

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."

Next year's Poll Tax, estimated at £436 per person, is up 11% - way above inflation. How long will it be before a couple has to pay £1,000?

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 in Ann Street and Heriot Row to the less wealthy in Saunders Street etc..

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.

Contact Stockbridge/New Town Anti Poll Tax Group by writing or phoning:

H4 1JT

## Remember -

- Don't pay - you can stop the Poll Tax.
- You can't go to jail.
- You can't be finger printed
- You don't go to court (unless you appeal)
- You are supported by hundreds of non-payers in Stockbridge and the New Town.

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!

Come to our meetings, every second Wednesday at 7.30pm in Stockbridge Primary, Hamilton Place. Next meetings are on 20th December, 10th January, 24th January, 7th February, 21st February, 7th March, 21st March, 4th April, 18th April, 2nd May, and then every 2 weeks.

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

## Support the fight to stop the Poll Tax.

What you can do:

- help deliver leaflets
- help raise funds
- join the task force to meet the sheriff officers
- help on the Saturday stall
- receive mailing of all the anti poll tax information
- other help

Please tick write your address and phone no. below, and send to us.

## STOCKBRIDGE NEW TOWN 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**

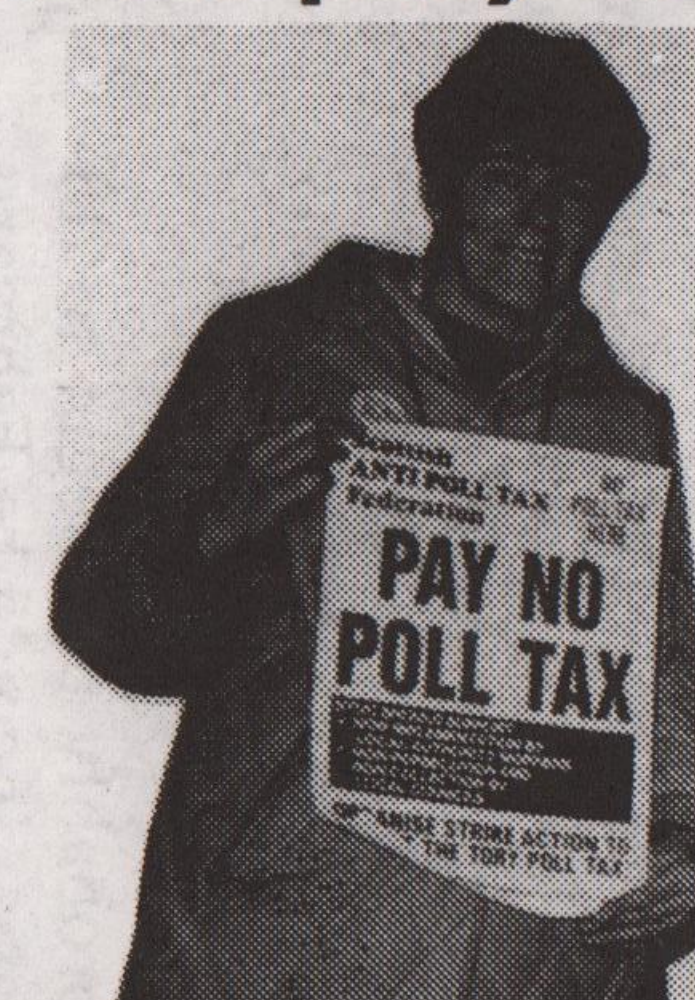
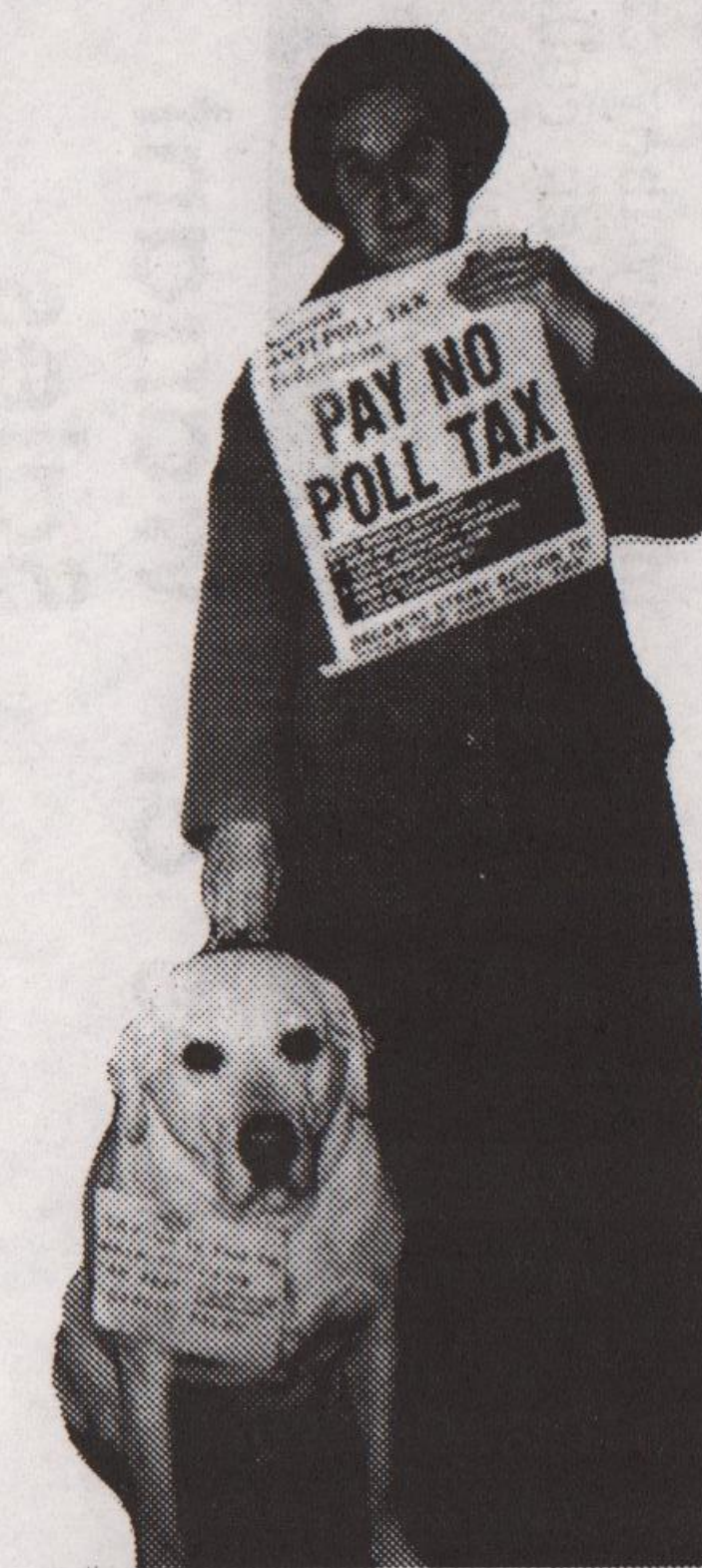
There are now a million non-payers throughout Scotland. In Lothian over 200,000 people have paid nothing or are three or more months in arrears. As the Council begins to grind slowly into action over non-payers now is the time to hold together and refuse to give in to the council and the sheriffs.

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 23 anti Poll Tax groups in Edinburgh. Throughout the city we have set up task forces to meet the sheriff officers if they turn up at your door. Ring the Stockbridge/New Town Anti Poll Tax Group and we will arrange a 'welcoming committee' outside your home to physically prevent a pointing or warrant sale taking place.

We haven't failed yet - as was shown in Edinburgh in November when the sheriffs were forced to back out of attempting a warrant sale in Pennywell Road, when hundreds of anti Poll Tax campaigners made it clear that they would be present on the day of the sale.

Everyone is invited to join our task force - men, women, children, dogs, cats, old and young - this is Stockbridge and New Town fighting injustice. Fill in the tear off form 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 simplest thing you can do is to move any savings you might have into the National Savings Bank, and then to open a current account in an obscure bank (so that you will still have a cheque book and card)
- 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.
- They cannot touch your money if it is in the National Savings Bank in the Post Office (this is NOT the Girobank)
- 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 "Unless payment in full ....is received at this office within five days the warrant will be enforced against you..." is an empty threat. It is impossible to enforce warrants against 76,756 people in such a short space of time.

The sheriff officers will probably not begin to do anything further until January. It could be February or March before they start to try and actually enforce collection. They are swamped by the massive numbers of non-payers. As long as we stick together and don't pay we can make it impossible for them to collect the tax.

## 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 £160 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.

## 60% of people in Lothian say that the Poll Tax is the worst Tory policy

Now is the time to move your bank account, as explained below. The sheriff officers will probably write again before attempting any poindings. If you get a sheriff officer's letter saying they are going to visit you, call the Anti Poll Tax Group for a reception committee.

Do not give the sheriffs any information about your place of work, bank account, etc., and warn your neighbours too - the sheriffs could be snooping about, to work out the 'best' method of collection.

The sheriff officers are not super-human. There is no magic way they can get the money off us. 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. **Councillor Eric Milligan has said there will be no more than 20 warrant sales in Lothian.** Warrant sales are a political embarrassment to the Labour Council who will try to avoid using them. Don't be threatened - call on your local anti Poll Tax task force to form a welcoming committee for the sheriffs. We will not allow a sale to take place.

### 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 notice:
- Do not let them in.
- Do not tell them where you work, or anything about your bank account.
- Tell them you are a visitor, and they must write to say when they are coming again.
- 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 friends (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.

Warrant sales are unlikely to happen because of the huge numbers of non-payers. If one does happen, the Lothian Anti Poll Tax Groups will make sure that the sheriffs don't come into your home and sell any of your possessions. Remember that you can get in touch with us at any stage for advice and support.