

LAMONT IS NOT ALONE IN DEBT



I DON'T wish to add unreasonably to the problems Norman Lamont faces. He is certainly not alone in living beyond his personal credit limit. Britain now carries the highest per capita level of credit debt in the western world. It is something that the Government has worked on for over a decade — shift the emphasis from public borrowing to private borrowing, and blow the consequences. The only difference between Norman and the rest of society is that not everyone enters Thresher's on over £60,000 a year.

What bothers me more is his use of public funds for private legal actions. Already the attention has shifted to the civil servants who authorised payment of £4,700 towards cost of evicting his tenant. What we forget is that it was dear old Norm who asked for the money in the first place, and then accepted it.

I DON'T want to minimise the problems involved in tenant or neighbour disputes. They can make everyone's life hell. But local authorities deal with the bulk of these problems and do so on resources which are meagre in the extreme. That's why I have called on the Chancellor to make similar extra cash available to every local authority in the land — a national initiative to tackle neighbourhood disputes and harassment. We could even call this 'The Norm'.

This would ensure that there was not one rule for the rulers and another for the rest. We always work up much more fervour about pursuing poor people who break rules than rich ones. And we do so without a sense of proportion.

Ten times as much money goes unclaimed in the benefits system as is estimated to be 'fiddled' from it. The numbers of people in Nottingham who have come to me this year with the harrowing experiences of trying to claim Disability Living Allowance taught me much about the ways in which bureaucracy can be as effective in denying people benefits as any direct withdrawal or rights.

EVEN more money goes missing, though, through tax fiddles. Ten times as much again — some £6 billion a year — slips through the tax man's fingers via 'tax loopholes'. And these are before you get to illegal tax evasion!

Last week I found myself sitting next to Richard Branson who was having coffee with some chums in the Commons. Earlier this year he had managed to pay no tax at all on windfall profits of £235m. He had simply had it paid into an off-shore account which is exempt from British taxes. All perfectly legal, but just that bit harder to do with your Giro.

Mr. Branson is a very clever man. He is on record as saying that paying tax is a waste of time. He obviously wastes very little time doing so. As I looked on in the coffee bar, what I couldn't work out was why his skills in avoiding paying tax back into the British economy should be regarded as smart when

those who work to supplement benefits are simply crooks.

Both avoid paying the taxman. Only the scale and status is different. I do not offer a justification for either. I merely lodge a plea for consistency.

I must ask Norman about where the ethical difference lies.