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THE great people at Merlin Entertainments Group have let us have family tickets worth up to £400 to give away to three lucky families. The winners can enjoy attractions such as Alton Towers resort, Madame Tussauds, the London Eye, Legoland, Thorpe Park, Chessington World of Adventure and Zoo, The Dungeons, Sea Life Centres and, one of my all-time

favourite days out, Warwick Castle – all for a full 12 months! Just e-mail me with why you and your family should win a pass and escape the crunch. The three I think are most deserving will win. To enter visit [SurvivingTheCreditCrunch.org.uk](http://SurvivingTheCreditCrunch.org.uk) and use the contact form on the front page. Closing date is midnight on Thursday, August 20.



# RICHARD FENTON

# DEBTBUSTER

## CREDIT-CRUNCHED Brits are fighting a new enemy – bullying bailiffs.

Times are tough enough but some readers have told me they've been chased for debts they hadn't even run up in the first place.

That's just what happened to Daily Star Sunday reader Stephen Hindle. Stephen, from Manchester, moved into a new home about 12 months ago with his wife.

Soon he began to receive letters from a finance company addressed to the previous tenant.

This is nothing unusual. After all, how could the finance company know their customer had moved on if they hadn't told them?

Stephen sensibly returned the post marked "no longer at this address" and thought little more of it.

That is until he received more post

well as send a letter of apology to him and his wife.

Satisfied they had finally sorted things out the couple went back to their normal routine in the belief that no more heavies would come banging on the door.

They were wrong. Yet more mail arrived from the same company and, worse still, they had four more visits from people claiming to be bailiffs and threatening to seize goods.

By the time Stephen brought this disgrace of a company to my attention, he and his wife were stressed-out – and very, very angry.

When I spoke to the company I was assured the problem is now rectified and no further visits will be made.

### Shame

On this occasion I have decided not to name and shame them but I've told them that if it happens again I certainly will.

If you receive mail addressed to another person, don't open it as this is an offence in itself.

Just mark the envelope "no longer at this address" and pop it into a letter box. You don't even need a stamp.

It's also a good idea to note the date and the name of the company sending the letter so you can keep a record should you have problems like Stephen.

If the letters continue then call or write to the company advising them of the situation and asking them to stop immediately.

Stephen went about things in more or less the right way but what he didn't realise is that he could have taken his problem to the Financial Ombudsman – you can find them on my website at [SurvivingTheCreditCrunch.org.uk](http://SurvivingTheCreditCrunch.org.uk)

● If you have a problem you think we can help you with then contact us on the above website.



LAST POST: A finance company made Stephen's life a nightmare

## 'They were after the last tenant of house'

from the same people looking for the same previous tenant.

Stephen returned the post a second time, once again adding "no longer at this address".

It did no good, for a few weeks later things took a more sinister turn.

While he was out at work, his wife received a visit from two bailiffs, who said they were from the company and looking for the previous tenant.

She told them the person they were looking for no longer lived at the address and that she and Stephen had moved in some weeks earlier.

She even pointed out that they had returned the mail so the company could amend their records.

But it soon became clear the bailiffs did not believe her. They told her they planned to return and would be looking to seize goods from her home to make good the debt!

Stephen blew his top when he got home and immediately called the company to express his anger and upset at what had happened.

They told him there had been a clerical error and they would amend their records immediately as



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# Ways to beat bailiff bullies