

NO PANIC AS TROOPS INVADE LIVERPOOL

THE BIGGEST feature of Liverpool Show was again the allied invasion by the Army, Navy and Air Force. And with efforts to cut the show's loss from £65,000 last year to 'only' £25,000 this year, there was greater reliance than ever on military displays.

It is a little-known fact that while non-military organisations have to pay a hefty fee for a stand at the show, the military all get in free.

The Corporation explain this by saying they have "a reciprocal arrangement": The forces are given a free hand because of the contribution they make to 'entertainment' at the show.

This entertainment involves the bands of the Irish Guards and Royal Greenjackets stamping up and down and showing off their uniforms to the girls, and the occasional Red Devil dropping in by parachute.

Other councils have recently become concerned at the way such shows are used to tempt unemployed or bored youngsters into joining the forces without having the full facts.

The military have now been banned from Skelmersdale Show. But in Liverpool even the council committee running the show has its military presence in the form of Major G.B. Duffy, M.C., an "advisory member".

The show "gives Liverpool an opportunity to wave the flag," says the Corporation. Which particular regimental flag it is, they don't say. And it is really Liverpool who's waving it? RICK WALKER gives his impressions...



Civilian life continues as normal as the army occupy Liverpool.

I COULDN'T have thought of a better idea myself! Set yourselves up as 'The Greatest City Show in Britain,' put up a few marquees and turnstiles on Wavertree Playground and charge the bemused public up to 70p for the privilege of seeing the same adverts they can see on Granada any time.

Sounds like a licence to print money - I can't for the life of me understand how they manage to lose.

Of course you throw in the traditional elements - the Miss Liverpool Cattle Show 1974 (I thought the winner looked like she should have been Miss Liverpool 1961 myself), the odd horse jumping over bits of wood, a few prize rabbits, a tentful of tastefully arrayed flowers (pleasant but hardly spectacular) and of course THE ARMY.

Isn't it sweet of these army chappies to turn up and march around? And show off their hardware to the kids, and to chat to them about the waterskiing and mountaineering they can do if they join up.

RECRUITING

They don't pay for their recruiting stands, of course. One of the stands had a map showing all the places in the world you can visit with the army... sunbathing in the Med, souvenir hunting in the Far East... but something was missing - Northern Ireland wasn't marked!

Looking around I found only two mentions of Ireland in the whole army display, and none of the weapons such as CS gas, water cannons or rubber bullets.

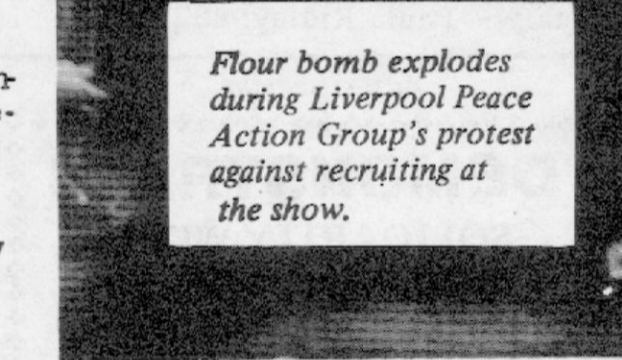
Luckily I had a rubber bullet of my own and was able to help the army by going round showing it to people and explaining how - although it's made of rubber - it is very effective in terms of dead children, damaged eyes, brains, lungs etc.

It's all very well paratroopers showing they can climb scaffolding, but what about the war? My services weren't appreciated of course - they said they weren't allowed to recruit on the basis of serving in Ireland. They seemed a bit touchy because some Greenjackets were there. This bunch recently lost 100 of their soldiers at Bergdorf in Germany when they ran away in Landrovers rather than do another stint in Ireland. Tut! Tut!

Anyway, apart from a few people with stalls desperately trying to have a good time, the atmosphere wasn't just boring, it was sour. I extend heartfelt sympathy to anyone who paid for themselves and their family to get in.

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Flour bomb explodes during Liverpool Peace Action Group's protest against recruiting at the show.

DANGER AT WORK...

MERSEYSIDE has more than its fair share of industrial injury and disease. But there are so many loopholes in the Factories Act that the unfortunate victim is unlikely to receive his fair share of compensation. JIM KELLY reports...

FACTORY inspectors cannot accept specific complaints from factory workers. Even if investigation proved that certain chemicals were dangerous to health, the inspector could not warn employees.

Subject to approval by employers, inspectors are allowed to investigate chemicals, but not their uses in processing. No employer is under legal obligation to accept an inspector's advice, nor is he obliged to publish the inspector's findings.

An employer's only legal obligation is to conform to the minimum standard required by the Factory Acts, relating to personal hygiene and the provision of protective devices.

There is no legal requirement for an employer to offer alternative employment to anyone disabled while in his employ. To be fair, most employers do offer other jobs, but this is not a worker's legal right.

There is now a real danger that responsibility for the prevention of accidents and diseases will be pushed almost entirely on the work forces. Passive acceptance of such a trend could have disastrous effects on claims for compensation.

Among recent disablement awards in Liverpool were these two prize specimens: 1. DERMATITIS - 40% damage to the palms of both hands, 55% damage to fingers and thumbs. Award: 5% disability. 2. DERMATITIS - Severe skin damage to both hands. Award: 2% disability.

Considering that dermatitis is an incurable and recurrent disease which can even be progressive in certain circumstances, it appears that the DHSS consider hands to be of no particular importance to manual workers.

Doctors admit they can do little more than alleviate dermatitis, which is frequently caused by bacteria in industrial oils.

Yet there is no record of any employer being prosecuted for using contaminated, dirty oil.

The awards and attitudes of the DHSS medical boards provide a fitting pointer to the problems facing people unlucky enough to suffer injury at work.

The Free Press would be interested to hear from readers who have had difficulty getting adequate compensation for industrial diseases.

CITY'S BIGGEST SLUM LANDLORD: HOW HE MADE - AND LOST - HIS MONEY

Psst! Want to pay £34 a month for a demolished house?

GEORGE AND JEANETTE BRUNT were very anxious for a home of their own, and with a nine-month-old baby, money wasn't plentiful. So they were more than interested when they saw 47 Voelas Street advertised in the Echo for £100 deposit.

They were even more pleased when Standfield told them they could move in right away. All they had to do was sign a draft agreement on the spot and the house was theirs.

The repayments on the house were to be £34 a month for fifteen years - a total of £6,120. Which was a lot considering the house had no inside toilet, bathroom or hot water.

More astonishing still, the house was due to be demolished in 10-14 years. So the Brunts could have found themselves continuing to pay £34 a month long after the house had been knocked down.

Fortunately for the Brunts, the receiver took over Standfield Properties before the final documents had been signed. What the Brunts had been about to let themselves in for was a rental mortgage arranged through Wade's other firm, Hibernian.

Rental mortgages are very popular with several prop-

erty firms on Merseyside. They mean that buyers do not actually own the house until the final payment has been made. The 'buyers' are more like caretakers, looking after the owner's property and enjoying none of the rights of tenants.

Arrears with the repayments can be much more serious than rent arrears. Legal action to re-possess the house can usually be started if a repayment is as little as a week late.

Now Standfield are a very enterprising firm. Buying a house from anyone else would involve countless legal documents, exorbitant solicitors' fees, long delays and a lot of red tape. But the Brunts found none of that. Standfield even recommended a firm of solicitors to them.

One of the reasons Standfield have been getting house sales through so quickly is that in the initial agreement, the buyer promises not to make the usual enquiries and requisitions of documents. Which is a pity because the Brunts might have discovered that 47 Voelas Street was in the Stage II Clearance Area. They might

also have discovered that the CPO compensation was likely to go to Hibernian, not to themselves.

The only promise Standfield usually make in the agreement - if you could call it a promise - is to do repairs "if possible" before the new occupants move in.

Property firms can make much more money from rental mortgages than from simply renting houses. (Most tenants in unimproved houses like the Brunts' pay about 90p a week). People are often prepared to pay far more than a fair rent if they think they are buying a house. And there is no chance of a building society loan because building societies just laugh at the idea of mortgages on houses in the inner city areas.

Two years ago we reported the case of another family who had started to buy a house in Toxteth from Standfield. The family had promised to pay £1,800.

They applied for an improvement grant to cover their 25% share of the cost. The corporation refused because the valuer said the house was worth only £900, and when improved would be worth no more than £1,800.

So the family had been sold a house for twice its real value.

QUOTE

One man came, a huge fellow, and tried to sell me the freehold. "You only own the bricks and mortar. We could take the place off you," he said. "We'll see what I own," I told him. "Get off my doorstep." - Woman from Arundel Street.

We have ways of making you pay

JAMES STANDFIELD WADE was never short of ideas for making money. And the ideas were not confined to the houses he owned.

The package deal of property which he bought included the freehold of 4,366 houses. This meant he owned the land on which the houses stood, but not the houses themselves.

It's a common situation and normally means that houseowners just have to pay a small ground rent every year. But Wade found several ways to make extra cash from the freeholds.

He spotted a law which said that houseowners who wanted to improve their homes first had to get permission from the owner of the freehold. Most landlords treated it as a formality.

But Wade knew better: If people wanted his permission, he would sell it! The price... £15-£20.

Wade's representatives tried to shrug off the blame for this ridiculous fee by saying the price had been decided by the firm's London solicitor, Mr Maurice Fooks.

They forgot to mention that Fooks was also - along with Wade - a director of the company which owned the freeholds.

That was not all. A payment of £15-£20 might not be enough. For Wade's representatives warned that there could be a long delay before permission was granted.

So they suggested a quicker alternative: Buy the freehold. It would cost more (anything from £40 to £100) but it could save a lot of trouble.

Wade made great efforts to sell freeholds to other houseowners... often at prices twice what the freeholds were worth.

It began mildly with letters appealing to people's snobbery: "No less than 723 tenants are taking advantage of becoming the proud owners of their own freehold homes," the letter said.

On the whole ground rents were so low that freeholds weren't worth buying. The response to this first batch of letters must have been disappointing, for another batch followed.

These suggested that if people who owned houses on Wade's land didn't do more repairs, Wade might have their homes taken off them through the courts.

The letters suggested this unpleasant situation could be avoided by buying the freehold.

Actually the right of landlords to evict owner-occupiers had been severely restricted by law way back in 1939, but most people who got the letters didn't know this and many of them were terrified.



What the advert should have said: Terr. hse. L8. No mod cons. Demolition due 10-14 years. 15-year mortgage available - £6,120.

All the tricks of the trade...

DURING his four years in Liverpool, James Standfield Wade - head of Standfield, Hibernian and a host of other firms - achieved an unpopularity few landlords have equalled. His arrival brought a great burst of activity to the small third-floor office in North John Street.

The Rent Act had made rents much lower than he would have liked, but Wade did not despair. He was looking for ways to increase rents by breaking tenancies and side-stepping the law. He was looking for new and ingenious ways to make extra money from his property. AND HE FOUND PLENTY.

It began with letters and visits to tenants. Letters... at first friendly, but later frightening. Visits... from Wade's daughter and son-in-law, who laid on the charm, and sometimes from the smooth-talking Wade himself. The advice they gave was, they assured tenants, "in your own best interests."

But it soon became clear whose best interests Wade had at heart...

- In an effort to get vacant possession and break controlled tenancies, old people were offered £300 to get out.
- They were urged to move from the houses they had lived in for years into small, badly converted flats.
- Some elderly tenants were warned of new neighbours who might be noisy and "temperamental"... and were advised to leave.

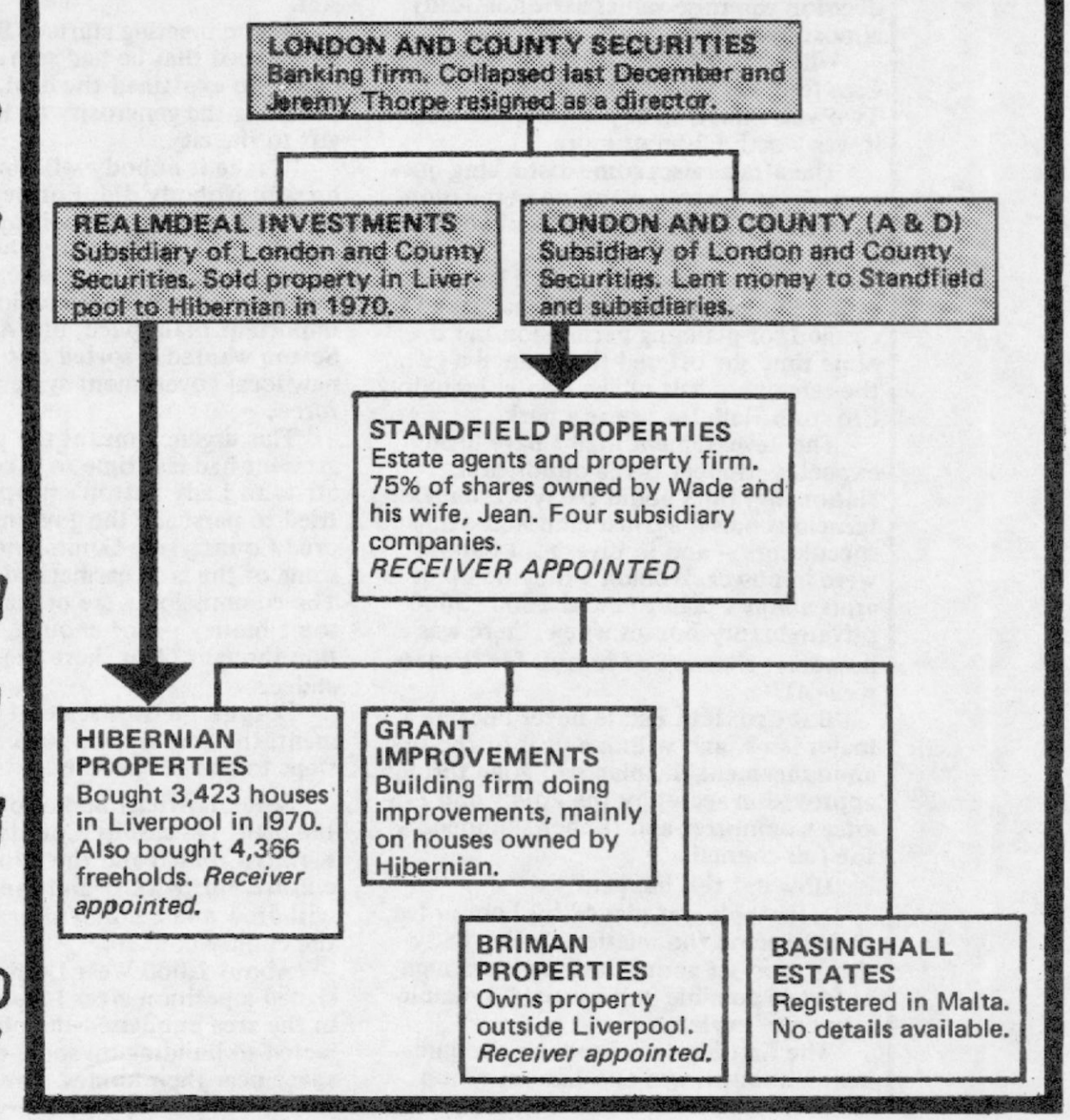
Wanted to empty all the tenants from the houses. You would be surprised how stubborn some of the older ones are. They have been there for donkeys years and refuse to move out. - Miss Anne Mitchell, Wade's Chief Public Relations Officer.

- Owner-occupiers were urged to buy their freeholds at outrageous prices - and were later threatened with court action if they didn't.
- Through a loophole in the Rent Act students were crammed, four at a time, into one-bedroom flats... at double or treble the normal rents.
- Under a strange mortgage scheme surplus houses were sold off, some times for twice their real worth.
- Using public money, small terraced houses were converted into tiny "modernised" flats - sometimes with no inside toilet or bathroom.
- Signatures giving permission for improvements were sold to owner-occupiers at £15-£20 a time.

All this naturally gave the impression Wade was making a lot of money. So why are Standfield and Hibernian Properties now in the hands of a receiver?

While Wade was busy squeezing his tenants, he was himself being

COMPANY CONNECTIONS



Evading the Rent Act

WADE found a neat way to evade the Rent Act by letting flats to students.

Instead of allowing the students to become tenants, a personal agreement was signed with the students' parents for "use of" the flats in Princes Road.

This meant the students had no tenants' rights and could not apply to the Rent Tribunal to have their rents reduced.

Each parent had to agree to pay £41 a term for their son or daughter. And as Wade was packing four students into each one-bedroom flat, he was able to make almost £500 a year from each flat... double or treble a normal rent.

I doubt very much that any student in his or her right mind would seriously consider the proposals made. - Legal adviser to Liverpool Polytechnic commenting on Wade's student flats scheme.

There is just no money available. - Standfield circular refusing to compensate any more tenants for hardship caused by improvement work. Large funds available. - Standfield advert in Echo (about the same time) offering to buy up more houses.

WHEN TENANTS UNITE

WHEN Wade came to Liverpool his first thoughts were for bricks and mortar and the money they could make. The people who lived in his houses seemed a minor problem, easily dealt with. If persuasion failed, he would buy them out.

He was soon proved wrong. For what was probably the first time in Liverpool, large numbers of tenants got together to fight a private landlord.

Often landlords get their way because tenants are isolated and feel insecure. But in Toxteth there were whole streets where Wade was the main landlord, and word spread quickly amongst the tenants.

In the Holyland area tenants were having their breakfast when Wade's workmen arrived without warning to start improvements. Resistance grew as the chaos developed and the Holyland Street Group was formed.

This action brought hasty concessions from Wade. He attended a meeting of about 70 tenants. He agreed to rehouse them and waive the rent while the work was being done, and agreed to pay £1 a week living allowance to every tenant who went to stay with relatives.

In a rash moment he also assured the tenants that the work would be completed within three weeks, and promised that if it took longer he would pay his tenants £1 a day compensation. The work took months and Wade had to fork out several thousand pounds to pay the tenants.

DOUBLE IMPROVEMENTS

WHEN Hibernian Properties got the go-ahead for improvements on a house they didn't own, it cost the real owners £800.

Frank and Julie Stevens have lived in their own house in Wynnstay Street for more than ten years.

They first applied for an improvement grant nearly three years ago. After months of waiting they were told they couldn't have a grant because Hibernian had already applied for one.

What's more, Hibernian claimed they owned the Stevens' house.

On August 1 last year Hibernian's application for the grant was approved by Liverpool Corporation.

Finally, in January this year, under pressure from the Stevens' solicitor, Hibernian admitted they didn't own the house.

The Stevens' grant was then approved by the corporation. During the long delay the cost of

the improvements rose sharply. The Stevens' share of the bill went up by almost £800.

The Stevens have had previous experience of Mr Wade and his companies. Some years ago Standfield offered them £800 to get out of their house. Mrs Stevens pointed out at the time that Wade did not own the house, and she received an apology.

Despite this, when Hibernian applied for the grant they still seem to have thought the Stevens were their tenants (though they have never tried to collect any rent).

But this does not explain how the grant was approved without Wade asking for the necessary consent from his supposed tenants.

It does not explain why none of Wade's men came to survey the house.

Nor why the grant was approved without any corporation inspector calling at the house to check up on Wade's application.

EASY COME... EASY GO

WHEN WADE came to Liverpool the improvement grants boom was just beginning. Four years later, as the boom was ending, Wade's reign as a landlord also came to a sudden end.

He had bought his houses for just a few hundred pounds each, and most of them badly needed repairs. The Rent Act had kept rents down and it was unprofitable to do repairs.

But improvement grants gave landlords new hope. With three-quarters of the cost of work paid by the taxpayer, here was money for the asking.

Improvements meant higher rents. ● Houses could be split into flats to get more rents.

● Old houses could be done up and sold at a profit.

Wade was among the first to see that the grants could be the key to fortune. And he set out to claim them on a vast scale.

That was not all. He also saw that building firms who did improvement work could make a packet too... and he didn't want to be left out.

In the first fourteen months, Grant Improvements received £179,000 from Liverpool Corporation and Wade's property firm, Hibernian, for the work they did.

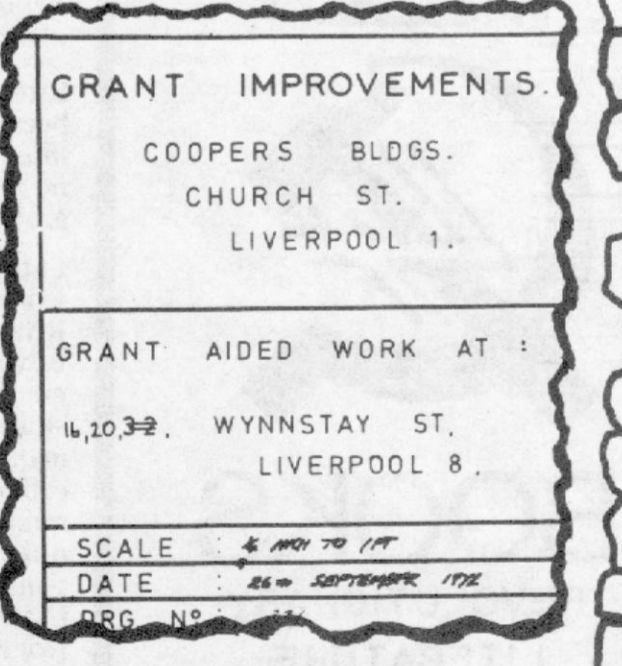
Astonishingly, their accounts show a loss of £104,000 over the same period. (Later accounts have not been released).

The loss is only partly explained by the fact that the firm were still waiting to be paid for another £51,000 worth of work they had done.

Both the corporation and tenants were sometimes unhappy about the standard of the work, and in some cases work had to be done again. This may also help to explain the loss.

But even so, the loss is surprising because Grant Improvements were able to claim normal fees for architectural work on the houses. The actual cost to them of the architectural work was just a fraction of the normal fees.

Many of the houses being improved were identical, and one set of plans could be used time after time.



ABOVE: Improvements Wade-style. Part of a plan showing how alterations to street numbers enable one set of plans to be used several times to save on architects' fees.

Granny Blythe
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