

**COUNTERSPY**

Compiled by Arthur Townley

# Getting carried away

THE BUSINESS of carrying your shopping home is not as simple as it looks. The price of a carrier bag in Liverpool varies wildly.

Moneysave sell them for 1p, Marks and Spencer for 2p, Lewis's for 3p, Littlewoods had some at 3p and in Woolworth's we found three kinds - at 3p, 4p, and 5p.

The two cheapest were plastic and turned you into a walking advert for Moneysave or Marks and Sparks.

Ironically, it may be because plastic carriers are cheaper that shops prefer paper. You don't shop around for a carrier - you need it in a hurry and can be made to pay a few extra coppers for a colourful paper one. The difference may be small, but it mounts up in time.

Also, paper carriers drop to bits if they get very wet, and then the shops will be happy to sell you another.

Waterproof plastic may please the shopper but it worries the pollution-conscious. Plastic litter doesn't rot away, can suffocate children and be deadly to animals if they eat it.

One solution could be a new kind of plastic carrier Marks and Spencer are to try out soon. After a few months in sunlight it decays.

But probably the best answer is to go to town with your own shopping bag that will last for years.



'The present of a lifetime' is how a London film company describes its offer to wealthy mums and dads to record on film their debutante daughter's coming-out season.

For a mere £10,000 the company will make a 20-minute colour film covering the whole social whirl from tea parties to cocktail parties, from chit-chat at Ascot to sumptuous balls.



# Bank robbery—but this sort is legal

THE BIG BANKS have come up with a crafty little scheme to make customers pay more... and think they're paying less.

It's called the Personal Loan and the adverts claim to charge interest at 6½ to 7½ per cent. Actually it works out between 12 and 14 per cent.

This is because there are two ways of calculating interest on a loan. One is called 'flat rate' and based on the amount you originally borrowed. The other is 'true rate', calculated on the amount you actually owe.

Flat rate works like this: Suppose you want £300 to buy a second-hand car. They offer you a Personal Loan at 7%, repaid over three years. In the first year you pay back £100 plus £21 interest. But by the third year you still have to pay £21 interest on what is by then a loan of only £100. Although the bank have got back two-thirds of what they lent you, they are still charging interest on the full amount.

The old-fashioned overdraft (charging 7½ to 9½%) uses the 'true' rate system; This means that as you repay the debt the amount you have to pay in interest becomes smaller in proportion, instead of staying the same.

Personal loans therefore cost nearly twice as much as overdrafts.

"In that case," you may be thinking, "I'll plump for an overdraft if I need to borrow money." Unfortunately the banks have thought of that too. They are steadily reducing their overdraft business. At one time you could buy a car on an overdraft but this is now unlikely. You might possibly talk the manager into an ordinary loan (also charged at the true rate) but he will try very hard to make you have a personal loan.

Before signing it's best to make sure which kind of interest you are paying. If it's flat rate you can find the true rate by doubling the percentage and subtracting one (e.g. a flat rate of 8% doubled makes 16, minus 1 gives a true rate of 15%).

# £4.75 FOR HIS SIGNATURE!

**—That's what the doctor ordered**

A GARSTON doctor recently demanded £4.75 from an elderly pensioner... for his signature.

The 75-year-old widow needed a form signed to say she was well enough to go to a convalescent home. And when she queried the amount the doctor's first comment was "Well, you're getting a two week holiday for nothing."

The widow, who does not want us to reveal her name or the doctor's, explained that she barely had enough to live on.

The doctor then consulted with others in the group practice and asked for £2. Later he reduced this to £1 and finally to 50p - which the widow paid - after more pleading.

If she had not obtained the doctor's signature she would not have been able to go to the convalescent home run by the Dunlop factory at Speke where she used to work. The home had to be sure that she was able to look after herself.

And now the pensioners' welfare committee, which is run by former Dunlop workers, is concerned that other doctors may be charging scandalous amounts for signing medical forms.

The only certificate a doctor is required to give free is a National Insurance sickness note.

Liverpool Medical Committee, which represents GPs, has a list of suggested charges. £4.75 is its recommended fee for a full-scale medical examination lasting about 30 minutes, including a report which might be required by insurance companies.

The very month the Garston doctor made this demand doctors were given a pay rise which worked out at about £10 each a week.

● Because this incident follows closely on cases of some Liverpool doctors charging £2 for signing a health note required by the Housing Department, the Free Press would be interested to hear of other people with similar experiences.

# Try another branch

Red faces among the makers of "Old Sussex" garden furniture... Their products are (according to the adverts) "traditionally fashioned by local craftsmen from good solid natural elm, grown in the green of an English woodland, warmed by

a hundred summers". One of their customers was therefore surprised when they sent him this letter: "We regret that your order may be delayed due to the dock strike, which is restricting supplies of certain raw materials."

# Accidents hit Bootle firm

THE BOOTLE building firm Norwest Construction seem to have suffered more than their fair share of accidents recently.

In June this year they were fined £50 after two of their employees, who went down a pipeline to refill a petrol-driven water pump, were killed by carbon monoxide.

The company pleaded guilty to contravening the 1961 Construction Regulations by employing workmen using a petrol driven pump in an enclosed space.

And now they have been criticised by a coroner after a fatal accident on another of their sites. In Skelmersdale a six-year-old

boy was crushed to death when a water pipe weighing one ton rolled on to him as he played in a field near his home. It happened while children were playing with the pipe on a Norwest site.

# Naughty Co-op

A campaign is being launched within the Co-operative movement to stop the Co-op Bank going ahead with its plan to make Barclaycards available to its bank customers.

The protesters are concerned that Barclays Bank is a supporter of apartheid in South Africa.

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