

So he went into PC World in 1998 and asked if the laptop had a built-in modem. 'Yes, it does.'

He bought it on the understanding that he could return it if it didn't have a built-in modem, paid a £50 deposit and signed a consumer credit agreement to cover the balance.

The laptop did not have a built-in modem, and the agreement had very small print.

The salesperson now vanishes from the story, leaving a 16-year wake of costly litigation and a judge in Scotland asking: 'What is a credit reference agency?'

Mr. Durkin returned the laptop and felt he should not have to pay for something he no longer owned but his credit rating was trashed.

Today the bench exudes energy, led by a brightly fascinated Lady Hale. Amid discussion of the doctrine of *confusio*, I meander down memory lane.

There was the time the London Electricity Board broke into my flat and changed the locks because they mistook it for the flat upstairs, without an apology or new keys. The time that the Nationwide lost the deeds to my home.

And the time the Royal Bank of Scotland mysteriously changed the payee for my mortgage standing order. When I found out, having been put on the danger list by my mortgagee, I rang someone at RBS. 'We were wondering when you'd get in touch,' he sniggered, as if I'd been the subject of a bet.

None of these is analogous to the credit agreement issue, but I am lamenting those modem moments we all share, which could be avoided if someone gave a toss.

In court today, a tourist couple shove me half off the end of the bench by plonking themselves down in a space meant for one. As I hang on to my restricted perch I think on paper of the Nationwide some decades ago, initially refusing me a mortgage on the stated grounds that I was a single woman, not a couple.

'I am financially entitled to a mortgage,' I snapped. 'But ethically?' he sneered.

Children, that's the way things were. I was thought to be not a bad debt, but a morally undeserving one: those were the days when mortgages were not being thrust at consumers.

Every time I pass a PC World, Pavlovian conditioning evokes a scene from *The West Wing* in which CJ warns an erring colleague: 'I'm going to shove a motherboard so far up your ass.'

Today hasn't helped. More pictures if you scroll down.

Isobel Williams, (b. 1954, Woking, England) is a British artist and blogger committed to *live drawing*. Williams, draws at public gatherings which include Japanese rope bondage performances, the Notting Hill carnival and the Occupy London movement. When Occupy protestors were evicted she began to draw at legal appeals, with the court's permission, from the public seats of the UK Supreme Court.

There Williams, documents and loosely interprets judicial narratives, producing a flood of images that convey what Professor of Law Leslie J. Moran describes as 'an enduring obscurity' in a media age which demands transparency, high speed, fidelity and accuracy of information.

Most recently Williams, has drawn the entire life of an exhibition, *The Violet Crab at DRAF*, an exhibition that gathers new works and old from a private collection together under the banner of cabaret. At the start of the exhibition process, her father died.

For Williams, the exhibition served as the counterpoint to a massive change in emotional life, which she observed through a filter of mourning. She describes the exhibition venue as a place to go to filled with color and life—a place for the processing of emotions.

In *Back to Life*, we have the pleasure of presenting this un-edited collection of 160 works on paper, originally conceived as exhibition documentation, in their entirety.

Williams, lives and works in London, where she regularly organizes house concerts of chamber music in her Notting Hill home. In June she will give a talk at Lincoln's Inn, which has one of the largest collections of legal portraits in the U.K. Williams, maintains the blog *Drawing from an Uncomfortable Position*, and will be sitting in the front row at the courthouse while in Oslo.

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