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14 Billion Doesn't Buy What It Used To

By Scott Bianchi

I am not sure how much national attention this story has gotten but there was a tragedy that took

place in Boston's Big Dig on July 10th. One of the ceiling panels that are hung in the tunnels of the biggest construction project in the world, the "Big Dig", fell and crushed a car killing a woman inside. The panels are 20' x 20" and reports have said they weigh anywhere from 3 to 12 tons.

This is a huge story here in Massachusetts where I live, as it should be. Politicians are once again using this to their advantage to either make themselves look better or the other party look worse. Everyone in this country is the victim, because it is all tax money, although the woman that died and her new husband are directly victimized.

The bill for the project is approximately \$14 billion at this point. I am not sure how much of that is federal money but it is in the billions for sure. Since it has opened there have been leaks in the tunnels and now this debacle.

What this project is, is an example of how poorly our government is run just on a smaller scale. It is no secret here in Massachusetts of how much money was wasted in this project. Governor Romney had to create a group responsible for pursuing the contractors that were overpaid and trying to collect money they should never have received. The story of our government, which is obvious when you look at the 8 + trillion dollar deficit, you spend all you want and have no control and then try and fix it after. This is how things get so out of control. If things were done correctly the project would have cost a couple billion less, they wouldn't have to pay people to recover the other couple billion, and the work would have probably been done right.

But, we are back to reality. A woman has been killed. The number of ceiling tiles with problems is increasing with the continuing inspections. The last count I heard was over 200 tiles that are coming loose. Governor Romney had to file emergency legislation to take over control of the decision on when the tunnel in question will be safe to reopen because the Chairman of the MA Turnpike Authority, Matt Amarello, has been saying it is safe and it clearly isn't.

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This particular story is very troublesome to me because I am constantly analyzing our government and trying to open people's eyes to how incompetent our government is from top to bottom. I continue to make as strong of a case as I can for people to begin seeing that they need to pay more attention to who they vote for in upcoming elections. We cannot just allow the politicians to spend, spend, spend our money with no consequences. It still bothers me that our federal government contracts with China to build some of our most valuable weapons to protect our country. Yes, China, a communist country, is responsible for building some of the weapons we use to protect the country in times of war.

So I ask you, please do not see this recent accident in Massachusetts as just an accident. It is more than that. It is proof that the people we elect to run our country are virtually incompetent. They make poor decision after poor decision and the citizens of the country are the ones that suffer. Use this as motivation to make better selections during the next election. If you haven't voted in past elections because you didn't feel you had a candidate worth your vote I would like to say you are right. There wasn't a candidate worthy of your vote. But, you need to make a statement in upcoming elections. Cast a write-in vote. If you don't know who to vote for write my name down. I know I can do a better job.

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Global Banking Forced to Favour the Customer

By David Llennac

Banks worldwide are offering more and more new services that help the customer understand and plan for their future. The bank or financial institution is nothing without the customer and finally the customer is reaping some of the rewards. Visitors to

<http://www.choosingabank.com>

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can find out about the best

financial institutions, choices, options and the best competitive rates - interest both on loans and term deposits.

With healthy scepticism ... surely this is not for the benefit of the customer but really illustrates the need for banks to get competitive. The 10 most successful (profitable) banks in the world listed below show their clear profits for 2003: Citigroup 20 billion Bank of America 15 billion HSBC 10 billion RBS 8 billion Wells Fargo 7 billion JP Morgan Chase 7 billion United Bank of Switzerland (UBS) 6 billion Wachovia Bank 5 billion Morgan Stanley 5 billion Merrill Lynch 4 billion

So with money and big business like this Banks are becoming more and more competitive and more and more client focused.

New Services include:

Flexible and Adaptable Home Loans offer competitive interest rates and more options for first time buyers. Banks rely heavily on the interest that is made on loans as well as investing our `banked' money. So it's great to see that the customer is being treated with the financial respect that they deserve.

Another great service that banks are offering is low credit card rates and the opportunity to consolidate your other credit card debts. Some rates are as low as .99% for the first few months.

The new customer service policies that the Banks are introducing are also much more user friendly, with all information and terms and conditions in multiple languages and also in basic English. Banking customers are finally having a say and a greater understanding as to what happens to their well earned money.

There are several different types of banks - not just your local one at the end of the high street. Central banks usually control monetary policy and may be the lender of last resort in the event of a crisis Investment banks underwrite stock and bond issues and advise on mergers Merchant banks engage in trade financing Private banks manage the assets of "high net worth" (rich) individuals Savings banks write mortgages exclusively Offshore banks are banks located in jurisdictions with low taxation and regulation Commercial banks are otherwise undistinguished

Banks are now merging and offering a greater service to the small customer. There are huge advantages to banking now ... but keep abreast with what's going on - what's on offer and you could save literally thousands of dollars!

David Llennac works in the field of Education in Sydney Australia and is the owner of a number of websites including

<http://www.choosingabank.com>

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