

Claimant plays his trump card

AS CLAIMANTS well know, the Social Security are very fond of quoting boring and incomprehensible bits of Acts of Parliament to justify not giving you any money.

A claimant in Kirkby has just played them at their own game and won.

The Social Security Act of 1966 gives the S.S. the discretionary power to make cash payments over the counter in cases of "urgent need". Their discretionary power usually decides there is no urgent need and there's very little the claimant can do to change their minds (apart, perhaps, from dying of starvation).

When our Kirkby claimant, Tommy Ewing, called in the local S.S. office, said he was in urgent need and asked for a cash payment, they followed their usual policy of evasion and down-right lies. Firstly they said he was not in urgent need. When he proved that he was destitute the clerk said: "We can't make cash payments to students." The manager repeated this statement.

Unfortunately for them the claimant was a

student of the 1966 Social Security Act, which says in section 29b that if anyone:

for the purpose of avoiding or reducing any liability under this Act, makes any statement or representation which he knows to be false, he shall be liable on summary conviction to imprisonment for a term not exceeding three months or to a fine not exceeding one hundred pounds or to both.

In simple English, if anybody, including S.S. clerks and managers, makes an untrue statement which reduces or stops a claimant's benefit he is a criminal and the police have a legal duty to prosecute.

The 1966 Act does not say cash payments cannot be made to students, and the S.S. officers were consequently lying. It does not matter if the claimant is a student, a single parent or an unemployed lion tamer. The only criterion should be "urgent need".

Tommy Ewing went to Kirkby police station and asked for the strong arm of the law to intervene. The sergeant at the desk was somewhat bemused so he passed the matter to his superior in the CID.

When the law was pointed out to him, the CID

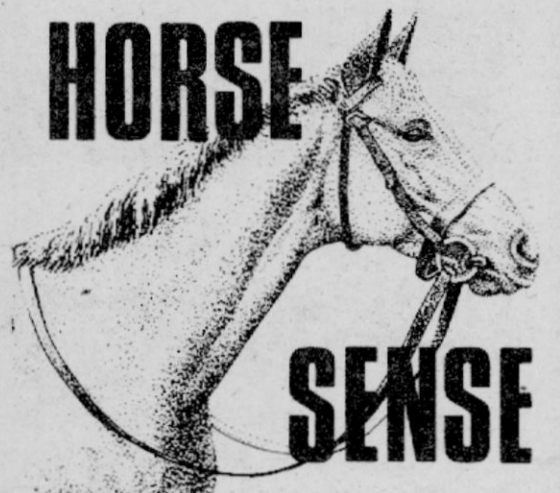
man had to agree with the claimant and he phoned the Social Security manager saying the police might have to prosecute. The S.S. of course denied making the statement but they did send a Giro out immediately by recorded delivery and the claimant got it the next day.

We are not saying the law, the police and the courts will be on the side of claimants - far from it - but if the S.S. make a false statement to you such as the common "We don't make cash payments", "We can't give clothing grants" or "We can't pay gas and electricity bills" the method is worth a try.

Ask them to give a refusal in writing (which is your legal right), use this as evidence and ask the police to prosecute, quoting section 29b of the Social Security Act.

If it doesn't work maybe some group such as a claimants' union, trade union or civil rights organisation can actually prosecute and give the S.S. a taste of their own medicine. The Free Press would be interested to hear any results.

Anyone interested in starting a claimants union in the Seacombe area of Wallasey contact Amabel Sutters (647 8198, daytime).



NO MATTER how lucky you are, a few bob on the National will never make you rich. If you want to win a lot on a horse you must first risk losing a lot. (Or "invest" a lot, as the bookies prefer to say.)

That's why many people now go for "speciality bets" like the ITV Seven and the BBC Triella, which hold out the hope of a four, five, or even a six-figure win for a very small stake.

Naturally they're popular with punters, but even more popular with bookies, who find them highly profitable. For the odds - and not only the odds - are heavily against you.

Take the ITV Seven. You have to pick the winners in the seven races shown on ITV. The bet is an accumulator, so if your horse wins in the first race, the winnings are automatically staked on your horse for the second race, and so on.

You have to be successful in the first five races to win anything, and successful in all seven to hit the jackpot.

But the jackpot has its limits. Even Sir Charles Clore's firm, William Hill Ltd restrict their maximum pay-out on the ITV Seven to £100,000 (generously doubled from £50,000 on a straight bet).

If there was no limit - you might think - poor old Sir Charles would be broke in no time. You'd better think again.

In 1974, when a Stockport man won £6,655 for 1p on the ITV Seven, Hills treated it like the biggest event in history since 1066.

No doubt Hills got more than £6,000-worth of good publicity out of it. But would the man, with a larger stake, have won far more - say £100,000?

A betting shop manager explained: "Speciality bets are kept separate from all the rest. They are the manager's personal responsibility and are the first to be checked after each race.

If any looks a likely winner the manager phones his head office. (This happens after three successful races in the ITV Seven.)

By the fifth race the bookie himself starts betting. He bets on the course, backing the same horse as his customer. This is a sort of insurance - if the customer wins the bookie will also win; if the customer loses, the bookie loses his bet, but wins the customer's stake.

But there's also another effect. ITV Seven odds are based on starting prices only. Starting prices are based on money staked on the course.

The amount of on-course betting these days is relatively small, so a single bet from a bookie can bring the odds tumbling. If it costs a bookie £1,000 to turn a 20-1 outsider into a favourite, it can sometimes be worth it.

The result is that punters can never win more than a bookie is prepared to let them win.

If that doesn't put you off, there are a few more hurdles yet. Suppose the bookie won't pay up. What do you do? Take him to court? Sorry.

The 1845 Gaming Act says betting debts cannot be recovered through the courts.

Sporting Life arbitrates in many disputes. So does Tattersall's Committee. Tattersall's doesn't allow you to be legally represented and there's no right of appeal.

Bets can be declared void for many reasons. Probably the most questionable one concerns the microfilming of betting slips.

This is at the centre of a dispute - still going on after more than a year - between Liverpool businessman Roy Stephens and William Hill.

Mr Stephens claims he won £100,000 on the ITV Seven. The only surviving evidence of the bet is a receipt for £5.21 and Mr Stephens' own copy of the bet. The betting slip, which should have been in the shop, could not be found, nor had it been microfilmed.

Mr Stephens and a friend were accused of attempted deception, but a magistrate dismissed the charge, saying there was no case to answer.

Hills then said the bet was void under their Rule 4 which says all bets must be microfilmed.

The implications of that rule go beyond the Stephens case. It imposes on the punter a duty that he has no power to carry out. He has no way of knowing whether the microfilm machine is working or whether the staff are using it properly. If they're not, apparently it's the punter's fault.

City councillor is cleared of theft

Taking taxi-plate was not stealing

EARLY one morning Liverpool Liberal Councillor Carl Crawford took a hackney licence plate off a taxi-cab he didn't own.

When the taxi-owner, Mr Ronald Richardson woke up, he simply found a curt note from Councillor Crawford.

The same day Councillor Crawford was arrested and charged with stealing a taxi licence plate belonging to Liverpool licensing authority.

Last month he was tried at the Crown Court and found not guilty. The judge decided the prosecution had not produced evidence to show Councillor Crawford knew he was acting dishonestly.

But he was strongly criticised by the judge, Mr Recorder Hardy, for "taking the law into his own hands".

And Councillor Crawford had to pay his own costs because the judge said his "high-handed action" had brought the prosecution on himself.

When Crawford took the plate he was the owner of a large private hire taxi firm. But for some time he had been trying to break into the hackney cab trade.

Unfortunately for Mr Crawford, hackney plates were in very short supply (so short they were being sold for £2,000 each) because the City Council was not issuing any more.

Still, Councillor Crawford proved to be a man of considerable foresight.

He went out and bought 20 second-hand taxis from a firm in Glasgow and another in London. These cost about £400 each.

Unable to obtain hackney plates immediately, he began renting these hackney cabs out to be used illegally as private hire vehicles.

Then Mr Crawford's fortunes changed for the better. The Liberals, who control the council, decided to increase the number of hackney cabs by issuing more licences.

One of the first people to apply for one of these new licences was Carl Crawford's wife, Josephine.

So one of his twenty-odd hackneys was licensed. But what about the others?

One new restriction imposed was that no-one could apply for more than one licence. However, this didn't stop Crawford's money-making scheme.

Now that more people could obtain licences, more people wanted hackney cabs. This was where Crawford was able to oblige.

He sold his hackney cabs to many of these newly licensed drivers. He ended up with a tidy profit, as he charged about twice what he had originally paid.

And this is where Mr Ronald Richardson enters the story. He bought cab RWS 56H from Crawford on a hire purchase arrangement.

It proved a bad buy. According to Mr Richardson things started going wrong with the cab, so he stopped the H.P. payments and gave it back to Mr Crawford.

Meanwhile Mr Richardson bought himself a new hackney, and had the licence transferred to this cab by the council licensing authority.

Crawford was incensed. He says he thought the licence plate belonged to his cab. So just before Christmas 1974 he "took the law into his own hands" by taking the licence plate off Mr Richardson's cab.

And that's how he landed up in the Crown Court last month.

Keeping a shop and losing the cash

MR PETER MORGAN has an electrical shop in Page Moss. A few months ago he decided to sell it.

He contacted a Manchester firm, the Shopkeepers' Agency Limited (motto: "Our reputation is our guarantee"). They took down the particulars, gave him a form to sign and went off with a cheque for £36 as an advance payment.

Nothing happened. Eventually Mr Morgan phoned Mr B Seidler, a director of the firm.

Mr Seidler said the money had gone on two adverts in the Echo (£8 a time) and a "For Sale" board outside the shop (cost £19).

Mr Morgan said there was no board outside his shop, and Mr Seidler replied that there had been "difficulties".

Mr Morgan wondered if there had been difficulties with the adverts too. A check in the Echo of the first night in question revealed an advert - not for Mr Morgan's shop, but - for the Shopkeepers' Agency:

"Classified lists of 1,000 businesses; please state types required. Telephone the Shopkeepers' Agency Ltd..." and so on.

That advert was repeated on the

second date. The agency also listed a number of shops for sale, but Mr Morgan wasn't among them.

Mr Morgan may be lucky to have lost only £36. The form which the agency's clients sign contains several interesting points.

It says that the client appoints the Shopkeepers' Agency as "sole agents" for six months. If you get fed up waiting during the six months and go to an estate agent, you have to pay compensation.

Compensation is half the sales commission (plus VAT) and can run to several hundred pounds.

Mr Tony McLaren, who used to have a newsagent's shop in Breck Road, had trouble with the agency and eventually told them where to go.

The agency said they did not appreciate his language, and sent a solicitor's letter demanding £330 within a week, or else...

PROGRESSIVE BOOKS

12 BERRY STREET, LIVERPOOL 1

Books...pamphlets...posters...badges - and now records

OPEN MONDAY-SATURDAY 9.30 a.m. to 5.30 p.m.



The unacceptable face of Caplinism

A YOUNG engaged couple trying to buy their first home were recently offered a mortgage by the Oak Co-operative Building Society.

But the offer came with strings attached - including a condition which was virtually impossible to satisfy.

Alison Hanrahan and her fiance, Terry McArdle, who both live in Sherborne Avenue, Netherton, are hoping to buy a two-bedroomed house in Anfield. Four months ago they applied to the Oak Co-operative for a mortgage. The house was going to cost £1,700 and they wanted to borrow £1,400.

A couple of months later the Oak Co-operative's surveyor visited the house to value it. And finally, at the end of December the building society offered the mortgage.

But it was an empty offer. One of the conditions was that the man selling the house must deposit £300 with the Oak Co-operative for ten years.

The interest would be only 6% a year - 2 3/4% less than the building society usually pays investors.

Nobody in their right mind would agree to that. Even if the rate of interest was good, a person selling his house wants the money. The mortgage has got nothing to do with him.

In this particular case, the owner of the house is an old man of 72 who naturally refused to tie up his money

for ten years.

This leaves Alison and Terry desperately trying to raise another loan before they lose the house altogether.

But what did the Oak Co-operative get out of it. The answer is the £5.75 survey fee. Not much. But you can do a lot of surveys in a week. And the fee is higher on more valuable properties.

This survey was done for the Oak Co-operative by Mr Herbert Bain, a valuer, of 35 Montrose Drive, Southport, who would presumably be paid by the building society.

A number of years ago (no doubt before he became an officer of the building society) the chairman of the Oak Co-operative, Maxwell Caplin, used to do these surveys himself. He still sends out letters on notepaper headed "Maxwells Surveyors", one of his many businesses.

Mr Sydney Norgate, who bought a disgusting house in Peel Road, Bootle, from Lancastrian Developments (a property company run by the Caplin family) has now been granted legal aid.

Mr Norgate successfully appealed against an earlier decision not to allow him legal aid to sue Tony Caplin for misrepresentation. And he now hopes to press ahead with his action.

Yours sincerely -Max

IN OUR last issue we revealed how the Oak Co-operative Building Society forced borrowers to insure with the Lion Assurance Company, run illegally by the building society's chairman, Maxwell Caplin.

When the Department of Trade and Industry found out about it in 1974 they gradually put a stop to it. The final policy was transferred to another company a few weeks ago.

We have since learned how the Oak Co-operative explained this away to borrowers. They wrote to one of them, an Old Swan man, as follows:

"The Directors of the Lion Assurance Company do not intend to expand their business in the United

Kingdom and rather than run a small portfolio of policies have made arrangements with the Crusader Insurance Co Ltd whereby the liability of the Lion shall be transferred..."

How's that for honesty!

Before the change-over, this man had paid around £300 to the Lion Assurance Co for an Endowment Policy - which gives some idea of the scale of Caplin's racket.

Lion Assurance was registered in the Bahamas and had no offices in this country. The premium money was sent abroad, first through Barclays Bank DCO and then through the Canadian Imperial Bank of Commerce.