

WOODLANDS AGAINST THE POLL TAX

STILL

NO

PAYIN'
THE

POLL TAX

HOTLINE

If you need any help, advice or support with the Poll Tax, phone us on :-

4.

WOODLANDS AGAINST
THE POLL TAX
NEWS

JAN/FEB

FREE TO ALL WOODLANDERS

THEY SHOULD BE SO
LUCKY

★There are over a million non-payers in Scotland.

★There are only 220 Sheriff's Officers in Scotland and they have to work in pairs.

And yet, Strathclyde Region are saying that they will have collected all outstanding poll tax by the end of March.

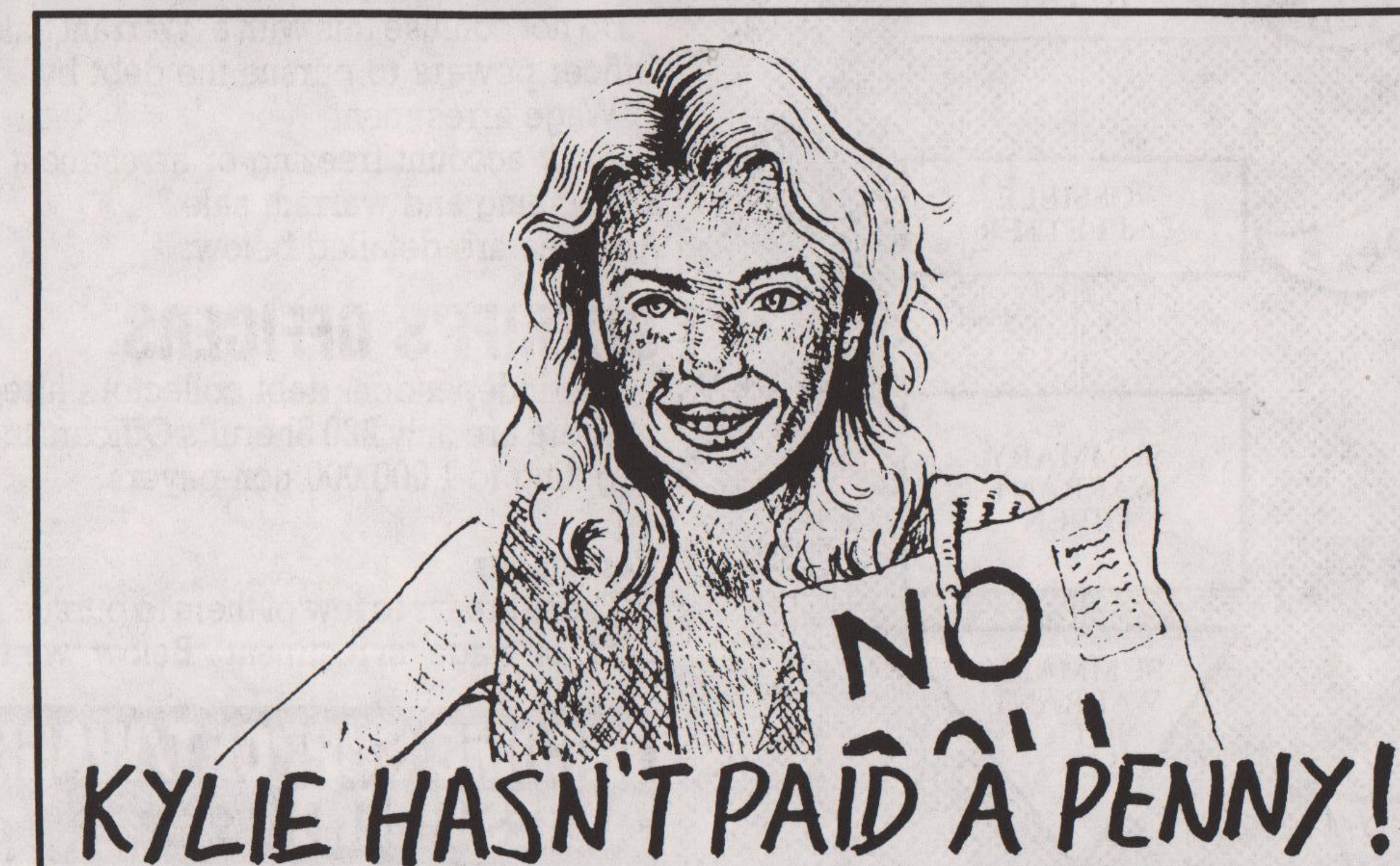
They should be so lucky!

In fact they have already had to write off over £18 million of losses incurred by the introduction of the poll tax which has become an administrative nightmare.

For all their bravado it's plain to see that the system is grinding to a halt.

If they reckon 220 Sheriff's Officers can make hundreds of thousands of us pay THEY MUST BE MAD.

Many people have already received final warnings or 'summary warrants'



We urge you to ignore them! They can't cope with the scale of the problem.

Warrant Sales are grossly uneconomic and so are seldom used these days. With active opposition they will be completely unworkable.

This has been seen time and again when *poindings* have been attempted (after refusing to pay fines for not registering for the poll tax) in Rutherglen, Barrhead, Edinburgh, Aberdeen and Irvine. Each time they have failed to get access or have been too timid to show up in the face of protesting neighbours and anti poll tax demonstrators.

INSIDE
We shatter the myths and explain the jargon.

Many people are still frightened. Phrases like *poinding* 'summary warrant', 'warrant sale', 'wage arrestment' etc seem designed to confuse and alarm.

Inside this newsletter we have set out as clearly as possible an explanation of what happens if you don't pay and what the legal jargon means.

Always remember however that they are powerless to act against a million non-payers.

HOTLINE

If you need a

tax, phone us on :-

WHAT THE COUNCIL WILL TRY TO DO!

14 DAY NOTICE

After 3 months of non payment, the council will send you a reminder and then a letter giving you '14 days notice' to pay. These will seem intimidating to you but do not worry. At this point they will say you lose the right to pay by installments.

SUMMARY WARRANT NOTICE

This is likely to be the last letter you receive from the Regional Council.

Most people who haven't paid anything at all have been receiving these since Monday 22nd January. Put simply it says that you haven't paid since their last 'final demand' and that the Sheriff court has given them the right to pursue the debt in one of the 3 above ways. They also give you yet another counterfoil to pay with! Desperately hoping that you'll pay because they know that they just don't have enough Sheriff's Officers to carry out their threats.

SUMMARY WARRANT

Do not confuse this with a 'Warrant Sale'. A summary warrant is just a certificate from the court giving the Sheriff Officer powers to pursue the debt by:

- 1) Wage arrestment
- 2) Bank account freezing or arrestment
- 3) Poining and warrant sale.

All three are detailed below:

SHERIFF'S OFFICERS

Are independent debt collectors hired and regulated by the court.

There are only 220 Sheriff's Officers in Scotland and they have to work in pairs. These 110 pairs will find slow work in getting to 1,000,000 non-payers.

Remember

There are far too few of them to pursue all of us. Even so **protect yourself** against the threat of possible 'poining', bank or wage 'arrestment'. Below, we tell you **WHAT YOU CAN DO**.

INCOME SUPPORT/WAGE ARRESTMENT

Pensions cannot be arrested
Student grants cannot be arrested
Child Benefit cannot be arrested
Unemployment Benefit cannot be arrested
Invalidity Benefit cannot be arrested

- ONLY Wages and Income Support can be arrested

WHAT CAN THEY DO?

- If they can find your employer he or she is legally obliged to comply with the sheriff's demands.
- It is already too late, this year, to collect the full tax from anyone earning less than £200 per week after deductions.

| Take home wage | Maximum deduction |
|----------------|-------------------|
| £55-£60 | £5 |
| £95 - £100 | £13 |
| £140 - £150 | £23 |
| £190 - £200 | £38 |

- Wages cannot be arrested at the same time as your bank account is frozen.

- The only benefit which can be arrested is income support. They can only take a maximum of £1.75 per week for a single person and £2.75 per week for a married couple. This means you could end up paying less than you owe.

WHAT YOU CAN DO!

- Do not tell the sheriff's officer where you work and tell your neighbours not to speak to anyone about your business
- If the sheriff's officer does find out where you work, then campaign with your workmates to pressurise your employer not to comply with the sheriff.
- If there is a rumour at your work about being sacked over wage arrestments, then contact us. Lothian Anti-Poll Tax Federation successfully campaigned against a rumour at the Cameron Toll Sava Centre that all employees who had their wages arrested would be sacked. In the end the Sava Centre had to respond by writing to all its employees stating that this would definitely not be the case.
- Strathclyde Council employees cannot have their wages arrested.
- If you are a claimant, contact Strathclyde Federation of Anti-Poll Tax Unions (041 204 3592) to help persuade Benefit Office workers to refuse to dock non-payers benefit.

FREEZING & ARRESTMENT OF BANK/BUILDING SOC' ACCOUNTS

- The banks know they can't collect the poll tax. At present they can only handle 20% of 'actions' for small debts. John Sutherland, a spokesman for the Committee of the Scottish Clearing Bankers said 'It will create chaos and ultimately crisis.'

Trying to trace peoples names, at every branch in the country, without account numbers is a very complicated process. The banks won't want to tie up their staff like this.

WHAT CAN THEY DO?

- Freeze your account and ask your permission to remove the debt.
- When you refuse they will go to the sheriff court to get an 'action of forthcoming' - YOU DO NOT HAVE TO GO TO COURT!
- They can only remove what is owed. If you do not have enough in the account to cover the debt they can only take what you had in your account on THE DAY OF ARRESTMENT.
- They cannot make you overdrawn.

WHAT YOU CAN DO!

- The big banks will be the first to be checked for your account. Move money from the Bank of Scotland, the Royal Bank, the Clydesdale and the TSB and also from the large building societies like the Leeds Permanent, the Abbey National, the Halifax and the Dunfermline. Small banks and English banks are safest. Several are listed in the Yellow pages.
- You can open several bank accounts in versions of your name that differ slightly from the one on your payment book, e.g. Margaret Thatcher, Margaret Hilda Thatcher and M.H. Thatcher.
- You can open an account in a totally new name - this is perfectly legal in Scotland, and you can still pay your wages into such an account.
- They cannot touch any money held in a child's account (girls under 11 and boys under 13)
- Do not leave your money in a joint account (this is because your partner is legally liable for your Poll Tax)
- If your account is frozen don't pay any more money into it. If your wages are paid directly into your account then open a new account in a small or English bank and have them paid into this.

POINDING & WARRANT SALES

- A 'POINDING' is when 2 Sheriff's Officers come into your house and list the items they wish to sell in a WARRANT SALE.

You will know this is a possibility when you receive your final (the 7 day) notice from the Sheriff's Officer. This gives you time to prepare:

- Move any luxury goods out of your house.

- If you live in a bedsit or shared accommodation then move your goods into a neighbouring bedsit/room.

- REMEMBER - THEY CANNOT TOUCH:-

... clothing, implements; tools of trade; books, required for the practice of a profession, trade or business (the total value of which does not exceed £500); medical aids or equipment; educational or training books (to the value of £500); childrens toys; articles for the care or upbringing of a child; beds, bedding, household linen; chairs or settees; tables; food; lights or light fittings; heating appliances; curtains; floor coverings; furniture; equipment or utensils for cooking, storing or eating food; refrigerators; articles used for cleaning, mending or pressing clothes; articles used for cleaning the house; furniture used for storing clothing, bedding or household linen; articles used for safety in the dwelling house; tools used for the repair of the dwelling house or of household articles ...

- this is the official list, quoted from Schedule 5 of the Debtors (Scotland) Act 1987.

WHAT CAN THEY DO?

- They can call on you unannounced and if you are in they may proceed to poind your property.
- If you are out they will write and tell you when they will return
- They have to give you 4 days notice of when they are coming back.
- In the unlikely event of a poinding actually happening to you, they can only poind luxury goods that belong to you. Wrongful poinding can be appealed against.

WHAT YOU CAN DO!

- Make sure that there is nothing of value to you that they will be able to touch in your home.

If the Sheriff's Officers arrive, without notice, DO NOT ANSWER THE DOOR.

- If you do then try to keep them out by saying that you are a visitor. Ask them to write to say when they will be returning.
- DON'T tell them where you work, bank, or anything about yourself, flatmates or neighbours.
- Try not to be intimidated. There's more of us than the is of them.

If you have notification of when they are coming or returning:

- Contact us on 339-8124, 332-8826, 333-9015 or 332-8728 and we will arrange a 'reception' for them. Just as happened in Rutherglen and Barrhead, when they were to scared to show.
- Phone them and ask them to change their return call to a Saturday or in the evening. This is harder for them and easier for us.
- Ask for a letter confirming your phone conversation.
- Phone us back with any changes.
- Get in touch with your friends, family and neighbours for support.

& HOW TO STOP THEM.....