

The four main Scottish banks have written to Scotland's Regional Councils stating that they simply could not deal with hundreds of thousands of bank account arrestments of non-payers. The banks have called for assurances from the Councils that they will not proceed with mass arrestments. (*Scotsman* 28.11.89)

The 45 sheriff officers in Lothian, at their present work rate, would take 15 years to sort out Lothian's non-payers.

Kenneth Simpson, the Scottish sheriff officers' spokesman, said in *Scotland on Sunday* (26.11.89), "The big problem comes if all these people refuse to pay up and we've to physically turn up at their homes. We've got a hundred and one other things to do."

Around 22 million people in Britain will be worse off paying the Poll Tax. The burden of payment is a simple shift from the rich to the poor.

The Poll Tax rate for 1990 £438 per person in Edinburgh - up 11.7% - way above inflation. How long before a couple has to pay £1,000?

A single person under 25 earning as little as £69 per week (after deductions) is not eligible for a rebate. It is not true that the government has made ample allowance for those who cannot afford to pay the full tax.

Frustrate Registration

Every year we are supposed to re-register for the poll tax. If you have received your form for 1990 ignore it or send it back **not known at this address**. Our experience is that you can frustrate registration for many months without incurring a fine. It all helps to stop the poll tax.

A likely scenario is that by the next general election the Poll Tax will be so discredited and the Poll Tax arrears will be so massive that any new government would be forced to scrap it. Only by joining together with our neighbours and workmates can we exercise the power that can sweep the Poll Tax back into the dustbin of history!

Published by the Stockbridge/New Town Anti Poll Tax Group (affiliated to the Lothian Anti Poll Tax Federation).

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ANTI POLL TAX NEWS

ONE MILLION NON-PAYERS IN SCOTLAND

Don't pay - the power is in your hands

You can't go to jail

You won't be fined

All you can incur is a 10% surcharge, plus collection costs

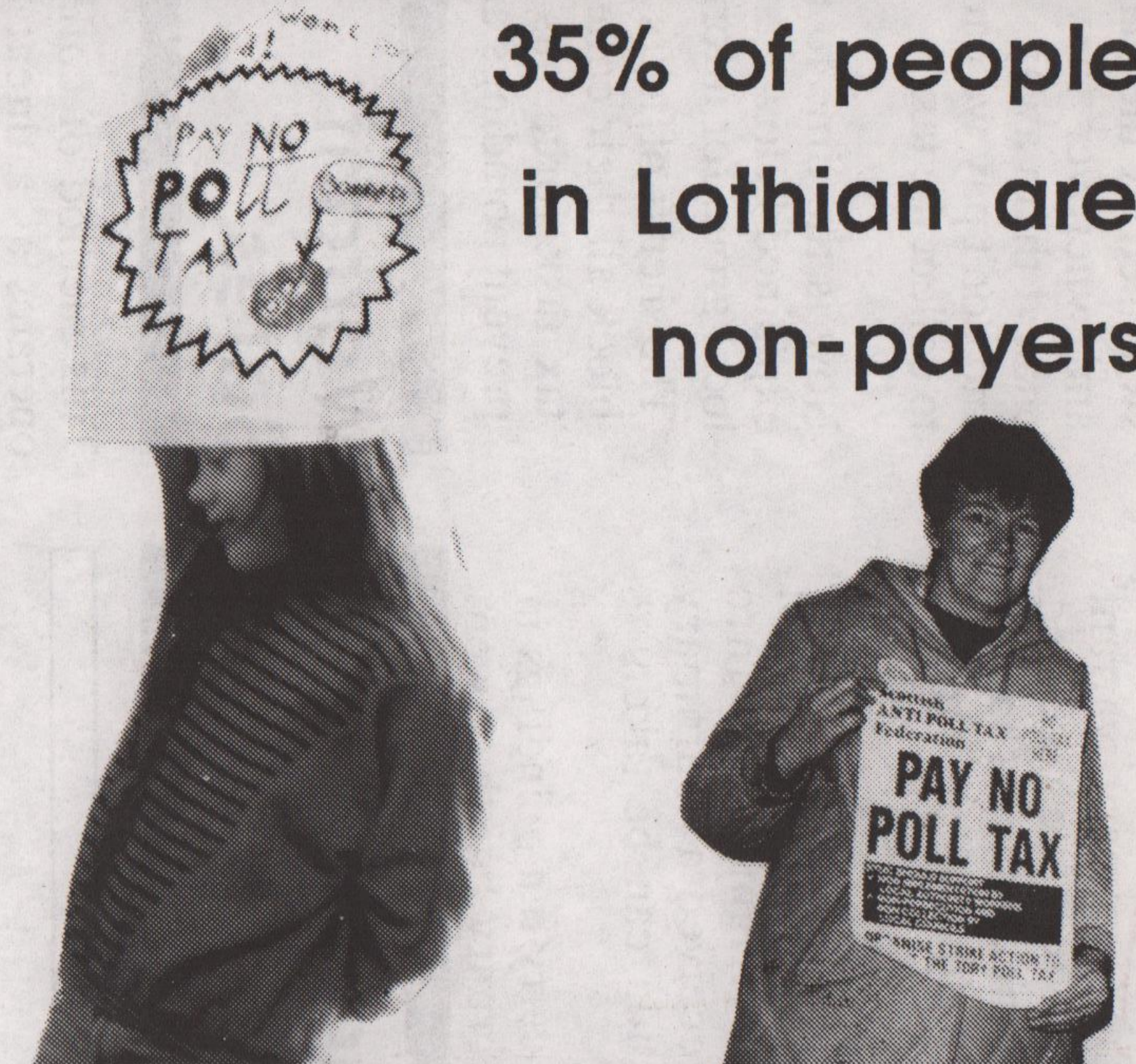
There are now a million non-payers throughout Scotland. In Lothian over 200,000 people have paid nothing or are three or more months in arrears. As the Council begins to grind slowly into action over non-payers now is the time to hold together and refuse to give in to the council and the sheriffs.

After we have ignored the final reminders the next step is to be sent a summary warrant (not to be confused with warrant sales) which means the Poll Tax collection is handed over to the sheriff officers. **DON'T PANIC**. This leaflet explains what to do. You are not alone. In late November the council applied for 76,756 summary warrants for Poll Tax non-payers. By sheer force of numbers we can make the Poll tax unworkable.

There are 3 methods of collection open to the sheriffs - bank account freezing, wages arrestment and warrant sales. This leaflet will explain why there is no need to be worried by these and how you can avoid them.

Join the non-payers. Even if you have paid part of the tax it's not too late to join us

35% of people in Lothian are non-payers



We can prevent any warrant sales

There are over 40 anti Poll Tax groups in Lothian. Throughout the city we have set up task forces to meet the sheriff officers if they turn up at your door. Ring your local group (list on back) and they will arrange a 'welcoming committee' outside your home to physically prevent a pouncing or warrant sale taking place.

In February 30 people in a convoy of cars chased the sheriff officers out of Dalkeith and Musselburgh. Last November sheriffs backed out of a warrant sale in Pennywell Rd. in Muirhouse when we made it clear the anti poll tax task force would be there to stop it.

Everyone is invited to join our task force - men, women, children, dogs, cats, old and young - this is the people of Lothian fighting injustice. Join your local group if you would like to help.

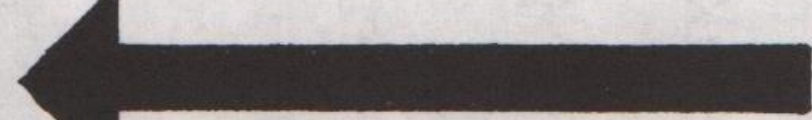
The bureaucrats are in chaos. The Poll tax computer has been plagued by viruses.

HOW TO DEFEAT THE POLL TAX

Freezing your bank account

What they can 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 don't 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.
- Previously it was thought that accounts in the National Savings Bank were legally exempt from being frozen. It now seems that NSB accounts can be frozen. However the most important thing is still to move out of the four main Scottish banks.
- Change the address of your account from the address on your poll tax book to the address of a friend or relative.
- You can open several bank accounts in versions of your name that differ slightly from the one on your payment book, eg Margaret Thatcher, Margaret Hilda Thatcher, 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, boys under 13).
- Any benefit cheques (except Housing Benefit) can be cashed at the post office so they don't have to go through your account.
- Housing Benefit cheques can be signed on the back by you and paid to you through a friend's account.
- Put your money in a safe deposit box in the bank - they cannot touch the contents. There is a small charge for this.
- 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.


Don't be intimidated by the 'summary warrant' letters which many of you will have received. The statement "it is now necessary that we proceed with enforcement" is an empty threat. It will take years to enforce the 40,000 second sheriff officers' letters issued in Lothian - let alone deal with the 160,000 other non-payers! These letters are trying to frighten you into paying. (If you haven't received a "summary warrant letter" yet no action can be taken)

The sheriff officers tried to carry out poindings in East and Midlothian in February but they were

Arresting your wages or benefits

What they can do:

- If they can find your employer he or she is legally obliged to comply with the sheriff's demands.
- They can only take a maximum of £13 per week in the first £100 that you earn (after deductions), and £20 per week in every subsequent £100.
- Therefore it is too late to collect the full tax from anyone earning less than £200 per week after deductions.
- 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 for a couple - so you'll still be paying less than if you were paying normally.

What you can do: 

- Don't tell the sheriff where you work and tell your neighbours not to speak to anyone about your business.
- If the sheriff officer does discover where you work campaign with your fellow workers 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. We have 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.
- Lothian Regional Council employees cannot have their wages arrested.
- If you're a claimant contact Lothian Claimants Union (557 0718) to help persuade Benefit Office workers to refuse to dock non-payers' benefits.
- They cannot touch State pensions or student grant cheques.

Latest news

Good news! The poll tax means the Prince of Wales will be £10,342 per year better off!

Lothian Regional Council admit they are now two months behind in the compilation of the Poll Tax Register. It is now 24% inaccurate! How can they chase up non-payers when one in four has changed address or financial circumstances?

If the sheriffs do a poinding the anti poll tax groups can guarantee to be there to stop the warrant sale. And you also have the option of buying back the goods poinded, at the prices set by the sheriffs - this will usually come to less than the poll tax. After this your debt is written off - and you've paid less poll tax than you were due to pay originally!

swamped by the massive numbers of non-payers and wherever they went anti poll tax people chased them away. As long as we stick together and don't pay we can make it impossible for them to collect the tax.

Now is the time to move your bank account, as explained below, and to make contact with your local group for information and support.


The sheriff officers are not super-human. We can block all their collection methods. The anti poll tax task force has been set up specifically to prevent poindings and warrant sales.

Warrant Sales

This method of collection is a last resort and only operates as a threat to frighten people into paying.

What they can do:

- Before a warrant sale can take place the sheriff must carry out a poinding where any 'luxury goods' they can find are labelled for sale to raise your Poll Tax.
- You should be informed when a poinding is to take place. Phone us for a reception committee.
- In the unlikely event of a poinding taking place they can only label luxury goods that belong to you. A wrongful poinding can be appealed against.
- They cannot take : clothing, beds and bedding, fridge and cooker, washing machine, curtains and carpet, tools of your trade, tables and chairs, heaters, settees, toys, lights or fittings.

What you can do: 

- If sheriff officers arrive without warning:
- Do not answer the door. They will then probably leave a note saying they will return.
- Immediately ring the anti poll tax groups so we can alert people to come out and stop the sheriffs
- You now have two options. If you contact your anti poll tax support group and move out your luxury goods you can then feel safe to contact the sheriff for a poinding date and time, and they will be met by crowds of non-payers. Alternatively you can just wait till they come again - and once more don't answer the door.
- If you do answer the door, do not let them in
- Do not tell them where you work, or anything about your bank account.
- Tell them you are a visitor or a babysitter, and tell them they must write to say when they are coming again.
- If you tell the sheriff officers to get lost and refuse to let them in they might return with the power to force entry. If you have refused them entry you must ring your anti poll tax group immediately. Your best bet will be to ring the sheriff officers and arrange a date and time for a poinding - beforehand moving out all your luxury goods and arranging a massive welcoming party.
- If the sheriff officers write to arrange a poinding or a visit:
- Telephone them to arrange an exact time, then contact us to arrange a welcome party.
- Move out any luxury goods to a friend's (TV, video, hi fi, cameras, etc.. If you've a car move it out of your garage.) We can help if you'd like us to.
- Now you have nothing to fear.
- If somehow they succeed in poinding something tell them in writing you want the warrant sale in your home, and contact us to organise a welcome to ensure that nothing can be bought or sold by anyone.