser beams and or fibre optic cables underground and or motion sensors.
- It must cover all entrance points including doors and windows with motion detectors.

- It must have a warning light - a decent size strobe or beacon - at your gate so that you can see it (as well as the response teams) if it was activated. It must be able to flash for hours afterwards or until turned off.
- It must have smoke detectors as standard.
- It must have CCTV as standard (in South Africa anyway). In this regard please understand CCTV's with online view functions can be hacked and you thus being observed by strangers. Ensure proper online security for it at all times!
- It must be easy to program and understand for normal people.
- It must be able to tell you where the intrusion is taking place. DO NOT investigate outside your house for you will be killed. Press the panic alarm when in need.

You will find that most basic alarms being sold to you do not have the above functions. You have to specify it for them and the best way is to go online and take a picture of your house from above via Google Earth or whatever software you prefer. From that you can work out where the weak points are and cover it with layered security which must be marked / linked to your alarm system.

Also read [Basic Home Security](#) again regarding to trees and other bushes around your house and clear it out.

Chapter 8

GET YOUR STREET NUMBER MARKED today

I know from my police days that it is very easy to find a street but the specific number? No, not at all and many minutes are wasted seeking for it. Remember not all police forces or response teams are equipped with GPS. In Africa most certainly not and so you need to get your stand / street number sorted out:

- Obtain the largest number your county allows - 4 feet in diameter would be nice for a start.
- Paint or fix this on your properties where it can be seen easily from the street.
- Make sure there are no plants or other bushes or trees close to it.
- Make sure it is not on your gate which may be open and hence the number not easily seen in that position.
- Make sure it glows in the dark - use fluorescent paint if needs be or manufacture it from reflective tape if allowed by your county.

Chapter 9

SMOKE HOODS is not an option

More people are killed by smoke than any other household accident. Now we have already covered that you should have a smoke alarm installed. And you sat down and explained to each member of your family what to do in such a situation. Let us look at it a bit closer:

- Understand what your smoke detectors sound like and ensure they are working by testing them regularly.
- Whoever discovers fire or smoke press the panic alarm! Leave the house to the pre-arranged place which is up-wind of the house. Do not take the dog or toys or anything with you - get out!
- If there is a lot of smoke when you hear the smoke alarm - use your smoke hood and get out after pressing the panic alarm! Go to the pre-arranged place which is up-wind from the house and wait for the rest of your family.
- Once everyone is accounted for, let one person go and open the gate and wait for the fire brigade at the gate. The rest stay at the gathering place.
- In your smoke hood packet you should keep a floor plan of the house to give to the fire department when they arrive. The gate opener must take it with him.
- Dad, buy a smoke hood for every person in your family and keep it in every room for individual use. It MUST be easily available against the wall and not in a cupboard where you cannot grab it within 5 seconds (yes seconds) of hearing the smoke alarm.
- Ensure everyone knows how to use the smoke hoods by practising it and going to the pre-arranged place.
- Mom and dad may fight the fire if it is safe to do so, otherwise get out!
- Mark the pre-arranged spot with reflective tape so it can be seen in the dark.

Chapter 10

SECRET CODE WORDS between family members

All Special Forces use code words between themselves and the outside world if captured. There is no reason why you cannot do so also. For instance, my dad passed on 20 years ago - so my wife knows if I ever would say to her "Honey, dad sends his regards" I am actually saying "call the police" for we know what I really mean but the criminal won't. Hence you need to do the same and I am not going to give you more examples - work it out for yourself and please - do not joke around with this or tell all your mates. The idea is secret communication. Not to impress them how silly you are to break the sacred trust between husband and wife!

** My American Patriot (wife) and I have many other codes besides this one- just for the record - I asked her permission before using the above as an example. She is known as Mrs Always Right in our family with a reason. In another book, [The Circle of Life](#), I proved beyond doubt that one American woman is worth an Empire.*

FINAL WORDS

Readers often ask me how it feels to live in South Africa and I am sure many of you would have followed this unfortunate [Pistorius murder trial](#) in the press - you can read some of my blogs on how our legal system works for I noted a great lack of understanding by reading the comments on that trial.

Let me say it is not different for us than for you besides the fact that the amount of violence is worse than even Iraq at its worst. But we are used to it which is the biggest denunciation possible for a country which is supposed to be a healthy democratic society. Nevertheless, when you live here, you don't really notice it - we just carry on and take pre-cautions which to you may find astonishing and is set-out in [Basic Home Security](#). For us, well, it is just life as we know it...we never knew anything else to be honest.

Disclaimer

The Author has strived to be as accurate and complete as possible in the creation of this book / article, notwithstanding the fact that he does not warrant or represent at any time that the contents within are accurate due to the rapidly changing nature of home security.

While all attempts have been made to verify information provided in this publication, the author assumes no responsibility for errors, omissions, or contrary interpretation of the subject matter herein. Any perceived slights of specific persons, peoples, or organizations are unintentional.

This briefing is a common sense briefing to home security. In practical advice books, like anything else in life, there are no guarantees of any kind made.

Readers are cautioned to rely on their own judgment about their individual circumstances to act accordingly.

End of Security Pan - Basic Home Security

About the author:

K is a legal & risk management professional with more than 20 years' legal experience in South & West African jurisdictions. He obtained his B Juris & LLB in 1997 from the University of the Orange Free State (Bloemfontein, South Africa) and was an admitted attorney in the High Court of South Africa between 1998 and 2006 after which he worked as legal advisor & risk manager for various companies in South Africa and Nigeria. Before that he was a member of the South African Police Force for six years. K was awarded the SA Police Medal for Combating Terrorism twice during his service years besides lesser awards.

K is the founder of JKLS Africa, an exclusive legal consultancy specialising in legal risk reduction in African jurisdictions based in South Africa and a frequent speaker

on legal forensics on Voice of America. His favourite pastime is Military History and particularly the American Civil War which he finds much less boring than law.

Besides his first book [Mean Streets - Life in the Apartheid Police](#) he also wrote several other books on counter terrorism, business, the law and numerous articles on security.

Connect with the Author online

Email K at: meanstreets45@gmail.com

JKLS Africa: <http://www.jklsafrica.com/about.html>

Extracts from [The Drug Addict Pattern](#)

I do not write fiction though I regret my inability to do so. All my writings are practical and based on personal experience. So this is not fiction. It is based on cases I dealt with during my years in the South African Police and subsequently as lawyer & legal advisor. It is one of my future projects to establish a charitable organisation to assist the parents and loved ones of drug addicts. Not the drugs addict. As far as I am concerned they get enough undeserved sympathy from the many hundreds of good meaning charities.

That is the first shocker in this briefing or as I prefer to say "an unconventional approach". In this briefing you will not find any sympathy whatsoever for the drug addict or the drug user or junkie. Call the creature what you will for they have many names.

All of which is designed to hide the fact or minimize the fact that he is a drug user by choice. The truth is that he is already dead in my eyes and I will explain later why I say so. I realise it is harsh words and this does not mean rejection and condemnation at all. As we go along the meaning will become clear to you. For now it means to draw the line and act positively to stop the addict from abusing you as parent with emotional black mail & money & physical.

My sympathy is reserved for the living and not them. This briefing is for the parents and loved ones who have to deal with the drug addicts' weaknesses in life. A child's addiction is really tough and hard on you as a parent. No one wants to see a loved one in such a position for it is indeed terrible.

The real victims here are the parents and loved ones who are ignored by society if lucky and at worst wrongly condemned of causing the poor drug addict to use drugs in the first place (yes I am sarcastic). In most cases that is utter nonsense. Unless someone kidnapped him and force fed him drugs I cannot bring myself to have that kind of misguided sympathy.

He caused this himself which I can still understand for boys will be boys as they say. Continuing with the drug abuse I fail to understand completely. What happened to that good principle of "taking responsibility?" Or are we so politically correct these days that we refuse to acknowledge facts and would rather waste our resources on the dead?

Why is it so hard to accept some people have a death wish by choice and no matter what you do it will end in death for them? Usually within 3 years if on the wrong addiction. That is how long it takes on average for a healthy man to die because of drugs and I saw it many times. When a girl is involved and she starts selling her body Aids get here sooner than later. It is terribly sad.

Now there are cases, I investigated some via my legal consultancy, where young girls are kidnapped, drugged, raped and made to work as prostitutes. Or they are sold on the internet as wives which are the same thing in many cases. This is generally referred to as "white slavery" but it happens in Africa more with black woman than white. Black women being generally poorer, less educated and more traditional (read dominated by men). All of which is designed to lead to abuse. Please note I am not calling black women slaves or prostitutes or drug users as one idiotic long haired liberal accused me off.

When I say he I also mean she. The word teenager may also be a more mature person. Age is not important. It is what he does with drugs which interest us for this

discussion. Mostly though I refer to teenagers who are minors in the eyes of the law and thus your responsibility as parent.

This briefing is not about the white slavery ones for they deserve our assistance and deep sympathy and are indeed victims. Unfortunately the system fails them most often than not but that is another story for another day. Here we mean the loathsome teenager who should know better but for whatever reason decides to take drugs willingly whether to "experiment" or "under group pressure or "to be cool" or whatever. To be brutally honest I am sincerely not interested to hear their excuses as they lie when they open their mouths. All drug addicts do as we will discuss below.

In today's world the poor addict cannot even claim a lack of knowledge for everyone knows drugs are a killer and that even one "experiment" can lead to addiction. And whenever he gets his fix he is very happy with life and selfishly don't give a you know what for his parents or loved ones.

Addicts strive on misguided sympathy (which is why I have none to give) and play that card as much as possible. We have a saying in law that you cannot claim the courts sympathy as an orphan after you killed your parents. Same thing here. You take the drugs knowingly and willingly and keep on doing so and then want sympathy? Everyone must now feel sorry for you!

Bit ridiculous is it not?

Unfortunately not in our modern liberal society. Most charities (all long haired liberals) are only concerned with the poor addict. They offer zero assistance for the parents and loved once and condemn them as bad parents. That is absolute nonsense in most cases I dealt with.

As said I wrote this briefing for the parents and the loved ones and the need for it is great. Many of my clients are wealthy people (they have to be to afford me) and unfortunately this type of situation happens to their families all too often. We become involved in the legal aspects but really, law is not the answer here. The law (and I speak as an expert) is not on your side and tend to look at the problem from a criminal viewpoint. Which is fine when you are a policeman arresting drug addicts or

suppliers but of no assistance to you the parent who understandably is highly reluctant to have his teenager arrested and exposed to even worse elements in jail (or so they believe).

I say believe for I spoke to many addicts who told me jail saved their lives. There are alternatives like rehab which is useless unless the addict wants to change and mostly they don't. Something which society doesn't want to recognise as it constitutes failure for some reason which I don't get.

Even our courts are bending backwards to drop the charges (on any crime committed by the addict) if only the poor addict will go for rehab at a State approved (probably funded also) institution and report back to the court that he went and is now rehabilitated. I wonder how successful that is and if this soft approach is working. My investigations showed me not much. In fact under any non-liberal circumstances it will be seen as a complete failure. Most rehabilitated addicts will go back to their old ways sooner than later. For the ones who don't go back to their addiction I take my hat off but they are not our concern here. On an average they are the odd ones out and I am glad for them and their families.

Extract from K's eBook [Mean Streets - Life in the Apartheid Police](#)

On Religion

The SAP had no sense of humour with regard to religion, and was in fact held it in very high repute. Religion is not the same thing as faith in my eyes. Faith is personal. Religion is the outward worship of a god and therefore of no value to anyone without faith. The Chaplains were all commissioned officers (and thus not to be trusted and to be avoided at all costs), and there were many jokes about them.

Every time we went on border duty we were presented with a pocket Bible with the Police Star on its cover, and a nice message from someone important on the inside. They were stored in a box next to the Chaplain. I collected six of them through the years though almost all are lost. They came in differing colours and languages and included the New Testament and Psalms only.

There was a rumour that one of these pocket Bibles actually stopped a bullet during a contact (shootout/fire fight) in Rhodesia. I doubt that because I tested the rumour by firing clean through one with an AK47...much to my disgust. We never had bullet proof vests by the way—those came after my time. Still, I diligently carried my issued Bible with me. Just in case you understand! Survival is a terrible concept.

Once, being obnoxious according to the perplexed Chaplain, I asked why the issued Bible repeated itself in the first four books of the New Testament and would it not be better just to choose one gospel and get done with? It was not as if you needed more than one statement on the same subject because the Apostles were fairly reliable witnesses and would not any of the gospels do? And then add something practical, like Proverbs perhaps? He had no answer, and just shook his head and muttered to himself under his breath about the obnoxiousness of Flying Squad members. Obviously I was ahead of my time because it made a lot of sense to me. It still does.

I remember a friend being ordered into the Chaplains' office because he was concerned about his heavy drinking. He asked: "Son, I understand that you have a drinking problem?" My friend answered in all righteousness. "Yes Chaplain, I do not earn enough money to support it." Yeah, he was sent to the wine school immediately and we only saw him a few months later, sober, upset, and divorced, since his wife thought that he'd become too boring now that he was sober, (true). He had died the next year while on border duty, and she had promptly married another policeman. When he died in a car accident while chasing criminals, no one would even look at her after that. For obvious reasons she was now regarded as the angel of death, to be avoided even though she was wealthy from all of the insurance money. At least the kids were left well off.

A coloured policeman, while enduring a heavy mortar stonking on the border was overheard praying: "God come down and help me before I am compelled by the f terrorists to come up and meet Jesus before my f time! And come down Yourself and f help me. Please do not f send Your Child for what we have here is a man-sized problem in case He hasn't noticed." I heard that same prayer rumour being attributed to the Army's Cape Coloured Regiment, so it might have happened elsewhere.

There was no such thing in the Police regulations regarding an atheist. Every cadet had to belong to some recognised church denomination, or he would be made to choose one on the spot. One really had no choice in the matter! Believe or don't, but you *will* attend church and look like you are enjoying it too. Every day began with a prayer at the parade ground regardless of where you were stationed or what you believed in. As a sergeant on the border I would always read from Proverbs something like "*Enjoy the life which God has given you with the woman you love,*" etc. I knew of course there were no white women on the border except for a few very old ladies of the *Southern Cross*, and a few military types who we steered clear of since not only did they have fearsome reputations, but as commissioned officers they outranked us. We also knew or suspected they would not want to be appropriated by SAP COIN. Black women were not regarded as women in those days. Any white Policeman caught having ideas or notions with regard to that would be in immediate trouble. Thus the impossibility that any of my men could ever follow that proverb was the very reason why I read it. No one got my joke though, which is perhaps for the best. As luck would have it I have the type of personality which finds great amusement in my own jokes...for days on end. That cheered me up for weeks. It still does.

* The Southern Cross was a charity who supplied much needed comforts from home to the troops and policemen on the Borders during the war. It ranged from soccer balls to swimming pools. It was greatly appreciated and the old ladies always treated with considerable respect.

I respectfully asked a SAP COIN instructor during a scramble up and down some mountain (Boleo probably) whether he believed in the Bible, particularly Proverbs 28:1, which reads: "Only the wicked shall flee *without* being chased." Are we, the SAP then as wicked as the commies we were supposed to chase now and then? That really showed his lack of humour and I had to appear before the Chaplain to confess my sins. He told me to read the next part of the verse which showed me he missed the point but they were serious people at the best of times. Also told me to leave my f long haired liberal notions at home and stop bother God with cr-p.

Made me a much fitter policeman that comment did! The instructor took great delight in me running in front of his vehicle for what seemed like hours so that I could feel chased so to speak! I suppose I must have felt wicked for the entire six months during basics for we ran everywhere. A cadet walking around better be already close to death and be certified on light duty or he will be soon after being spotted by the instructors loafing around and they had eyes like a hawk. Uncanny sometimes how they knew everything and saw everything too! It only occurred to me as I type here that they probably had a few impimpi's (informers) inside our ranks. Man, we would have kicked them fatherly to the hospital if we knew of their existence. I was still green in those days so the thought never came up for serious discussion.

Every Sunday morning we went to church. That was compulsory. We had no choice in the matter. I believe that cost the church many men afterwards. Religion is like love in my opinion. It cannot be forced, but what do I know? We would assemble on the main parade ground, have roll call and then march a couple of miles to the church which was a magnificent building. There we would be left in peace for the duration of the service only. It was always amazing to me how it was possible that we were ill-treated all the way to and from church. How could one not see the double standard in that kind of behaviour?

While I hardly ever go to church these days, I always carefully gaze around before stepping out of any church just in case the vampires are back in business. I just can't help myself and it does not matter on what continent or country I am. Something which amuses my American Patriot to no end!

Our Sergeant would take careful note of any cadet snoozing during the service (we were tired and the services were boring in the extreme) and sort them out afterwards. If unlucky, it all depended on the Sergeants mood, the rest of the platoon would be punished for "being f disgraceful and inviting the f wrath of God not only on himself, but also on his beloved sergeant f unfairly too since he is f known far and wide to be a God f fearing man. All of which he, sergeant van der Merwe by the grace of General Johan Coetzee blah blah blah, will correct and we can thank him later for his fatherly interest in our souls." Whether we thanked him I will leave for

your imagination. Survival is a serious matter, but in an indirect way we had the culprit to thank.

Group punishment is standard in any military and I do not whine about it. It is supposed to create a sense of team spirit, but I can tell you it did not always work out that way. The only sense of belonging felt by some of the sinners was the longing for their mothers afterwards as we made sure that they understood their wickedness in making their fellow innocent cadets suffer on Sunday afternoons since God had ordained the seventh day as a day of rest, a command which had now been broken with their communist tendencies of sleeping in church. More importantly we did our laundry on Sunday afternoons so the culprit's snoozing interfered with our laundry, which is not an acceptable behaviour between civilised men! Perhaps that had been the idea after all. To be sure, they never slept again in church. They should be grateful for the life lesson.

Then one day a Chaplain proved to me that they actually had a sense of humour when he explained that "Adam was originally a black man who got such a fright when God caught him stealing apples from God's garden that he turned white from shock and fear. After all, when you get a fright you don't turn black in the face...but white! It is a well-known medical fact." I chuckled respectfully, but took bets in my mind on how long he would last saying such things, which the Nationalists would surely regard as sacrilege. He may have been correct according to the latest genetic research for all I know. Perhaps he was also ahead of his time.

On a more thoughtful note, I once had a major fallout with the Chaplains. Some years later I got fed-up with the Chaplains meddling with my operations while I was on border duty. Right at the time when I had wanted to follow some spoor, they wanted to talk to my platoon. From their point of view, it had been a great opportunity to fly in a nice Police helicopter to talk to us. For me it was like: "I have a job to do here which has no Biblical application, so please p off! I have terrorists to f kill if you don't mind!" Because they were representatives of God Almighty, I could of course not speak my mind, and they had flatly (very brave I say) ignored my evil eyes to p off too. So I'd had to interrupt them by asking: "What is the reward for faith Chaplain?" Their answer was "To go to heaven sergeant, and eternal life." I replied,

quite reasonably I thought, "Chaplain, what should I do in heaven? By the time I arrive, God would have sentenced all of the criminals and terrorists to life in hell. He therefore would have no need for my skills! Who should I arrest or kill there? There can be no job or satisfaction for me in heaven, Chaplain. Do you wish for me to endure a thousand years year of extreme boredom while I wait for the convicted criminals and terrorists to escape from hell so that we can kill them again once and for all at Armageddon? Why not just kill them now properly and get done? I think the system in heaven is ineffective and the known intelligence is poorly utilized. This is not SAP COIN's way of doing business!"

They looked at me as if I was mad as I continued: "While you contemplate an answer let me share a couple poems with you since I love poetry, and I need an explanation from educated men such as yourselves. The first one is by a Roman citizen named Horace, but made famous by an Englishman named Wilfred Owen in 1917 and goes like this:

Dulce et decorum est pro patria mori

Dulce et decorum est pro patria mori

mors et fugacem persequitur virum

nec parcit inbellis iuventae

poplitibus timidove tergo.

And while you are still contemplating, let me recite poem number two by Leo Marks, a SOE officer (Special Operations Executive) during the Second World War written as one-time code for SOE Agent Violet Szasbo, who would later die in a Nazi concentration camp. But note Chaplain, the poem was not originally written for her, but for his fiancée, who also died before her time:

The life that I have

The life that I have

Is all that I have

And the life that I have

Is yours.

The love that I have

Of the life that I have

Is yours and yours and yours.

A sleep I shall have

A rest I shall have

Yet death will be but a pause.

For the peace of my years

In the long green grass

Will be yours and yours and yours.

“I see that you have not replied yet Chaplain, so let me recite the last poem written only a few years ago in 1979 by Rhodesian Army Medic, Staff Sergeant Chas Lotter.”

Appeal

Don't mind my hands

Padre

They shake like this

When I am in the base

I dream of death

Padre

Scream in the dark

To chase the nightmares away

I drink

Padre

To keep my memories

At bay

I am nineteen Padre

Why do I feel

So old and worn?

Why can't it be

Like the books?

Padre

For God's sake answer me"

Needless to say I had no answer that day nor since, and now I don't give a you-know-what if you saw the movie. The Chaplains left me in an undignified silent manner, muttering to themselves and shaking their wise heads while looking at me as if I were the unbalanced one. They were still climbing into the chopper when we started our Casspirs and set out to hunt for terrorists to kill. They had delayed me for more than an hour with their uncalled for visit and the spoor went cold because of it. I still blame them for robbing us of our kills. This was really not the SAP COIN way!

My comments must have caused a stir amongst them. My commanding officer looked at me rather strangely a few days later and asked if I wanted some to take some leave as the Chaplains recommended strongly recommended it, and said that they were praying for my lost soul. They also send me a book of poems by a well-known Afrikaner poet I disliked intensely. I threw it away the next day, (the only book I have ever thrown away in my life). You would have noted perhaps that none of the poets above were Afrikaners, though there are excellent ones. I declined the home leave. It was too late for me since there was nothing for me at home except loneliness and nightmares. I was already middle-aged at 22, and had turned into something that would make satan happy. The end justifies the means, and we will fight fire with fire. What is another life? Kill them all, and let God sort them out. I did not make the laws and only long haired liberals think too much!

In the College we had a designated prayer time, and we would all dutifully sit at our desks reading the Bible before going to bed, or we were supposed to anyway. The Rooinekke and I played chess, which they usually won by cheating well within the rules. I would have also had I first thought of having two extra queens in the set—it took me a while to figure that one out, but as you know I am not too bright at the best of times. Quite often my exes tell me as much, and now with all of the criticism of my books so do foreigners. That's fine. I have known for a long time that I am not that smart, which makes me smarter than most others who unfortunately still have that lesson to learn.

Seriously though, the Chaplains did marvellous work and tried their best under difficult circumstances, since both sides apparently believed in the same God. Their problem was (my opinion), and I might be wrong since I do not dispute their good intentions, is that they acted first and foremost as commissioned officers of the Apartheid State, and secondly as the representatives of God.

*A senior officer told me after reading the Afrikaans version of this book that they reminded him of the Russian Commissars we despised as a method of indoctrination back then. One must decide for oneself – I have no comment and hold no resentment against them either.

We always searched the personal paraphernalia of dead terrorists for intelligence and would almost always find a Bible amongst their few earthly goods. That made me wonder how God could know which side was righteous, since both were requesting His support and promising good behaviour for eternal life. It troubled me greatly, but when a man decides to take up an AK47 and attack the country of his birth he should not be surprised when the police come after him. And the Police were not going to invite him to church or a nice debate, but would first have a fatherly talk with him at the end of a barrel. They would have found a Bible on my body too you know.

The Chaplains once explained to me: "Commies and terrorists were undoubtedly using the Bible as a one-time code and as they could not read nor write." Yeah, sure Chaplain! We found letters in neat handwriting too. Life should not be so serious Chaplain. God also said that we should enjoy our lives even if they come to nothing. We are all His children, just below the Angels in the food chain, black and white. We are made in his likeness even if some of us are more sunburned than others!

Before we leave this subject I want to say that I don't dislike Chaplains and I apologise if some of the above has offended you. I am a Believer, and I thank God for everything in life for I am not very strong. Man should be grateful for his experiences—both good and bad. That is how you are tested in your faith! When earthly things push you beyond the ordinary and you begin to question, the answer, my friend, is always in your past where you have failed God's tests. Seek forgiveness and fix what you can, and be glad you are still worthy of being tested.

Extract from K's eBook [The Circle of Life](#)

Engagement to be married or betrothal

It is rather nice to ask your better half for her hand in marriage and is known as being engaged or betrothal if she agrees. Should she refuse it is known collectively as *the great escape* or *the day you embarrassed yourself* (joke). Seriously, you cannot claim any compensation because a woman refused to marry you. And whilst you may plan the big question to the last detail the law is not as bothered with it as much

as you may expect. In law it is simply an understanding between two people to get married in the future and live as man and wife in the fullest sense of the word together under one roof facing life as one.

You don't need her parents' permission unless she is a minor and if I may say so you better not ask me unless you want see if you can outrun my shotgun pellets. Wait until she is of age and able to make her own decisions. If you then ask the parents you do so out of respect only and not because the law tells you to do so. Discuss this with your fiancée to be for I find many modern women do not take kindly to the idea of being given away as an item.

There is nothing to say you need to be on your knees or have a ring ready. That is just a custom but it may be cheaper to buy the ring yourself rather than let her choose it (joking). Nothing in law says you as the man must buy the ring anyway. She can also do so if you happen to be broke.

The engagement does not need to be in writing though it sometimes is and known as an engagement letter. Not very original that is. Some have an engagement agreement which is a full contract but note an engagement contract is not the same as an antenuptial agreement which we will deal with later. It only states that the parties wish to marry in the future and deal with property issues. It cannot be enforced which is why it is seldom used and you cannot have penalty clauses in this type of contract like for instance stating if you don't marry me by next week Wednesday you pay me 100 dollars a day penalty. That would be against the morals of the public at large. All in all such a contract is rather useless.

Keep in mind that when I say man I also mean woman and these days same sex marriages are allowed in many parts of the world including South Africa but not under the Marriage Act. That is done under the Civil Union Act as the Marriage Act does not recognise a marriage as anything else between man and woman. Consequently with the Civil Union Act gays and lesbians can also be legally married. Not all consider homosexuals *to be animals* as one African dictator put it so inelegantly recently. For myself I believe in marriage between man and woman only but I do not discriminate or judge. Their problems in life should be between them and God and I know my opinion is of no relevance. Whatever their sexual orientation they

stay humans and quite nice people also. Don't mix religion with law. It is wrong to treat some different than others without good reason.

I read that during colonial times in North America betrothal was seen as a trial marriage which would or could if you wish only go forward to marriage if a child is conceived. Honestly I am not sure about the reason for this attitude and not at all what I expected from a country as puritanical as America. It is not my idea of American public morals which I learned by reading Westerns up to the age of nine and then switched to History proper. I think that even in today's enlightened society, this would be frowned upon.

I suspect in some countries deflowering a virgin in a trial marriage may be a crime if not a delict. Most certainly, in recent years, we had a case where a fellow married a virgin whilst knowing he is still married to another woman and he was hammered in both the civil and criminal courts. The law does not take kindly to such behaviour as it is presumed in law that a woman's virginity is a serious matter (as it is and should be) for once broken it stays broken even if physically repaired.

It is also well-known in law that a woman with children is a lesser "*catch*" than one who is a virgin but I expect that this will be challenged under the equality laws. The amounts given as compensation differ drastically between the two when it comes to seduction awards. Not sure it should be on the law books anymore.

The legal consequences of being engaged

The effect of being engaged is to marry at some stage in the future with the person you are engaged to. Besides that there is not any other legal effect which binds you to celibacy or anything in that nature. In law all woman not married is presumed to live a celibate life anyway. Since this comes from the Romans with their well published orgies I find it ironic.

Note please that being engaged does not take away a woman's right of refusal to have sex. You have no automatic right to act like a beast. Nor do you share your estate yet and you have no special rights to his. If he dies without you in his will you will inherit nothing. Thus I always recommend changing your will and policies the moment that you become engaged.

The problems arise when you break that promise to marriage without good reason. At least you cannot be forced in law to marry anyway which was the way it was up to 1838 in England. As you can imagine that led to a lot of abuse!

The legal formalities to become engaged

It is important to note that you must be sane to become engaged. Many points out that this is indeed a contradiction of terms but let us not be nasty. I believe in marriage and love and so should you. Being with your soul mate is the ultimate high and best of all, free and forever and two weeks.

Obviously someone who is drunk or in a coma cannot enter into a legal contract! Nor can someone who is feeble-minded for obvious and fair reasons. Also persons within the prohibited degrees of relationship may not marry each other which are blood family in simple terms like brother and sister or father and daughter. As a general rule we prohibit the direct line of ascendants to marry each other and thus they cannot be engaged either.

Being of the right age is dealt with more under marriage where it differs from country to country but most are fixed at about 15 years of age for the female. In South Africa, if you are less than 15 years old and female or 18 years and male you will need the consent of the Minister of Home Affairs to marry *AND* your parents meaning *BOTH* of them. In fact, under 18 (the maturity age) means your parents must always agree and if they refuse you may approach the High Court who acts as the father of all minors for permission.

I assure you though that our courts are conservative and unless you can prove that it is in your best interests or your parents unreasonable (read very unreasonable) this will not be given willy nilly. In case you carry on regardless the marriage may be dissolved afterwards but we will speak about that under divorce later on.

So what happens when a minor promises to marry when she is of age to do so and when she comes of age she refuses? In law all promises to marry made by minors are voidable at the option of the minor meaning she can decide if she wants to go forward with the marriage or not. Bizarrely enough a minor may sue on such a

promise but may not be sued. She may even make a new promise to someone else and that is the way it will be.

Being pregnant is no reason in law or otherwise to get married but it was not always like this and in some cultures that would be enough reason for a marriage. It was a practical problem for under Roman law an illegitimate child could not inherit nor be entitled to his father's name. This meant wars in the old days as the Kings' illegitimate offspring decided to take fight for their inheritance as happened often in history causing civil wars and worse. These people were called "*bastards*" and at one stage were seen as that even if the parents married afterwards. Under equality of the law I am glad to say this is something of the past in most countries. Unfortunately the child and his mom may still be treated like something akin to satan by the community. *We tend to throw stones quite quickly and it is very wrong.*

You simply cannot in law be engaged to more than one woman at the same time or whilst you are already married. This will be in all countries which do not support bigamous relationships. In effect the second marriage or engagement is void under law but then the universal law of partnership comes in and we will look at that in some detail. It is the same as where you live together. It has far reaching effects on your estate and is known as the common law wife principle.

Why it is so important to understand what is meant with an engagement to be married?

Let me explain that getting engaged to marry is a contract in law but oddly enough it cannot be enforced if one party wants to walk away from it. Being forced to marry against your will would be against the good morals of the nation. It can never be. Thus some law professors refer to it as "*semi-binding*." To marry legally both parties must be willing and able. There is nothing wrong with such a system and an example how neutral the law is.

As said there is no prescribed way in law in how to ask a woman to marry you but for long haired liberals it may involve two weeks of nonstop begging. Candle light dinners and being on your knees also help I suppose and through the ages many traditions arose around betrothal which are not in the law books as such meaning it

is not required in law to fulfil before the legal effects of an engagement comes into being. Let me explain.

A ring may be given to the woman (usually is) who wears it on her left hand fourth finger which is seen as the reserve for a wedding ring. It does not matter if it is gold or silver or even rope but the *intention* does. In law, if a woman accepts a ring and wear it in public on her left hand fourth finger it is very strong evidence that she agreed to be married in the future to the person who gave her the ring. If she then refuses the fiancé may claim damages from her and usually she must return the ring and that is called breach of promise or just breach. Nor does the law care if the ring has diamonds or emeralds in it. As you can see it has only evidential value on what the parties decided on.

Fascinatingly, that specific ring finger is used because our Roman forefathers believed it contained the "*vein of love*" which goes straight to a woman's heart. Before them the ancient Egyptian physicians believed that the same finger has a nerve to her heart. Apparently our Western way of exchanging rings started in again in 1477 when Maximilian the First gave Mary of Burgundy a diamond ring symbolising their relationship.

* She died at the age of 25 when she fell off her horse or the horse on her. It is tragic but I understand he married again quite soon after that.

The left hand ring finger is not the tradition in continental Europe where the right hand is seen as the place for the ring. I suppose all arteries go to the heart anyway if you want to be unromantic. I could not find anything on what happens when the woman does not have a ring finger because of accident or defect.

In other countries (Argentina apparently) a serious relationship is celebrated with a silver ring, then a gold one at the engagement and finally a diamond ring at the actual wedding.

In Nordic countries I understand that both men and women wear an engagement ring and in Brazil they switch from right hand to left hand at the wedding. Some have a separate engagement ring and wedding ring later but really it is all symbolic. None of this is of interest for the law. It is only interested in what the intention of the parties

was. That is the question and bottom-line is that you don't even need a ring to be engaged to marry. When you ask and she agrees and the two of you are legally able to marry then you are engaged. It does not give you any real rights though as with marital rights which we will look at later. For instance a medical man would be quite within his rights to refuse to discuss any medical condition relating to your fiancé to you. If I may be brutally frank, you are not family yet!

I could not find anything in law stating that a woman is not allowed to ask a man to marry her and it can happen anytime. Not only on 29 February as is tradition in our part of the world. My research also tells me that refusal from the man meant he had to buy her twelve pairs of gloves to hide her empty (of a ring) finger or a new dress. She may choose.

She cannot sue you for refusing to marry her but we did have a thought-provoking case in Apartheid South Africa where a black man proposed to a white woman. The law in those days was not neutral and it was a crime for different race groups to have intercourse or to marry. In truth it was impossible under law to do such things. He was arrested for *crimen injuria* I think (criminal defamation) but I believe he was found innocent.

You must understand the Apartheid laws were not based on anything but farming principles and the Bible. You can read about it in my book [Mean Streets - Life in the Apartheid Police](#). The argument was that the animals on a farm don't mix with each other so why should humans? There is no way in this world that that system can be defended. It was a crime against humanity and an example of what happens when an artificial imbalance is created.

If you lose your ring it does not mean you stop being engaged. You can only legally stop being engaged if you break the engagement or with death of one or both of the partners at the same time which is called *commorientes* in law. We always presume the man, being bigger and stronger, took longer to die than the wife. With death the engagement stops automatically. You cannot marry a dead person because of the lack of consensus for one. Nor can you marry anything which is not human (it happens that you see an idiot "*marrying*" his bike or a woman her dog).

It is not possible to stop an engagement by doing nothing even though in our customary law the husband may refuse to eat his wife's food and that may be seen as divorce. The point is the law being neutral wants to make logical deductions on your behaviour. There must be no room for doubts on your intentions. You have to show what you mean in a practical way. The same is true in reverse. If a woman takes her ring off and throws it at her fiancé it is very strong evidence that she does not wish to carry on with the engagement and the subsequent marriage. Clearly she may also just give it back or send it to him by mail or messenger. No need for unpleasantness.

Returning gifts is also strong evidence that the marriage is off. Not making any arrangements for the wedding may be indicative but note that there is no time limit on engagements before tying the knot so to speak. It may be a few hours or decades. The law simply does not prescribe a time but the dirty looks from your future mother in law may indicate that the time is near.

This was not always the case because under Roman law a widow could not legally be married within one year of her husband's death (did not need to be actually dead - if captured as a prisoner of war he was considered dead). This was to ensure that any children to be born be borne within that year so that no arguments could follow afterwards on whose children it were. This is not the case today. A widow can marry when she pleases though of course the community may frown on a hasty marriage the law does not prevent that at all. Clearly a widower could also marry whenever he could find a new wife.

As always with law no coercion is allowed. I remember a case in the 19th century where a woman was rescued by a sailor after being shipwrecked. Before he would allow her into his boat she had to agree to marry him which she did. This was not seen (correctly) as binding on her and he failed in his bid for damages when she told him afterwards to take a hike. He probably went to Australia and it caused quite a scandal.

Extracts from K's free eBook [*Your Worst Enemy*](#)

Tactics like above (all legal and just business as usual) more often than not leads to the original shareholder being bought out at a very fair price really quickly to get rid of him and his new biker mate. This happens where the shareholders contract does not provide the right of first buying of shares to the original shareholders. Something which is standard in our contracts as it should be in all shareholder contracts. As with your relationship with your worst enemy you always consider the divorce proceedings first.

It must be said that this happens more often in private companies and not with your worst enemy as such. Their lawyers are not exactly inexperienced and know these tricks. Still, as a shareholder you can ask awkward questions even if only to be obnoxious. You may even be escorted out of the meeting by security if they are really irresponsible for it will make a wonderful story in the local newspapers and start a rumour they have indeed something to hide. You may now have a claim against your worst enemy for your injuries and loss of dignity etc. No bank likes bad publicity for obvious reasons. It is the worst thing ever to them and they act with great decisiveness through their lawyers and spin doctors when it happens. Remind me again who acts like that when people say things they don't like? Spoiled brats perchance?

The thing is that legally, as long as what you publish is the truth and in public interest or already public knowledge their chances of winning a libel case against you (or me for this book) are less than zero and the publicity you gain for your cause is tremendous. It is a home goal in all senses of the word. I for one am more than willing and able to defend all my views in all my books in court.

Another good clause which is standard with our contracts is to make the share value for the first year on a new venture rated zero. Why? Simply because I got bitten when I was younger when my clients' business partner (fellow shareholder) decided to leave after a few months and offered his shares at a ridiculous price to him! He either had to buy it or end up with a shareholder he disliked even more. He also (worse) lost his former business partners skills which was essential to the business. Accordingly we took the third option and liquidated the company and started again

with someone else tied in and understanding loyalty. That was not the best legal option but the only practical one.

Stocks and shares are the same animal in simple terms. Just different wording depending where in the world you are! I can tell you from experience that listing your company is the easiest and safest way to borrow big money. The dreadful thing is the original owner (entrepreneur) can lose control and in fact does for he is now subjected to other laws and rules than what he was used to. That is not good for his business and sometimes the original owner buys all the shares back and de-lists the company at enormous expense to him. I believe that the Sir Richard Branson of the Virgin Group did that a few years ago.

As you can imagine it is vastly expensive to list a company and lawyers make good money from it. Deservedly so I say. It is a lot of work. Many times shares are offered instead of full fees which may or may not be a good investment. I refused once and walked away reasonably untouched when it folded. Money in your pocket is always better is my motto. Other times I lost out. That is life.

Not all listed companies are successful for you (the investor) are buying into an idea and nothing else. The listing company is usually nothing but a myth in recoverable financial terms. I guarantee you that legally very few listed companies owns anything physical of value. The assets you see like aircraft or ships are all leased thus transferring the risk from the operating company to the asset owners. Listed companies tend to be the owners of nothing except their name and shares which may or may not be bulls-t when (not if) the fan hits (you know what). That fancy high rise tower with their name so proudly on it is registered in an offshore tax haven company. Same with the shopping malls and other assets they point out so proudly as being the owner. Their subsidiary companies may be the owner but they are not in law. Half the time the subsidiary also owes so much money on the assets that it is useless to sell.

Your worst enemy however must have by law a certain percentage of cash as security against losses. It is never enough and Mr Average Joe always takes a loss and you see it on television every now and then. The reason being that your money is not really kept in a safe somewhere and given back to you on your request called

a withdrawal or transfer of funds in real life! In simple terms it is mixed with the rest of the tens of thousands deposits and loaned out to whoever or invested wherever. No Bank in the world will survive if everyone withdraws their money at the same time even if they complied with all the rules and regulations on liquidity. Your money is not safe with your worst enemy when (not if) it crashes and you would be lucky to get 25% of it back. Often it is even less.

Yes I know the Government (in some countries - not all) guarantees deposits but it is usually limited to 30g or whatever. It is not an open guarantee without any limits on. People are wiped out like that. Some commit suicide for after the crash the liquidators tries to sell assets to recover you money but as you know they then discover that the assets are in other companies. Even if you are able to legally lift the corporate veil (which is rather difficult in law) you routinely lose out very heavily. Only the liquidators make money in a sequestration or insolvency. Liquidators of course are mostly specialist lawyers.

Lifting the corporate veil

Lifting the corporate veil is explained by understanding that the company is a legal entity entitled to act on its own and thus be sued on its own without the shareholders being held responsible for what the company does or does not do. In simple terms the debts of the company are the company's debts and not the shareholders. The same with assets if any! You know what happens. The assets are put in a separate company and we will discuss it in greater detail later on where we look at your structures to safeguard you against your worst enemy. Simply we use their own structure model against them in your own portfolio.

Lifting the corporate veil is to get to the shareholders and sell their possessions for the debts of the company. As said the courts will not easily agree to this unless recklessness and criminal intend was involved. But how do you prove the difference between a rash business decisions and a reckless one? What generally happens is the Government hammer them with tax evasion and other laws but that does not assist you to get your money back. The only advice is to spread your risk as my clients do.

My richer clients invest in physical things rather than bank balances though theirs are substantial for cash stays king despite the cr-p your worst enemy tell you. They also say they enjoy the finer things in life which is the logical extension of our first rule to pay you first. They contend (correctly) that driving luxury cars will protect them in a crash or high jacking attempt since some are armoured. They are that important to themselves and only rightly so.

They spread the risk around the biggest and most well-known your worst enemy with the very highest credit ratings and will not even look at regional banks whatever the incentives to do so. For such operators they are at heart actually very conservative (hope they don't disagree too much with this assessment) simply because all of them graduated from the school of hard knocks. Most was sequestered at some time.

Most of my clients have (so they say) stacks of gold bars somewhere except the Chinese who is buying silver for some reason. When asked why they just grin so obviously they know something we don't know. I do know it is rumoured on the Internet and in Africa for years now that silver will replace the gold standard in the future. I also know that very polite Chinese gentlemen are buying all the silver and copper mines in Africa. They are not interested in gold mines which say something to me and I cannot afford gold anyway.

The point is your exposure should always be minimised. Remember that saying of not keeping your eggs in one basket? It is good advice in any language. In law or rather banking terms it is called *your portfolio*. It should be balanced and I am not the one to explain to you how. There are many good men doing this for a living. Keep in mind though that any asset which is used as security or collateral is in danger to be sold (given is a better word) to your worst enemy. Never ever sign surety and always ring-fence assets.

I read a wonderful book the other day. The *Memoirs of General William T Sherman* to be specific. Yes the famous Union General and it is probably not well-known that he left the Army before the Civil War and became a banker (note not a *bankster*) in California I believe. Now I say this often to my American Patriot and in my other books that I have yet to read more honourable accounts of warfare and men in my

life. Keep in mind I am not an American with any uncalled for patriotic notions on Union Generals. Besides this my American Patriot is a Southern lady by birth!

I read many hundreds of military history books in my life (my library holds about 2000 last time we counted) and never did I find that much honour as in those Civil War Generals of both sides. They were young men too in case your history teacher failed to inform you. Generals Sherman and Grant were in their early forties when they became famous. Generals Schofield and (Stonewall) Jackson in their thirties which makes their actions so much more remarkable in my view! They were men amongst men.

The reason for my digression to the Civil War is simple. At one stage the Banker William T Sherman had to pay his deposits out because another Bank failed and a general rush of withdrawals took place. (Obviously our forefathers also knew who their worst enemy was and forgot to tell us or your worst enemy suppressed the news somehow.) Fact is he paid every single withdrawal. Not one person could point fingers and roar for a wash basin full of water to wash the future Generals' hands. Can there be more honour in that kind of behaviour? I am astonished by American History in general and if you want to know why read Presidents Lincolns Gettysburg speech.

Why do we then not see this type of standards today? What went wrong?

Historically speaking no-one trusted your worst enemy which is proved by the many laws enabled through the years to keep them under control. They are the most regulated business in the world and you should think they would keep inside the rules but as we know from what we see on the news it does not always work that way in real life.

What does this tell us? Simply that a bank is a myth, a piece of paper with a number on it in the company registration office. It is the people inside who are the bank and they are the ones using the legal entity call bank x for whatever purpose they have in mind. Mostly legal it must be said. Most banks are not run by crooks and other wankers and this is not what this book is about. We are saying to bankers stop your inhuman behaviour in treating defaulters as something akin to satan. We are

not saying you are evil and should not be in business for we saw that your worst enemy can be useful. Still, they hide behind the corporate veil to say it is your worst enemy doing this or that and not themselves. Or bank policy or whatever nonsense they come up with and sell to the public. If you accept a bank is run by people and not really a super computer then it blows away their silly defense of "*computer errors and red tape*." There is no such thing. It is *Mr I am the big bankster* who makes the decisions as with everything else in life.

So what you ask. We knew that before we started with our book. Sometimes it is the Pretty One with the fake smile. You know that already. Why mention it then? Merely because it means legally *Mr I am the big bankster* can be sued for his wrongful deeds and feel the heat for a change. He has nothing to hide behind except a legal fiction for which he acts. It may sound terrible but we always advise our clients to go after the man also and turn the heat on him personally based on precarious liability where possible. Destroy his life as he tried to destroy yours and even if you lose in court he sweated for a while. Naturally it is just business and not personal.

Your worst enemy always sue you and whoever stood surety for you. Always! Thus you sue your worst enemy for it has the money to pay you should you win and the men who caused the delict and let him explain the "*computer error*" or "*bank policy*" to the court. I am sure they will be vastly amused and so will you.

We spoke about the Pretty One who signs the contract with you before and presumably she signs on behalf of your worst enemy. I explained how they could not understand the legal difference between an attorneys trust account and the account of a trust. Now let me take that deplorable lack of knowledge further to our advantage. According to the legalities of the Consumer Protection Act they need to explain to you what the contract means in a language which you understand. As you know I also said that no-one including me really understand the terms and conditions and Latin phrases which makes it sound so good. I do foresee then that it will be very possible to call that Pretty One to court and ask her to explain the finer details on the contract and that she will fail miserably.

What does that mean to you? A lot actually for now you proved to the court that she is incapable of explaining the finer contract details and thus you probably (on a

balance of probabilities) could not and did not understand what you signed. Your version of events now starts to make sense. This may destroy their claim against you and yes it is tough on the Pretty One but then it is just business as usual you know. She does not mind when you are called to court to explain whatever questions they have. Get a helmet Pretty One. It is just business as usual. Blame the one who called me in the beginning of this book.

Your worst enemy may then try the legal defense of *ultra vires* which is where they say that the Pretty One exceeded her powers by signing the agreement and throw her to the wolves. It is mostly obsolete now and they will have a terrible time in proving that to the court. These days the general idea is that if someone signs on behalf of a company he was fully authorised to do so. Thus the company is bound to whatever stands in that contract and the contract was not properly explained as required by law. How pathetic to play the blame game to begin with I say!

I can tell you though that the state is most definitely bound by *ultra vires*. Anything they do which is beyond their specific powers will be challenged but that is an entirely different book which I will not be bothered to write.

Your worst enemy will probably say you had the right to consult your attorneys before signing which is true but does not take away their deplorable lack of knowledge which they claim to be experts on. The court will not take kindly to this which is in your favour.

One thing I fail to understand is that all of your worst enemies have essentially the same percentage rates. How is that possible? Surely that shows a lack of competition between them and any kind of monopoly is prohibited by law for that very reason. In American this would be called *anti-trust laws* whilst we know it as *competition law*. I believe that they are investigated now and then and as said in law they are vulnerable for they need to act with cleaner hands than most businesses.

The counter argument they love to use is over regulation makes good old fashioned competition (to your advantage as the consumer) virtually impossible and the law gives them almost no leeway to change interest's rates. I say be creative for why then charge the maximum allowed all the time? Experience tells me there is quite a

bit they can do but it is not for me to give them free advice. As you know my legal consultancy refuses out of principle to act for or with your worst enemy so I will keep my ideas secret. What do I know anyway?

The other peculiar thing about your worst enemy is calling themselves *financial institutions* which I am tempted to believe is solely to regain some credibility with the ordinary folk. Even the Swiss banks took serious knocks the last few years. First it was alleged (I have no idea if it is true or not) that they have millions of executed (Holocaust) Jews money which they are refusing to pay out to the children and then they suffered enormous losses with rogue traders in London. Some of the biggest banks (other than Swiss) even laundered terrorist money if the news is to be believed.

How is this possible? I ask again what went wrong.

As an forensic law expert I can tell you that legally any bank caught with money laundering will face severe (hundreds of millions) in fines and (we hope) a few banksters in jail. As nice as that sounds it is a home goal for they will only use your money to pay for the fine and as we saw recently it just means another golden handshake with your money to the offenders.

What made them so arrogant when it comes to defaulters?

I believe it is the power of money. Ironically it is not even their own money for it is your money (deposits) which they play with. We saw how the system works and it is not nice reading. They make their money by enslaving you in loans. They act without any sense of known human decency and hide behind spin doctors and lawyers. Let us not forget the red tape and computer error myths in this regard which is the second reason why they act the way they do. They feel they will be able to hit out through their lawyers and hounds from hell with impunity. It is as a psychologist friend explained to me the same when road rage happens. You feel immune in your car and removed from reality and thus much more obnoxious than what is good for you.

Ironical to me is that your worst enemy fire their staff every now and then for whatever reason and obviously it is sad when that happens. As said before it is good for the share price if nothing else. Consequently the loyal henchmen are not even safe from

the same fate which overtakes their victims. They have no more rights under labour law than you or me and being salary drawers their job security is non-existent and they are also enslaved in company loans etc. The only real job security is to have your fate in your own hands meaning to create your own income. As long as you work for someone you are exposed! Look what the American sequesters did to thousands of workers!

I don't really care what the reason is why your worst enemy behave as they do but it must stop. A poor man is still a man with legal rights. He is not something akin to Satan to be hounded and humiliated at will. You will receive the treatment you dish out in life. It says so in the good Book.



This free edition was downloaded from
www.obooko.com

Although you do not have to pay for this e-book, the author's intellectual property rights remain fully protected by international Copyright law. You are licensed to use this digital copy strictly for your personal enjoyment only: it must not be redistributed commercially or offered for sale in any form. If you paid for this free edition, or to gain access to it, we suggest you demand an immediate refund and report the transaction to the author.