

NEWSLETTER 31

THEY JUST DON'T GET IT, DO THEY. Are you fed up to the back teeth with listening to politicians trying to justify things which are obviously just plain WRONG? Good grief. I know I am.

(1) REDUNDANCY PAYMENTS

Anyone who has faced redundancy knows it's pretty awful and most of us will feel some sympathy for anyone finding themselves in that situation, but many of you will have heard and read about the obscene amounts of money being paid out to some senior staff made redundant from their jobs in local government. Most of you will be surprised and possibly angered.

'The rich get rich and the poor get poorer', never did the words of this old song ring more true than today.

Statutory redundancy pay is calculated as up to 30 weeks' pay, depending on age and length of service. The **statutory** weekly pay amount is limited to a maximum of £400 – presumably to protect the employer – but my council has seen fit to waive this weekly pay ceiling. Not just to be a little more generous (which may well have been acceptable to most of us), but to get rid of it altogether, and use **actual** weekly pay. The floodgates are well and truly open.

As far as local councils are concerned, who makes these decisions? Could it be that our elected councillors are overly influenced by the executives who benefit from them? Bearing in mind that the weekly pay of an Executive earning £150,000 per annum is getting on for £2,900, it's not difficult to see where some of these ridiculous redundancy payments are coming from.

In my council area the only limit applied is a maximum of x 30 weeks, currently enhanced to a maximum of x 40 weeks for voluntary redundancy. This is extraordinarily generous especially when one considers it is financed by the public purse. Yes, the funds (£10 million has been set aside) may be coming from the Council's reserves, but it should not be forgotten that this is our money, held by the Council on our behalf.

The County claims that cutting management posts will save around £36 million over the next four years, so the up front costs are worth it. We say that if they had stayed even with their compulsory redundancy scheme the savings would have been substantially more.

Here is an example:

Employee, 50 years old, 15 years service, salary £75K (average for a senior manager)
Basic statutory scheme payment £8,000
County Council's compulsory scheme payment £28,000
County Council's enhanced voluntary scheme payment £56,000

The Leader of the Council says that this generous redundancy pay is deserved. (I fail to see why local government employees are more deserving than the rest of us.) The Scheme is open to all employees, but let's concentrate on the 150 senior managers whom the Council is looking to lose and who are being encouraged to take advantage of this Enhanced Voluntary Redundancy Scheme.

They have received very high salaries, possibly bonuses or honorariums in the recent past. These high salaries, accompanied by an employer's contribution to the Local Government Pension Scheme of around 19% on top of those salaries, lead to the sort of pensions most of us can only dream of, and of course, to these very high redundancy payments. If they are aged 55 or over, they will upon redundancy be entitled to the immediate, unreduced payment of LGPS benefits on top of their redundancy money.

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It is being said that for those senior people who are close to retirement anyway, this could be quite a good deal. The Council, predictably, says that whatever payment they get needs to be enough not to leave them struggling. **“Struggling”?** We don't think so. And let's admit it, how many of us – in their shoes – wouldn't be jostling for a place in the queue?

I am contributing to this out of my pension as all other council taxpayers and income tax payers do from their often meagre salaries. The claim that the public sector is lower paid than the private sector is now something that no longer applies and hasn't done so for many years – and yet the terms and conditions of employment give them the cream, while we, the employer, in many cases go without. Isn't it about time that the tax payer is given some protection from a public sector eager only to please its own employees?

The Council says that this money is available because of savings made over the years. Good financial management, saving for a rainy day. Yes, Isitfair acknowledges this. But we find it very difficult to agree this is the best way of using money that may soon, in these hard times, be needed elsewhere.

So, at a time when we are supposed to be cutting back, the only excuse we can gain from the councils is that the payments are being made from savings, and, wait for it, **that their package is not so generous as the next council, or as the Civil Service or the NHS. WHAT?** Whichever way you look at it, the money is coming from your pocket. Try telling that to the councillors. Most of them (and possibly their executives) can spin for England and if you are not careful they will have you believing that they are right.

And remember, this is not happening in just one council, it is happening all over the country.

Councillors must take this opportunity to renegotiate terms of redundancy either with staff or unions, never again must this preferential treatment, because that is exactly what it is, be allowed to cost the council tax payer and the tax payer a small fortune. To give them more power to their elbow we suggest that the government take urgent steps to amend the legislation which has enabled the floodgates to be opened - Early Termination of Employment (Discretionary Compensation) (England and Wales) Regulations 2006. Please don't tell us this isn't possible, Mr Pickles, we're sure you can find a way. No such word as “can't”.

Incidentally, many of our members have contacted us on this subject, most of them asking the same question. If the Council is in a position to make these people redundant now, why were they employed in the first place? And being rather cynical, how many of these redundant senior managers will turn up as consultants in a few months time?

(2) CREDIT CARDS AND EXCESSIVE SPENDING

We have heard little more from the councils than threats regarding the cuts they will be forced to make due to huge cuts in Government grant. We have been threatened with the loss of the core services, or at least cut backs. Even the lollypop lady has not come through unscathed. Many pensioners will have lost their travel tokens and many will have lost their day centres. Many councils have cut back on staff for the Sure Start initiative.

Then we have this bombshell – millions of pounds spent on credit cards. Why have they been allowed to get away with it? Why have councillors not stopped this? Have their senior executives become so powerful that they can now ride rough shod over the people we voted into power?

As we all know, a credit card, used carefully, can be a useful tool in managing a household budget. Presumably the same applies to local government. Many local authorities may claim to have appropriate and robust procedures in place to ensure proper use. Perhaps some do have those procedures in place; it would now appear that many do not.

Who makes the decision to give these cards out to all and sundry? Is every bill checked at the end of each month? Do they account for every penny? If not, why not? Is the bill paid every month? If not, how much interest has been incurred? Has anyone been disciplined or sacked for misuse of these cards, which like their pensions, appear to be gold plated? How many free lunches, how many first class train tickets, how many chauffeur driven cars? It is time for the councils to reveal all.

The councils agreed to reveal only those purchases of more than £500 and these include huge amounts of money being paid by council executives to their own associations for conferences and for first class accommodation. I would suggest that purchases under the ceiling of £500 would be even more telling and probably be higher, much higher, than the list published.

Mr. Pickles promised us when elected to Government, that he would cut out the overspending within councils, but each day the press finds something new where councillors and councils are cheating the public of their hard earned cash. We have all had to tighten our belts, except, it seems, the high earners who appear to run the councils, with superfluous councillors as their figureheads. Well, Mr. Pickles, we now look to you as the Minister for this greedy, overloaded and bloated local bureaucracy, with only its own survival in mind, to do something about it. You have made a start with the requirement to reveal all spends over £500, but more is needed. Certainly **ALL** credit card transactions must be revealed **including those under £500**. Make them reveal all their profligate spending, make them answerable to the public. The councillors, who also cost us millions each year, must rein in the spending of the people they employ on our behalf.

I would be quite happy to do the job; I have a very good pair of sharp scissors - that's all that would be needed.

But first, I shall be asking my local councils for some answers. Perhaps, if all this made your hackles rise, you might consider doing the same. I shall be very interested to see any responses.

Many councils are allocating time for the public to go the council offices and examine spending. It's generally best to contact your council first. It might be an idea to look at the spending on these credit cards.

(3) BLACKBERRY PHONES AND MOBILES - COST TO COUNCIL TAX PAYERS

Recently through FOI requests councils told us about the number of Blackberry phones (or the equivalent) and mobile telephones used by employees and also the cost to the council tax payers. We opted to sample County, Unitary and Metropolitan councils. The results were quite staggering. In some councils almost half of the staff had a mobile phone of one sort or another. Another admitted that they had no set way of recording just who had these phones and that many had been lost or stolen. In another case (pointed out to me by a local journalist) there were cases of people no longer employed, running up bills. One council paid a bill of £1.2 million last year. Again, these councils speak of cutting core services. Again these councils claim they have been badly served by Government.

If you would like further details contact me.

(4) REFERENDA

Below are two e mails regarding the proposed referenda regarding council tax rises and who should or shouldn't vote. No change here. The Government are not prepared to listen, or for that matter to even discuss this. **They** have made the decision (**not the people**) and we can like it or lump it. Now that is democracy!

Dear Lord Attlee,

Your speech in the House of Lords on 30 June <http://www.theyworkforyou.com/lords/?qid=2011-06-30a.1970.0> demonstrated your approval of the proposal contained in this Bill that councils, police or fire authorities which propose an increase in council tax beyond the ceiling set by government would automatically face a referendum of **all registered electors** in their area.

Fine, you may think, that's real democracy in action. That's letting the local people decide. But wait a minute. Let's think again. Of course voting in elections must be open to all registered electors, no one would dispute that, but is it right that **all** registered electors should be entitled to vote in referenda concerned **specifically with council tax increases**? Seriously, is it right that those who pay no council tax can dictate the size of the bills of those who do? How exactly is that fair and democratic?

It would appear that no MP has seen fit to question this point; certainly there was no mention of it during the debate in the Commons on 17 January, nor on 18 May. As far as we can ascertain, none of your colleagues in the Lords has thought it worthy of question.

Our members, however, share our dismay. As you will see from our documents (included below), the following statement was one of a number we put to them for their opinion before submitting our response to DCLG:

"Only those who actually pay Council Tax should be entitled to vote in any referendum on the level of Council Tax to be charged. Electors who do not pay Council Tax, (or receive 100% Council Tax Benefit), should be excluded from such consultation."

Almost ninety per cent of those who responded "strongly agreed" with this statement.

What is your opinion please?

I should point out that our members are also concerned at the costs (money which could be better spent or perhaps not spent at all) and the bureaucracy involved if a local referendum is held. We are aware that many

councils expressed the same opinion. It was noted too that in actual fact the ceiling for CT rises would still be set at Westminster. One can't help pondering, "What is the point of it all?"

Yours sincerely,
Christine Melsom
Chairman, Isitfair

Dear Mrs Melsom,

Thank you for your email of 5 July to Lord Attlee concerning council tax referendums; this has been passed to me for a response.

You suggest in your email that only people who pay council tax should be entitled to vote in a council tax referendum. The Government has considered this possibility and has rejected it. The consultation paper on council tax referendums published in July 2010 explained the Government's policy of allowing the right to vote in the referendums to include all local electors, not just those liable to pay council tax. All local residents use council services to some degree whether or not they pay council tax and it would be profoundly undemocratic to deprive them of the right to vote; in addition, such restrictions on voting would be wholly inconsistent with the principles underpinning the franchise in the UK as set out in the Representation of the People Act 1983.

As you have noted, no MPs or members of the House of Lords have raised concerns about this matter in their consideration of the Localism Bill (the Bill has passed its Committee stage in the House of Lords and now goes to the Report stage before going back to the Commons). It is therefore the Government's settled policy that everyone on the electoral register will be eligible to vote in any council tax referendum in their area.

Yours sincerely
Robert Crangle
Department for Communities and Local Government

What do you think? Let's give them another indication of the anger felt about this. See tear off slip, page 8.

(5) COUNCIL CHIEF EXECUTIVES' SALARIES

Four words guaranteed to provoke. In spite of the Government's directive that these ridiculously generous pay packets should be reduced, it would appear not much has happened, and it is now claimed that some of those who had taken a cut have made up their pay packets with bonuses, allowances and perks. Of course, we will be told that these demi-gods have by their sheer brilliance kept our council tax bills down. Councillors and Executives refuse to see there is something wrong with putting up charges for services whilst continuing to pay these mammoth salaries and bonuses. BONUSES? Why are they paid bonuses? For doing the job they are paid to do? What has happened to pride in a job well done? This culture insinuates that these highly paid employees won't do their best without further incentives? Insulting I would have thought, but then they just don't get it, do they.

COURT CASE

Last week one of our members, June Farrow from Norwich, was in court for non payment of her council tax. She had been paying £25 per month, which as a widow, was as much as she could afford to pay. The council thought otherwise. She was also taking this to the courts on what she felt was a valid argument. Why, when the standard charge is for a household of two or more, does she, as a single occupier, get only a 25% discount? June's gripe is absolutely right. She knows it's unfair and we know it's unfair. And to take it further, one person in the house pays less than two, so surely there's an argument for more than two people paying more. After all, everyone in the house benefits to some extent from council services (and let's not forget that all on the electoral roll will be entitled to vote in referenda on council tax rises). The Government must right this longstanding unfairness. It would be quite easy, with the help of the electoral roll, to determine just how many people are living in a property. Most of us consider this a very unfair tax, but this failure to collect from all those using the services of the council makes that feeling of injustice even stronger. The act must be changed.

But since its inception, no Government has had the courage to shoot the beast.

As I have said to you on many occasions before, we will not encourage anyone to withhold their council tax, but we will offer any help we can should the situation arise.

June is one of these people we have talked about so much over the years. She has savings just over the £16,000 limit for council tax benefit. Her argument is the same as that of many of us who own our own homes. 'If I have no money, who will pay for the maintenance and repairs to my home?'

This time, I understand, she received a reply. The council will help you with repairs. At what cost? A charge on your property.

Anyway, the court waived the costs, but the liability order was served. At the moment bailiffs are the next stage. According to June, they will have very lean pickings. Everything has already gone, including her wedding ring. The council must of course collect her council tax and if the last Government's promise is upheld, they will not send her to prison (remember Richard Fitzmaurice?). The final solution is, I suppose, a charge on her property.

Her whole attitude to this case has been very matter of fact and very ladylike. When we went through her defence, before the day, there were no angry words, just the bare facts. June stands 4ft11in tall and in the dock delivered her statement clearly and carefully and I am told, very impressively. Even the council acknowledged that it was very sad. The media coverage has been enormous. Press, local radio (why is it always so early in the morning?), national television.

One of the most farcical things about all this is the amount of income (interest) deemed to be received from savings. This, according to my local council's leaflets, is how it is all calculated:

"If you or your partner are of State Pension age, we will not count the first £10,000 of your savings or investments. If you have more than £10,000 we will add £1 a week to your income for every £500 or part of £500 you have over £10,000.

"So, if you have £11,600, we will count that as an extra income of £4 a week. You cannot get benefit if you have savings or investments (or both), which are more than £16,000 unless you receive Pension or Guarantee Credit."

Bearing in mind that the first £10,000 is disregarded, the figures above imply an interest rate of 13%!! Furthermore,

"If you and your partner are not of State Pension age, we will not count the first £6,000 of your savings or investments (or both). If you have more than £6,000, we will add £1 a week to your income for every £250 or part of £250 you have over £6000. So, if you have £6,600, we will count that as an extra income of £3 a week." That assumes interest of 26% on £600!!

Back in the annals of time, a certain Sir Michael Lyons was paid a fortune for an inquiry into Local Government funding. One of the more important conclusions in this inquiry was that the savings limit for access to council tax benefit should be raised from £16,000 to £50,000 and eventually disappear altogether, at which time the benefit awarded would be based on income only. Neither the last nor the present Government have visited this possibility. There this inquiry lies on a shelf, together with Layfield, costly but mainly ignored. What a terrible waste of money.

LAND VALUE TAX

Some of you have been in touch regarding Land Value Tax and the growing unease at just how you may be affected if it were introduced. The following letter has been received from the Treasury:

"As you may know, your letter of 19th April to the Secretary of State for Communities and Local Government about land value tax has been passed on to the Treasury. I am replying as Minister responsible for this policy area.

"We appreciate the concerns you raise regarding the introduction of a land value tax as a substitute for council tax. As you may be aware, the Government sets tax policy at the Budget. In Budget 2011 the Chancellor did not make any specific announcement regarding land value tax. This reflects the fact that the Government has no plans to introduce a tax of this kind at this time.

"I hope you find this message reassuring and can allay the concerns of your members.

Yours sincerely
David Gauke MP"

Just note three little words '**at this time**'.

MANSION TAX

Well we may have thought this had died a natural, but here it is again, suggested by the Lib Dems to allow the Chancellor to get rid of the 50p tax rate. Well, OK, a mansion tax would affect very few of us, (and a plus side is that it would, I suppose, grab a bit more tax from the millionaires who manage to avoid or evade taxes that everyone else has to pay) but this Lib Dem proposal does demonstrate that they have obviously failed to grasp that one of the flaws in the current system is its failure to recognise that the value of your property is dependent upon where in the country you live. Deal with that, Lib Dems, and maybe you will be worth listening to. And just a minute,

surely this proposal would involve the revaluation of all properties, a costly exercise which I thought the Coalition had ruled out.

BANDING SCAM

Recently we have received a copy of a letter, via one of our members, from a company offering to look into property banding. The letter includes the following line: "We have identified that your property is likely to be in too high a band because you are paying more council tax than some of your neighbours." This company, should they confirm that your house is in the wrong band, will charge nearly a third (inc VAT) of any council tax overpaid.

However, you can easily check your banding on line or write to the Valuation Office Agency. You can do this yourself **Free**. As well to bear in mind that enquiries can lead to your band going up as has happened this week to several people living in Halifax!

I did take the time to check out this particular address and yes, there were properties close by in a lower band, but these were marked for a revaluation, due to building work carried out, the next time the property came to the market.

I wonder if this company would be prepared to pay the same percentage should they be wrong and your house is moved up a band?

BIN COLLECTION

A lot of publicity recently over the decision of one Borough Council, Rossendale, to scrap doorstep collections for some of their residents in rural areas. Instead, the householders will personally have to take their garbage to municipal "collection points", some of which are almost a mile from their homes. This to save £92,000 by scrapping two small bin lorries which can cope with the narrow roads. Disgraceful. Has this Council really and truly explored other ways of saving money? How much do they pay their Executives? What is the bill for members' allowances? Have they considered amalgamating services with another council? The quote from the council's leader that although the authority was obliged to collect residents' rubbish, it did not have a legal duty to collect it from their doorsteps, must be a warning to us all. Will other councils be jumping on the bandwagon? Vigilance is needed. And, as a matter of fact, an Isitfair committee member who lives in Dorset has been in a similar predicament for some years because he happens to live in a road which is too narrow for the standard bin lorries to negotiate.

ISITFAIR AT DCLG

Since our last Newsletter, Isitfair representatives, Christine Melsom, Michael Boon and Janet Kelly, have attended two meetings at the Department for Communities & Local Government. These meetings proved to be informative and constructive. Lack of space has meant that we have had to cut back on full detail. *Again, for those of you with internet access, slightly more detailed reports are available on the Isitfair web site.*

1. With **Deputy Director, Local Government Finance**, 19 April 2011. Purpose of meeting: to take our views on (a) the localisation of council tax benefit in England and (b) issues we would like to raise ahead of a formal consultation.

(a) **Localisation of Council Tax Benefit**. The Secretary of State's written ministerial statement is at: <http://www.publications.parliament.uk/pa/cm201011/cmhansrd/cm110217/wmstext/110217m0001.htm#11021758000060>

It was confirmed that the aim is

- to reduce the overall cost of Council Tax Benefit by ten per cent. (The Spending Review document, 2010, sets out a saving of £485 million in 2013-14.)
- to localise council tax support to local authorities, while ensuring support for vulnerable people, particularly pensioners.
- that the benefit would continue to be funded by central government but is likely to be via a grant rather than the present method where the council reclaims from central government.

We stressed that any new arrangements must not in any circumstances lead to a rise in the council tax bills of those who pay. It was confirmed that the reform was not intended to raise overall council tax levels.

We said that in our opinion CTB should never be at 100% for anybody. Everyone should make some financial contribution to the services that they use. This, we feel, will ensure that every elector will, if a council tax referendum is held, have an incentive to vote for the lowest taxation consistent with the efficient provision of

services. We repeated our view, expressed at an earlier meeting with Bob Neill, that voting in a council tax referendum must be confined to those who pay council tax.

With regard to means testing, we think the savings threshold, as it stands, is wildly out of date. It would appear that those who are entitled to multiple benefits are often better off financially than those relying on a relatively small income and savings. What incentive is there to save for retirement?

One of our members has suggested that people work for their Council Tax Benefit/Rebate. Obviously this should not apply to the very elderly or the infirm, but it could be good both for the unemployed and for government finances. The work involved could be labelled "community service" but would not necessarily mean litter picking or graffiti removal; it could be any job which needed doing and of which the person involved is capable. The pay would probably be set at the minimum wage, and the money earned deducted from the council tax bill.

(b) **Other matters**

(i) Local Government Resource Review. We would welcome the opportunity of some input into this, and to meet with the team involved. (Meeting later arranged for 14 June, see following report.)

(ii) We believe that the quite remarkable anomalies in council tax across the country could, to some extent, be dealt with by a change in the grants system. Michael mentioned the possibility that grants might be based on income distribution.

(iii) We asked whether there was likely to be funding available to enable a further year's council tax freeze.

*Post meeting response: **Freeze grant: the Council Tax freeze is over the full 4 years of the Spending Review period.***

2. With **Senior Team Leader, Business Rates & Valuation**, 14 June 2011. Subject: Local Government Resource Review.

(a) **Business Rates – Background**

- Local authorities must face steady reductions in their Formula Grant over the next four years. (Formula Grant comprises Redistributed Business Rates plus Revenue Support Grant.)
- Currently business properties are assessed with a rateable value; the rateable value is multiplied by a centrally-set fraction to produce the annual bill. Councils collect from their local businesses and this is paid into a central pool and redistributed by central government in the finance settlement.
- Dependence on central government grant varies enormously. Most of the information published by DCLG now excludes the Dedicated Schools Grant. On that basis, some local authorities rely on central government for 75% of their budget; others, able (or obliged!) to raise more in council tax, only 20%.

(b) **Business Rates - The Future**

- The government wants to create a situation where local authorities retain more of their business rate income. Ministers' aim is to reduce dependency on central government funding and to develop better incentives for local authorities to promote economic growth in their areas and to benefit financially from that growth. The new system is likely to be set up so as to ensure councils keep part (or all) of any growth in their non-domestic tax base.
- Some form of equalisation will always be necessary, and it is envisaged that those authorities unable to meet their budget requirements from their business rates would receive a "top up", via a central pool, financed by those with excess.
- That, presumably, is the starting point. As time moves on, the theory must be that local authorities will improve

their performance and be able to keep more and more. It is conceivable that some would do so well that these efforts would attract some sort of tax.

- Steps would be taken to upgrade and improve the system continuously.

For those of you who would like to know more and who have internet access, a "Plain English Guide" has recently been published explaining the Government's proposals on business rates. See <http://www.communities.gov.uk/documents/localgovernment/pdf/1947119.pdf>

(c) **Council Tax**. It must be assumed that this proposal will affect the Formula Grant system. Isitfair has been saying for a very long time that if council tax is to be fairer then an overhaul of the Formula Grant system is necessary. Michael handed over a copy of his paper outlining a suggestion that the system for assessing grants should be based both on income distributions of residents and on the physical characteristics, (not the band), of the properties present in each place. We believe that the use of banding is, however, a reasonable way of determining how the overall burden of taxation should be distributed **within** any Local Authority.

It was agreed that this paper would be passed to the members of his team dealing specifically with Council Tax. It was also agreed that arrangements would be made for us to meet with the appropriate team members. (Isitfair attended another meeting on 23 August details will be distributed later.)

(d) **Council Tax Referenda**. We repeated our view, expressed at earlier meetings with Bob Neill and with the Deputy Director of Local Government Finance, that voting in a council tax referendum must be confined to those who pay council tax. We explained that this view was agreed by over ninety per cent of our members who took part in our survey last year.

BE CAREFUL WHAT YOU WISH FOR

BRIGHOUSE, in the Metropolitan Borough of Calderdale, is being urged to ask for a parish council. "I feel by spending a little extra on our council tax bills it will result in Brighouse getting a lot more. If we had a parish council we could dictate what we want in Brighouse rather than people from outside the area telling us." Who said that? A member of the council that would, undoubtedly, after a time push more and more non statutory services on to the shoulders of the parish.

I admit there may be positives to this proposal, but the negative is that you will have little control over the size of this bill because **the precept for the parish council, unlike the district or county etc. is not capped**. County, District, Unitary and Metropolitan councils **are** pushing non statutory services on to Parish councils, thus in many cases pushing up the demands on council tax.. Bob Neill, told us at a recent meeting that this would not cause a problem as it would only be a matter of pence. Untrue. Many parish and town councils have pushed through enormous rises in order to take on off-loaded services. Just take a look at the example below. It is obvious district councils will encourage the formation of more parish councils! What a crafty lot they are!! The last Government actively encouraged this and I suspect that this one will do the same.

Sturminster Newton

2004 £54.14

2005 £68.28, increase 26.11%. Loos and road sweepers passed on by District council.

2006 £92.56, rise 35.5%. Leisure centre.

Now £128.74

AND FINALLY

You may well feel you have just completed a marathon! I hope you will have found items of interest. Please pass on this Newsletter to anyone else who may be interested.

Yours in the cause
Christine

Do you think that people who do not pay council tax (or receive 100 per cent council tax benefit) should vote in local referenda where the result may affect the level of council tax? **Please tick the answer that applies and return to me.**

Yes

No

Signed (optional)

Post code

Name (optional)