

**COUNTERSPY**

Compiled by Arthur Townley



THREE ounces of Primula cheese spread – and a packet big enough for six ounces. Since they were fined, the makers have increased the amount of cheese.

# A packet of air

THREE SMALL lumps of cheese made legal history recently. Along with the box in which they were sold, they were exhibits in a court case.

For the manufacturers – with the aid of clever packaging to stop their product rattling too much – had sold the cheese in a box more than twice the size of the contents.

The size of the box was 13 cubic inches, and inside it was 5 cubic inches of Primula Cheese Spread.

The Trade Descriptions Act is usually used over verbal descriptions of products which are untrue. In this case the weight

of the cheese (3 ounces) was correctly marked on the box.

But the court was asked to decide whether the size of the box was actually a 'description'. Did it give people the impression there was more cheese in the box than there really was?

The court decided the size of the box was a description – and a false one. The makers of the cheese, Kavli Ltd, were fined £75.

Despite the paltry fine, the case is important because it has probably opened the way to stopping other examples of deceptive packaging.

# USELESS OFFER

A MONEY-SPINNING scheme devised by a Wirral estate agent has come unstuck.

The firm have been offering to help people in demolition areas claim Home Loss compensation... and claiming a hefty fee for themselves.

The scheme came to light when Mr P.B. Carey, head of Carey and David, estate agents, of New Chester Road, New Ferry, sent off "private and confidential" letters to residents in the Kirkdale area of Liverpool.

The letter pointed out that owner-occupiers affected by compulsory purchase were entitled to compensation of between £150 and £2,000. (The average is actually £200).

The letter urged people to "contact the above office at your earliest convenience."

In fact there is no need for anyone to contact Mr Carey at all. He can do nothing residents themselves can't do – you simply fill in a form. There is no negotiation involved. The amount of compensation is worked out by a simple calculation... three

times the rateable value of your house.

No matter how hard he tries, Mr Carey can't get you more than that. So it's just a waste of money if you accept his offer to help.

Although the letter didn't mention fees, it is believed these are about 10% of the compensation.

When the corporation objected to the letters Mr Carey replied that the scheme hadn't brought him much business. So Mr Carey will have to look for another bright idea.

● The corporation has promised that anyone who wants to claim Home Loss compensation will get all the help they need – free – by calling at their local social services or housing office or by phoning the City Estates Surveyor (227 3911).



WORRIED about the three bob loaf? That's nothing. A rather grey piece of Queen Victoria's wedding cake – now 133 years old – has been sold at Christie's for £70.

# RADICAL PAMPHLETS

**WATERGATE** by Phil West. Third edition. Details Nixon's political activities from 1946, the 1972 campaign and late developments in the Watergate conspiracy up to last November. (90 pages) 50p.

**WHAT IS CLASS CONSCIOUSNESS?** by Wilhelm Reich. Examines the nature of revolutionary understanding, of apathy, and of work among the non-aligned with special reference to the rise of Fascism in Germany and the defeat of the Labour movement. (76 pages) 30p.

**LABOUR GOVERNMENT v. THE DOCKERS.** 'Labour government, despite its repeated use of conscript troops, could not crack this particular section of the working class' 5p.

**HOW TO FIGHT FOR BETTER HOUSING CONDITIONS** by Community Action. A handy guide to your rights. 9p.

**RADICAL SCIENCE JOURNAL** No 1 'The aim of this journal is to provide a forum for serious and extended analysis of the history, philosophy, ideology and current practice of the sciences from a radical perspective. (80 pages) 30p.

**THE WAR AFTER THE WAR** by John MacLean. Written late 1917. MacLean's main emphasis is to 'clarify the changing nature of the class struggle underlying the imperialist war and to focus attention upon its re-emergence on a changed terrain after the war.' 20p.

**THE KRONSTADT COMMUNE** by Ida Mett. Written by a participant, this pamphlet documents the heroic two week struggle of the Kronstadt soviet for a 'third revolution' against the Bolshevik bureaucracy in 1921. 25p.

**VIETNAM: WHO REALLY WON THE WAR?** by Bob Potter. 'It is significant that in spite of the mass interest aroused by the Vietnam war, the 'traditional' revolutionary movement has produced such a paucity of useful information about it.' This pamphlet aims to put this right. 25p.

**THE IRRATIONAL IN POLITICS** by Maurice Brinton. How modern society conditions its slaves to accept their slavery. Sexual repression and authoritarian conditioning – in both Eastern and Western contexts. 15p.

**THE FINE TUBES STRIKE.** An account of one of the longest strikes in recent labour history. How a handful of men took on a giant company and also their own union in the bargaining – their successes and failures. (128 pages) 45p.

**WOMEN, THE UNIONS AND WORK** by Selma James. Are the unions relevant to women workers? Must organising women be equated with 'joining the union'? 10p.

**ANTISTUDENT.** A critical look at the role of the student. This pamphlet argues that education is not to be found in the normal day-to-day running of the university. 15p.

**THE LORDSTOWN STRUGGLE** by Ken Weller. 'Our main concern is to bring to militants and others the specific example of what happened at the General Motors plant in Lordstown (Ohio) during 1971-2... and the Lordstown story is a clear example of working class resistance to work itself.' 10p.

PLUS many more pamphlets, periodicals and regular magazines including: Solidarity, Community Action, Science for People, Red Rag, New Left Review, Rose Catha, Free Palestine, Critique, Anti-Apartheid, Catonsville Roadrunner, Workers' Voice, Libertarian Education, etc.

AVAILABLE from the Free Press office, 83 Seel Street before May 1, and from 'News from Nowhere' bookshop, 48 Manchester Street (near old tunnel entrance) after May 1. For orders by post add 10% postage etc.

# So you want to be a millionaire?

NORMALLY when you get a job you don't expect to have to pay your employer. But there's one firm in Liverpool which you do have to pay to join.

It can cost anything between £30 and £1,990 – depending on how impressive a title you want to go with the job.

The organisation is called – appropriately – The Monopoly Programme. And if you've never played Monopoly with real money before, now's your chance.

Monopoly's business is to offer people loans, and to do this they need a very large sales force. This sales force is organised in much the same way as the notorious "pyramid" selling companies.

People pay to join it because they believe they will make vast amounts of money which will more than repay their original investment.

Invest £1,990 to join as a Controller (Class II) and – according to the publicity literature – you could make £285,300 a year.

One man who did join, and now regrets it, is Freddie Scanes, a private hire driver. He began in a modest way at the bottom of the pyramid after seeing an advert in the Liverpool Echo which suggested he could earn up to £60 a week.

## TEN MINUTES' TRAINING

After training (which lasted between ten and fifteen minutes) he became a Representative. His job was to visit people who had shown some interest in borrowing money, and persuade them to fill in a form and pay a £5 "processing" fee.

Every time someone filled in a form Mr Scanes would be paid £2 expenses. But first he had to pay the company a £30 deposit, which entitled him to fifteen names and addresses.

Once he had got fifteen forms filled in he would have recovered his deposit from the expenses. But he would then have to pay another £30 deposit for another set of addresses;

In other words, the "expenses" could do nothing more than repay his original deposit.

His only chance to make any money was after the completed forms had been processed. He would receive £10 for each client who qualified for a loan. The problem in Mr Scanes' case was that hardly anyone did qualify.

## £20 IN FOUR MONTHS

During his four months with Monopoly, Mr Scanes followed up between 25 and 30 leads (a lot of them replacements for unfruitful leads). Altogether, he persuaded five people to fill in forms (earning him £10 expenses) and only one of these actually qualified for a loan (another £10) bringing his total takings up to £20.

"Many of those I went to see were people with rent arrears living in slums. They hadn't a hope in hell of getting any money," he said.

The company admit that qualifications for getting a loan are stringent, but claim all the leads given to Representatives are "people who are known to have a higher than average likelihood of qualification." They know this, they say, "through



## THE EXCALIBUR BROKING GROUP

D36 The Temple, Dale St. Liverpool 1. Tel 051-227 5600/9

Dear Sir,

It is our pleasure to be able to offer you a privileged opportunity to apply in confidence for the most advanced financial facility in the world – THE CONTINUOUS CAPITAL PLAN.

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Once arranged the Continuous Capital Plan provides you with a private account of up to £2,500 upon which you may draw at any time.

Excalibur's letter to potential borrowers (See 'Rent-a-debt' below).

statistical sources."

By January one thing was plain: Mr Scanes was never going to be a Monopoly millionaire. He threw in his briefcase and asked for the remaining £10 of his deposit back. The last we heard, he was still waiting for an answer.

From a quick glance at the company's literature you might think a Representative could expect to earn £150 from his fifteen leads. But a more careful look shows this is the *most* he could possibly get... if all fifteen qualified for loans. And in Mr Scanes' case things turned out very differently.

But what about the top of the pyramid? Can a Controller (II) really make £285,300 a year? In theory, yes.

But a Controller can't just control himself. He must first have a large staff willing to buy themselves in at the lower levels.

The income of each person in the pyramid depends to some extent on the success of those below him. If there aren't enough people at the bottom, or if too many of them do as badly as Freddie Scanes, the base gives way and the top comes down as well.

● THREE companies are involved in the Monopoly Programme: Cannon Advertising, an independent agency which fires off thousands of letters to potential clients; Immediate Capital Services (ICS) which follows up would-be clients' enquiries; and the Excalibur Broking Group, the parent company of ICS, which deals with applications and arranges the loans.

Excalibur rents some not-very-splendid offices in The Temple, Dale Street, Liverpool, and also has addresses in Southport and Manchester.

## THE OTHER SIDE OF THE 'MONOPOLY PROGRAMME'

# Rent-a-debt...

THE TYPE OF LOAN offered by the Monopoly organisation is called a continuous capital loan and works in the same way as credit cards.

Borrowers are assessed for a "capital limit", which can be as high as £2,900. They can then borrow at any time any amount over £50, so long as the total debt never goes above this limit. There is also a minimum amount which must be repaid each month.

It begins with a letter from the Excalibur Broking Group (reproduced below) offering you "a privileged opportunity" to apply for "the most advanced financial facility in the world."

If you show interest a representative calls with a form. If you agree to fill it in you have to pay £5, which is described as a search and processing fee.

At this stage you don't know whether you will qualify for a loan or not. BUT EITHER WAY, THAT IS THE LAST YOU WILL SEE OF YOUR £5.

The representative also takes away various personal documents – rent books, credit books, wage slips, P60s and so on. And it may take about three weeks to get them back.

Borrowers pay about 1½% interest

a month on the outstanding amount, which is high but not uncommon for this type of loan. If you get tax relief it can compare favourably with hire purchase rates, however.

But interest is no the only expense involved. On top of the £5 search fee there is a "legal and administration" fee of about £20-£40.

Also, if you're a tenant and your house cannot be used as security, you have to take out life insurance.

Excalibur only arrange the loans. The money is actually lent by Julian S. Hodge, the huge banking firm, with whom borrowers have to sign an agreement. Among the 1,400 words of small print on their form are these very important points:

1. Every time you borrow (after the first time) there is a service charge of £5, or 4% of the amount borrowed, whichever is larger.
2. Hodge can raise or lower the interest rate simply by giving all their clients a month's notice.
3. If you're two weeks late paying one instalment Hodge can, if they wish, demand repayment of the whole loan immediately.

# A MINER PROBLEM

THE TORY candidate for Goole, Mr Noel Picarda, promised before the election that – win or lose – he would work as a miner. He lost the election by 13,225 votes, and he seems also to have lost his enthusiasm for mining.

When asked to fulfil his promise he said: "Of course I would like to, but I am not sure I will have the time."

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## PROGRAMME

- May 1 – Talk on the significance of May Day in 1974, by Barry Williams, vice president of Liverpool Trades Council.
- May 8 – Evening of jazz.
- May 15 – Drama games.
- May 22 – Merseyside Arts Association (Bill Jones).
- May 29 – The Politics of Reason (Nigel Murphy).

Wednesday 8.30 pm RAFA Club Bold St.  
A social club with a variety of activities for a wide range of people.