

# MILLIONS SURVIVAL KIT

(1989)



(CONFESSY - BOB TANBERG)

# WALTONS \* ACTION \* GROUP

c/- Good Shepherd Youth & Family Service  
74 Johnston Street, Collingwood 3066  
Phone: 419 5477

## Who are we:

The Waltons Action Group is made up primarily by consumers who have outstanding accounts with Waltons. The group is resourced and supported by numerous community, church and welfare organisations.

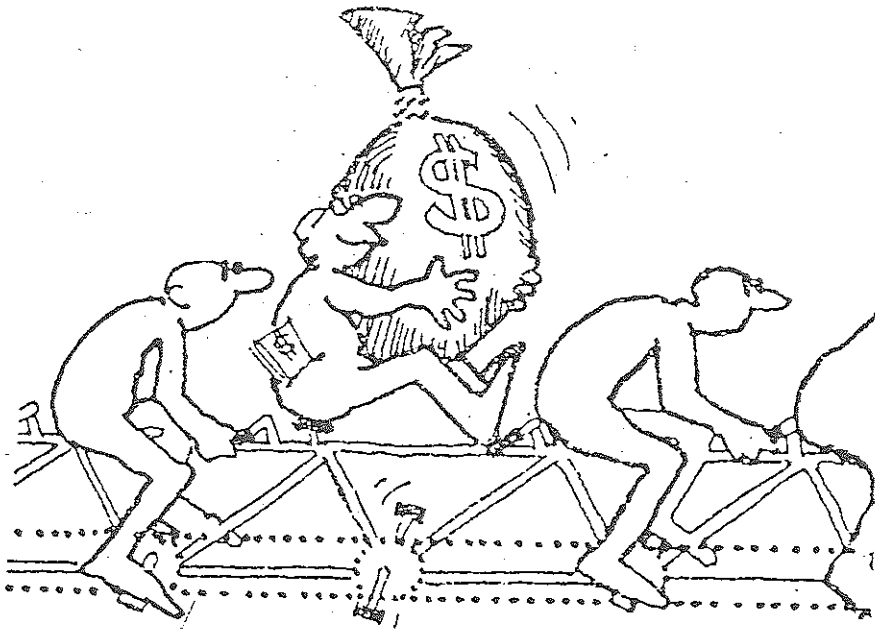
## About this Booklet:

This information booklet was produced by the Action Group to inform others of the existence of the Group. Much of the material contained in this booklet came from the original Waltons Survival Kits which were produced during the 1970s.

If you have an outstanding Waltons account, or you know someone that does, feel free to contact the group by phoning Barry Hahn at Good Shepherd Youth & Family Service on 419 5477.

We may be able to help.

Thanks to Casey Fogarty, Maureen Pannett, Kay O'Connell and Sue Wakefield for their efforts in helping with the production of this booklet.



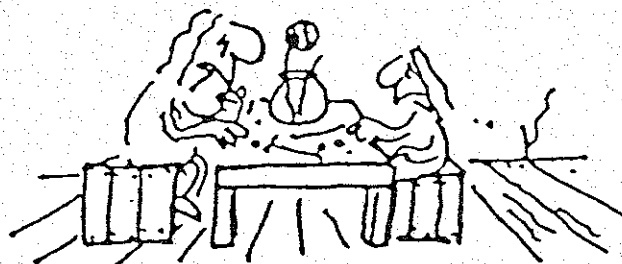
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# Introduction to Waltons.



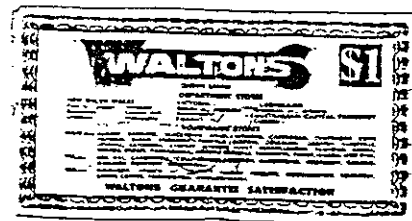
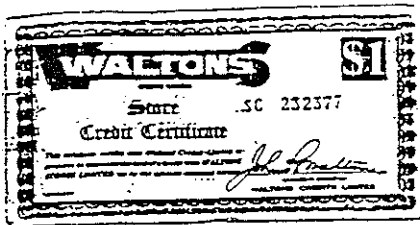
ONE SECTION OF THE COMMUNITY  
IS BUYING SUNFLOWERS



... ANOTHER SECTION  
IS EATING THEM

(COURTESY RON TANBERG)

TANBERG



A judge once described credit in the following way .....

"IT CONSISTS IN:

- BEING PERSUADED BY A PERSON YOU DON'T KNOW
- TO SIGN AN AGREEMENT YOU DON'T READ
- TO BUY GOODS YOU DON'T WANT
- WITH MONEY YOU HAVEN'T GOT"

This aptly sums up the Waltons experience for many Victorians.



The following is an extract from the revised edition of the Waltons Survival Kit:

The Waltons Survival Kit will always be a source of interest and information to those who are and will be in the future working in the fields of financial counselling and consumer advice.

The original kit made history for the ground it broke and the research it entailed. Waltons responded to it by altering some practices. There is much though that has not changed.

In creating the newer and revised edition of the kit a new opportunity has come for people to know what the campaign against the Waltons Company's practices has or has not achieved. It is also an opportunity for people to learn from the experience of many people who having dealt with Waltons, have stopped. Also it is an opportunity to learn the way to avoid, or organise to get away from the pressures that Waltons uses on its customers.

The law relating to consumer credit is open to many interpretations, and as a part of an attempt to clarify the rights of consumers it is seen as important that this book be published.

Much of the material speaks for itself. The transcripts of conversations with Waltons travellers, and the extracts from the Waltons Travellers Manual give a good indication of how the Waltons Company view, and deal with customers.

W A L T O N S    D E B T S            W H A T    T O    D O

If you receive a summons  
contact Waltons Action Group  
(Phone Barry Hahn - 419 5477)

STEP ONE    -    STOP PAYING

No payments should be made to Waltons until proof of the debt is established. In many cases the amounts Waltons claim people owe appear to be wrong.

STEP TWO    -    WRITE TO WALTONS

Write and request a detailed statement of all payments made and any charges added to the account. Copies of all contracts should be requested including the original and any "add-on" contracts entered into.

(See next page for pro-forma letter)

STEP THREE    -    GET THE STATEMENTS CHECKED

When Waltons send you the copies of contracts and statements, take these to a Financial Counsellor or Community Legal Service to have them checked over.

(Community Legal Services and Financial Counsellors are free services and are listed in the back of this book.)

If they do not reply, contact a Financial Counsellor and ask them to write to Waltons on your behalf.

NB: FINANCIAL COUNSELLORS and COMMUNITY LAWYERS

It is important that the original contract is provided by Waltons. In many cases it appears that Waltons simply do not have the original contracts and therefore would have a difficult task establishing proof of the debt.

If you want further information about what to do once you reach this stage, contact Barry Hahn (419 5477) or Greg Mullins (459 8833)

## W A L T O N S   B A C K G R O U N D

It has been said that Waltons pioneered the consumer credit industry in Australia. They operated a lucrative business, selling goods on credit, on a door to door basis using high pressure sales tactics. They also cashed in on a novel scheme of issuing "Waltons Store Currency", often referred to as monopoly money throughout their chain of retail stores in Victoria. The sting that came with both the door-to-door sales and the store currency was an extremely high interest rate, in some cases over 40%!!

Waltons targetted housing commission estates, selling goods and credit at inflated prices. Their customers were often isolated by poor health or lack of transport, and in some cases were illiterate. Many of these people were especially vulnerable to the tactics of Waltons. They were a captive market, as most did not have the cash to make large purchases, such as furniture, and could not obtain credit elsewhere.

In 1983 after several disastrous financial years Waltons closed their retail operations in Victoria. When Waltons closed their doors, approximately \$57 million was owed by Victorians, still in hock to Waltons for purchases made.

Using a system of 'travellers' (Waltons Credits representatives collecting money door-to-door) this sum had been reduced to approximately \$3.5 million by early 1987.

It is estimated that approximately 2,500 Victorians still have outstanding accounts with Waltons.

Over the years Waltons have collected hundreds of millions of dollars from Victorian consumers, charging exorbitant interest rates and using dubious sales techniques. The Waltons Action Group is campaigning for the waiver of all outstanding Waltons debts.

Those who could afford to repay the money have done so. The remaining debts are owed by people who cannot afford to repay. They are pensioners and low income earners for whom daily survival is a constant battle.



(Your address) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date:

Mr C Simms  
Commercial Recovery Management  
GPO Box 1290 K  
MELBOURNE VIC 3001

Dear Mr Simms

Re: \_\_\_\_\_  
Acc. No.: \_\_\_\_\_

I have received letters from your organisation alleging that I owe a debt.

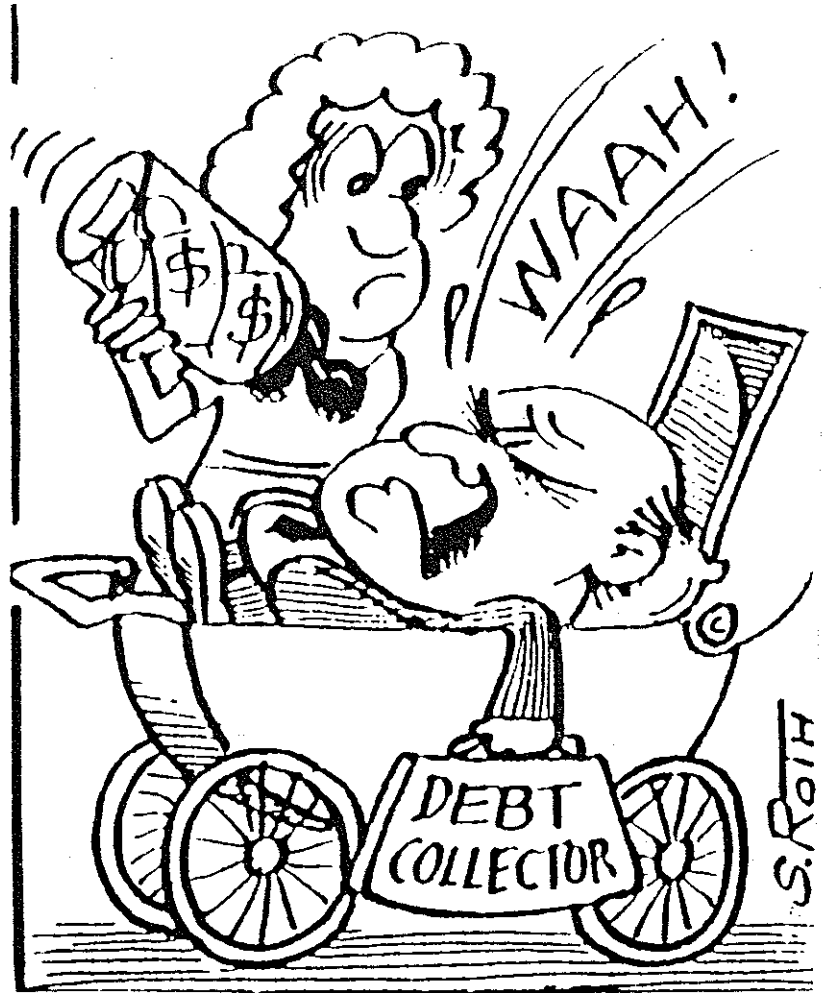
Would you please forward the following information in relation to the alleged debt:

- a statement of the net balance owing;
- a statement of the interest rate currently charged on the account;
- a record of all transactions from the date of the first purchase;
- a copy of all credit and insurance documents from the commencement of the account.

Yours faithfully

(Signed) \_\_\_\_\_

THE



(COURTESY - STUART ROTH)

HISTORY

WALTONS NOTORIOUS FIELD MANUAL

The following are extracts from the manual:

NB: It is preferable to avoid cash refunds to settled accounts and to suggest to customers that the allowance will be taken off a new account when opened.

Page 33 of Manual

Clearly aimed to keep people in debt by not willingly refunding money to the customer.

Credit Sales Promotion (C.S.P.)

The function of the C.S.P. in a unit is as the name implies

- the promotion of credit sales, i.e.
- to prevent customers from settling up their accounts
- to assist the traveller to sell in every possible way

Page 108 of Manual

Settling of Accounts:

The sound approach to this problem is to prevent accounts settling up by taking aggressive action when the danger signs appear - balance under \$40 - or less than 12 weeks instalment outstanding - make issue at this point 1 and there is no problem.

Page 65 of Manual

Store Currency (picture manual)

When possible discourage customers from returning Store Currency, sell the benefits of always having Store Currency on hand so the customer has immediate purchasing power without using cash or without calling at the office for Store Currency Issue.

Page 65 of Manual.

- No mention is made of the fact that a customer pays interest from the time the store currency was issued!

## HISTORY OF THE CAMPAIGN

"We feel that of all the money lending credit retailing organisations Waltons have and are creating a large proportion of the present social problems"

(from "Waltons Survival Kit")

January 1973, Lynda Blundell, a Broadmeadows housewife, invited friends and neighbours to a meeting at her home to discuss Waltons.

A public meeting was subsequently organised, with representatives from the Fitzroy Legal Service in attendance. The Legal Service was set up the year before and was keen to lend support.

March 1974: A meeting was held in the home of Danny Spijer, a solicitor who had been involved in both the Fitzroy and Broadmeadows Legal Service.

The meeting was attended by people who were concerned over the continuing problems Waltons were creating.

A former Waltons employee leaked a copy of the now infamous Waltons Field Travellers Manual to the group.

In the same year Waltons thwarted a campaign against them in Sydney. In Melbourne, the Victorian Council of Social Service formed a committee to examine problems related to consumer credit. This committee staged a protest outside Waltons Bourke Street Store, handing out pamphlets and using street theatre to get their message across.

1975: By this stage Waltons retail operations were enjoying a boom period, boasting that one out of every 5.4 dwellings in the three eastern states of Australia held a Waltons account.

18th August 1975: LAUNCH OF THE WALTONS SURVIVAL KIT

70 copies of the Waltons Survival Kit were printed, and distributed widely to alternative media, church and welfare groups.

Lynda Blundell drawing on her own experience with Waltons and with help from a Broadmeadows community worker wrote the kit.

TEN DAYS THAT SHOOK WALTONS

11th September 1975 .....

Barry Jones, MP, in an address to the State Parliament asked the Minister for Consumer Affairs if the operating practices adopted by the Waltons did not "directly contravene existing legislation". If they did not, he questioned if their practices were "contrary to the spirit of legislation".

He read our extracts from the Travellers Field Manual and summed up by saying:

"..... in other words, the suggestion is no doubt, for the sake of building up their own business, that they should keep people in the state of having one account after the other and to use the words of the manual itself, they are very anxious to use progressive tactics to prevent people settling up."

The following morning "The Age" and "Sun" newspapers reported Barry Jones' speech.

"The Age" story reported that Mr Sanderson, a Waltons Director, when asked about the Travellers Field Manual, said it was the first time he had heard of it.

For the next ten days Waltons exploits dominated the media:

17th September 1975: "The Age" reported on a letter to Barry Jones from Waltons Managemnt in which they demanded "written retraction of and apology for ... statements ....." made in a Channel Nine interview, which they claim "were false and damaging" to its "business and reputation".

This letter was read out by Barry Jones in the State Parliament that night, when Mr Jones asked the Minister for Consumer Affairs to "examine further the ways in which Waltons apply various types of pressure to consumers ..... one consumer is myself."

Waltons were warned they would receive a lot more attention in Parliament if they took action against Mr Jones.

#### OVERCOMMITMENT - Waltons Style

In a letter to "The Age" on 20/9/75 Community Legal Centres made the following comments .....

"Despite an official policy to restrict credit, the company in our experience makes a practice of granting credit which is beyond the means of the customer to repay; it pursues this practice most vigorously in selling goods of doubtful necessity to those who are most vulnerable to the propaganda of a consumer society."

They argued that Waltons should be held responsible for the :  
"social and economic misfortune which so often ensues".

#### 22nd September 1975: WALTONS THREATEN CHANNEL NINE WITH \$2 MILLION LIBEL SUIT

The preceeding week Channel Nine ran a program which exposed some of Waltons 'shady deals and unscrupulous practices'.

It was never known if pressure was brought to bear on Channel Nine from higher up in the Packer Media Empire, or whether loss of advertising was threatened but on the Channel Nine News that evening a "full apology" was given to Waltons.

This event marked the end of a ten day period of intensive media and public scrutiny of Waltons.

It also marked the beginning of a stepped-up campaign against Waltons.

## WALTONS FIGHT BACK

Following the onslaught of damaging publicity Waltons fought back by attempting to stifle the campaign.

Rev. Peter Hollingworth of the Brotherhood of St Lawrence was asked by Waltons to withdraw support for the campaign.

They also approached Bishop Grant of the Anglican Church.

Plus they attempted to stop or interfere with public criticism of their practices and tried to undermine any support given to Lynda Blundell.

They approached Professor Henderson (who was on the Board of Directors of VCOSS) requesting he stop the project on consumer credit distributing leaflets about Waltons.

Waltons invited welfare bodies and charity organisations to a meeting. When it was learned that Lynda Blundell had not been invited, the meeting was boycotted.

April 1976: Lynda was employed by the Uniting Church as an "Activator"; which she says was a salary to go on doing what she had been doing previously.

May 1976: Waltons selling methods were again questioned in State Parliament, by Steve Crabb. In addition to outlining a case of "door-to-door salesmen and money lenders ... preying on old and sick people" (reported in "The Sun" newspaper on May 26th), Mr Crabb argued that a store currency transaction in this case

"did not comply with the Money Lenders Act and it should be investigated with regard to the Currency Act".

Mr Hall, the Victorian Waltons Manager described Mr Crabb's remarks as "extremely inaccurate" asserting that the store currency was issued at the customer's request. Mr Crabb replied by quoting "the customer's widow". She said the representatives asked her husband if he wanted anything from the store and when he replied "No thanks", they then suggested he have store currency on hand "just in case". He, being weak from illness, agreed. The wife said she did not agree with this and she chased them out into the street, but missed them, and could not return the currency.

"After my husband died ..... I asked, did I have to pay my husband's debts and was told yes" ("The Sun" newspaper, 7th June 1976)

June 1976: Two Ministers on the Committee for Church Mission and Investment, wrote to Waltons, seeking information on their operations, referring to the Waltons Survival Kit. They say,

"We are alarmed at the allegations in this material. The Presbyterian Church was expressly concerned that their investment should not commit a "social injury". They asked about the accuracy of the Survival Kit, the use of the Travellers Manual, interest rates, van sales, and store currency.

John Walton replied that the material in the Survival Kit, and its presentation:

"is highly mischievous, totally misleading and malicious in its intent".

October 1976: Colin Dawson (Waltons) wrote to the Financial Secretary and Treasurer of the Presbyterian Church (Dr Gillespie), and referred to the talks given by Lynda Blundell and Frank Gallagher.

"The company's legal advisors in both Melbourne and Sydney are unanimous in their belief that much of this material is libellous, defamatory and malicious."

"The deep concern we have relates to statements being made by Mrs Blundell to the effect that

- (a) she is being paid a salary by the Presbyterian Church to engage in such activities ...
- (b) the Presbyterian Church is providing funds to pay the defence costs of persons having a Waltons account ..."

Mr Dawson sought a meeting to discuss the matter.

Dr Gillespie replied in November saying that the letter is receiving consideration ...

In December Colin Dawson wrote back and suggested a meeting within a fortnight. Dr Gillespie replied that the matter would be dealt with by the Church's Committee on Mission and Investments.

In October Colin Dawson, Waltons Credit Manager, wrote to the Minister of Education, Mr Thompson; he had run Mr Thompson on 5th October to inform him that Lynda Blundell and Frank Gallagher would be talking on the following day at Sunshine West High School:

"We received notice that it was the intention of the speakers to introduce material which was highly critical of



the company's credit operation in Victoria."

Mr Dawson came to Melbourne to attend the talk with Mr Seagg (Victorian Central Credit Manager) but the talk was cancelled.

"This company has a deep concern that the opportunity is being given in Melbourne High Schools for talks to take place which are largely made up of irresponsible, inaccurate, malicious and highly defamatory material relating to the company."

He went on to say that a talk had been given at Werribee High School, and listed a number of quotations which they claimed were made.

On 15th December Walton's solicitors wrote to the General Manager of the Australian Broadcasting Commission (Talbot Duckmanton) regarding Lynda Blundell being interviewed by Sue Slamin for the 'Variations' program.

"Our client was immediately concerned because of previous irresponsible attacks made by Mrs Blundell on our client.."

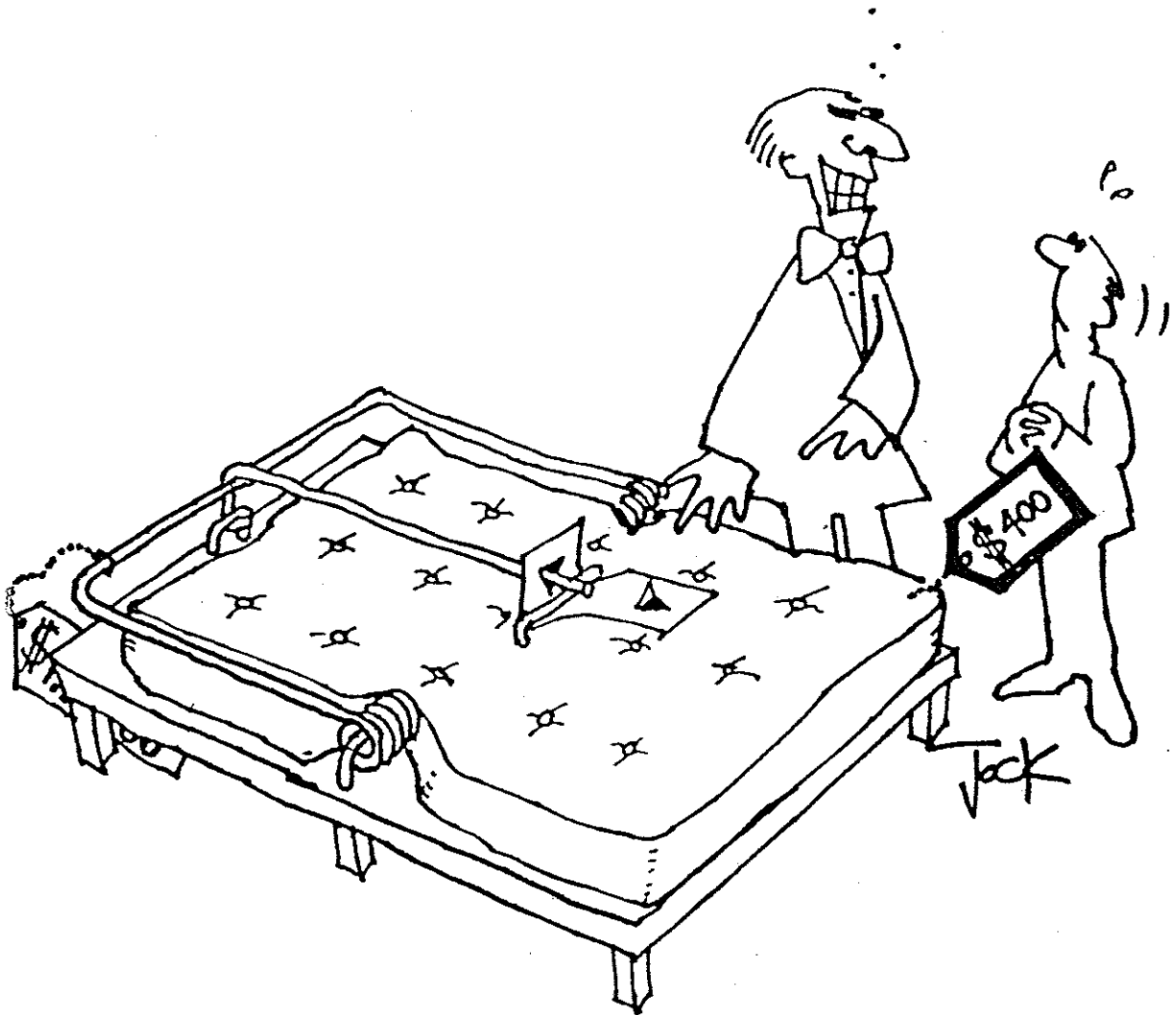
They go on to say that Mr Seagg was unable to prepare himself for the interview and that ...

"a number of statements made by Mrs Blundell are defamatory of our client ..... for example, Mrs Blundell alleged that Waltons prey on and contribute to depressed social conditions in areas such as the Broadmeadows area ..... if broadcast (the allegations) ... would cause irreparable and great harm to Waltons commercial reputation and its actual business: the damage would be very substantial ... if the broadcast is made, our client will institute proceedings against the Australian Broadcasting Commission."

On 22nd December the Australian Broadcasting Commission's Legal Department wrote back saying that Waltons participant (Mr Seagg), had said he was satisfied with the program.

On 24th December Waltons solicitors replied by saying that Mr Seagg had said he was "fairly satisfied", but that many points were raised that he had no opportunity to cover.

In the meantime (20th December), Mr Seagg had written to Lynda wanting her to identify a Waltons customer that Lynda had mentioned on the television interview. (This customer had been told that if she bought \$2,000 worth of goods her arrears would be wiped). He repeated his request on 9th February 1977. Lynda replied that she did not have permission from the person concerned to do so.



# Door to Door Sales Tactics



## W A L T O N S   M A K E   I T   E A S Y

A closer look at Waltons operations from the inside.

In the early days, those behind the Waltons campaign had the good fortune to receive complete co-operation from several Waltons door to door salesmen.

The following transcripts were taken from tape recordings of meetings between the salesmen and people involved in the campaign.

These transcripts are left in the original state that they come off the tapes (clarifications are in brackets) :

### **On Process Serving**

I'm a Licenced Process Server but I don't think I could employ somebody and say - look I have a pile of summons, I've got the licence and say I don't want to do it as a business, I don't want to serve them myself so I get some idiot to come along and say I'll give you \$5 for every summons you serve. If I'm making \$10 out of it I could be sitting at home doing nothing just giving them (the Process servers that I have employed) summons.

It will cost them (Waltons) \$6.60 for serving the summons plus 30 cents a kilometre, and \$2.60 for every subsequent visit that the server makes when the person is not at home.

### **On Education**

He knew what was going on. People are becoming very educated to Waltons ways, that's why it's making our jobs very very hard. They get to know too much about Waltons. They (Waltons) say that they (Waltons) are going to send them a letter for the arrears. People just ignore them and throw the letters in the rubbish. They (Waltons) send them out other things (more letters) saying that they (Waltons) will send a summons. The customers they just don't worry about them (the letters) then after about six months they might get a summons. Too much time goes by and the people become educated. They know that when they (Waltons) send the letters out they are not going to do much about it. Waltons cannot repossess and cannot threaten people who resist. Once the customer gets the property, once they have obtained the property from Waltons, they then become the legal owners of the property. They (customer) can sell that property, they can burn it, throw it on the scrap heap, they can give it away to their friends.

### **Tricks**

I used to go and bang on the door and use all sorts of tricks. You can call at night and if the lights are on and you know somebody is home and no-one answers the door, then you turn the power off. Somebody will come out and turn the power on - you've got them." "Hey, what about me you know?"

### **Pressure**

I often say to them, "You're an individual and you hate Waltons. Don't take it out on me, I'm working for Waltons but please don't take it out on me, I'm working like everybody else and if I do my job I'm keeping them off your back, and I try to explain that to people, I've tried to get it across to people that if I don't bring in a certain level of figures I've got pressures put on me.

# Attitudes of Travellers to changes

We had Directors come out, memos come out. - you treat the customer like you would be treated yourself. You must do this and do that. You have to wear a tie, you have to conduct yourself in a business fashion. You go through the school (Waltons Training) and they set out examples like customer doesn't pay, short pay - then you insist on extra money next week, reduce the arrears, demand extra payments etc. etc. So they (Waltons) educate you one way then all of a sudden they say you have to be nice. You have to understand that Waltons have got a lot of customers and they have a lot of guys working for them and its like any organization, they lack communication and really when you work for Waltons you work there as an individual and you are responsible for a certain area. If you bring in good figures, well you stay on, you are induced by trips overseas and high commission and I must admit there are guys who have made a success out of it and they haven't done anything wrong or anything like that. They have competitions, like sell ten fridges, win one. You submit ten contracts for ten fridges, what they do is they might say, this guy is doing well - we (Waltons) will knock one (a contract) back, we will pick one customer out and say he is out getting a fridge. That means, the traveller has sold ten fridges himself, but the credit authorizing personnel knock one back so he doesn't qualify to win a fridge. So what does that traveller do? He thinks, well blow this, so he goes around and says: "Will you help me out?" I've got to sell one fridge to win one." The traveller might say will you order a fridge, sign for it, if he (Waltons) delivers the fridge, keep it for ten days in your room and then say to Waltons - "I don't want the fridge, I have changed my mind" The customer will get the money refunded. The traveller wins his free fridge, then when you try to get your fridge taken back, you have the hassles.

If I go door to door and I'm collecting payments how I conduct myself at the door is really up to me. If I say something and I know I have to get the figures, I have to initially be nice. If that doesn't work, I do something else. And, I have upset a lot of people I must admit, mainly because I'm a big guy to look at and dealing with females of course, you don't realise to what extent you upset them. You are doing a negative job, dealing with people who owe money. You are a debt collector you know. They call me a supervisor of Special Accounts but I'm a debt collector. You need a job - you are out of a morning and its not as if you look forward to going out and doing what you are doing. The only reason it suited me was that I organized myself so that I was only working 17 or 20 hours a week and I was getting \$200 per week. I came second highest collector in the State of Victoria at one stage and that was in Broadmeadows.

## On Work Methods

W T Well, I thought that one stage they were trying to do that anyway, because they started cutting down; they went through the organization, and they cut down on travellers and made the areas bigger, and kept the experienced blokes and the guys who have been bringing the figures through, and what they are doing now, is that they have got divisions, its sort of a management board, and you have a guy for instance, there might be say 5 travellers per division, a sales supervisor and a divisional field manager. Now the guy who comes in, the travellers get a budget, they have a collection budget and a sales budget and the collection budget they are paid to go out and collect the money that is owing on the accounts anyway, if they collect over a certain amount, they get commission on that, then they have a selling budget, if you don't obtain your sales at the end of every month, the person who comes in last, his name goes on the bottom of the list, and they have a spare, and he is taken out of his area, and the spare goes in, he just has to run around and do work for other people, and he just gets paid a normal wage, without selling commissions, because he hasn't got an area. Unless you have an area you don't get commissions, so what they have done is they have picked the most experienced blokes, and kept them on, made the areas bigger, and I must admit some of the guys, one guy who was really one of the best again in Australia, as soon as he could see what was happening, he left and went into his own business. He was that successful, this guy was earning it was computed between 4 or 5 or \$600 a week. This guy, Peter Drout, he was completely and utterly respected and loved by his customers. He did the right thing. If Waltons had more of them he was marvellous, he would go to the door, and if a woman had say a \$2,000 account and wanted a T.V. set, he would say look love you can't afford this. He was all honesty, he was like that, he was a really top nice guy. Now he was the top, he was what they called the president of the top ten, and that's in the whole of Victoria and he left the company and went into his own business, and since then there's been these changes. I felt in my own way, that they tried to educate the customers, I noticed now that in the magazines that come out, everything is quoted now monthly payments where as before they were weekly, and I think you will find in the next 2 years, they are going to phase it out. That's my own personal thought.

## On Profit Sharing

W T No, I think that when Waltons started off the business he started in business as a traveller, you see, like I'm in the profit sharing. Each individual after twelve months, has got the opportunity to join the profit sharing.

Q But what profit sharing in actual fact is only another name for super annuation

W T O yeah, that's right, but you get the feeling that if you do good for the company, that they channel so much funds, every year, they channel so much of Waltons profits in this provident fund, and its split up amongst the different grades, like if you have been there 5 years, you are on a different grade then a guy that's been there, and you get so many shares in the company, at the moment I have 168 shares in the company which are worth 90c each. They make it up as so much of my wages and I suppose by doing that - its very hard to talk about it, as I have had a good time there myself personally, there is only one aspect that has upset me, now that I have left, I have got a load off my mind, and I'm glad it happened. I'm not glad about the way it happened. I have got a mate around the corner, whose been with Waltons for 10 years, he works for insurance now, he has been anything from sales supervisor to traveller and he told me that when you do leave you will find its a great load off your back and I know what he's talking about now.

while I got the commissions out of it, all the money after the \$17 and also there was a trip running at the time to Noumea, and as I said I came 2nd, I could have won that trip, so if I had have won the trip who's worried about that.

Q So you are under a lot of pressure.

W T Yes, well I thought I was, and at the time I told the boss, Waltons they have said I can't give you the money till next week, and I have said I need it this week I've put my money in, I'll hold the receipt, and I'll come back next week and you pay me the money Well, that was hot, that was out straight away, you can't do that

Q A couple of other things, - Getting people to sign accounts that aren't theirs, signing husband's names, son's names and that sort thing. How much of that goes on. It goes on I know, because I have repeated cases.

W T Yeah, well you see, that, I'm not involved with, I get involved with the repercussions of that you see. You have to realize that a lot of things you are saying are probably happening but I have been involved with the supervised centre, they come to me after all this, I go to the door and I have got the female 9 times out of 10 because her husband blows (runs out) on her and the kids, I go to the female and she says I'm on a pension - a deserted wives pension, my husband has nicked off, I know he is living in Northcote somewhere, so I say if you find this address out by law the husband is responsible for these accounts, and till such a time as he puts a notice in the paper saying I will not be responsible for the accounts under my name after a certain date, bian blah

Q After a certain date. But, before that date?

W T Oh, he is still responsible. I know that because I'm divorced myself, and I go to the wife and say now find the husband's address, I know that you have the goods, but the company policy says, if we know where the wife is and she has got the goods, the account has to stay with the person where we know where they are living, so I mean if the husband is over there and he has half the goods and the wife is over here and she has the other half or some of the goods the company policy says that we have to go to the wife for payment. Now I always say try to find the husband, and get the account transferred to the husband, but its very, very easy for the husband to up and leave and nick off and for the wife with 3 or 4 kids its very hard. And under a situation like "legally, legally they can take action, but, Jesus, I'll tell you what we cause a lot of upset

## On Responsibility

Another guy was recently fiddling the books. He was going to the trots and try to make money on Walton's money then bringing in personal checks which the company doesn't allow you to do. The cheques were bouncing and they were worth about \$400-\$500. He did this for about three weeks in a row. I said to them what's the story about this guy. They (Waltons) made up an excuse - we cannot get anybody responsible to take this place. Why do Waltons carry somebody like that who's committing an act where they can be charged by the police. And I just bring in bad figures and somebody has decided he's got it in for me.

That's not the Webb I was talking about that's another Webb. Bill Webb the guy you were talking about he's the top guy in Australia for doing this job. There were complaints made through parliament about him. They were told from Sydney that he had been sacked from the company (Waltons) even though he was the top Waltons man in Australia in his own job.

Bill Webb, the Supervisor of Special Accounts, he goes around and collect uncreditability accounts.

If you have an account with Waltons and after 26 weeks your payments fail and you have committed yourself to \$20 a week, you have a wife and three kids, a reasonable job, a new house (you have to carpet) and you over commit yourself Waltons don't worry about it at the time, they will just sell you more and more. Say you commit yourself to \$20 then after six months go by and the squeeze is on - this is what happens. People have got Myer's Accounts, they have Electricity and Gas, Telephone, car payments etc. right and a Waltons account. If the telephone is not paid, it is cut off. Gas and Electricity must be paid or it gets cut off the car must be paid or it is repossessed, rent or you've evicted - What about Waltons. People slip behind get a letter nothing is done about it. It always seems that Waltons is last on the list. I don't know whether its Waltons fault or whose fault it is. When your account has not been paid after 26 weeks it goes to the Supervision centre. Your account is then not credit worthy and I must admit that you have a chance over the next six months where you can bring your payments up to what they were, your account will go back to the traveller with credit. It's up to you to plan what action you are going to take. If for instance you are working, what can they do, they can send you letters, if you ignore them, they can give you a summons, if you go to court, you can say "Look your Honour I did it myself, Waltons are served by their own company, through some publicity firm.

Q International Public Relations?

W T Right, and they found out what people thought of Waltons. This is what they try to find out. We had a big meeting and they said so "I notice now that the have changed their ways/ Waltons don't live under the 'Satisfaction guaranteed or money refund' slogan. They dropped that, they have got new ads out. This guy stood up in front of us all and said we have done a survey of Waltons. There seems to be no reaction out there about Waltons, they haven't got a good name, they haven't got a bad name. People just say Waltons, Waltons so what

W T They must know.

Man You don't go around to the door and say give me some money and they give it to you obviously that's not the way you get it.

W T They must know that I put pressure on people because I'm getting money off accounts that are potentially going to be written off by the company. I'm getting it in, how am I getting it in, these people first of all, see you fall into two categories. You have No. 1 category, you have got the person who will legitimately and for no reason of their own just cannot make their payments, now those sort of people you leave alone. You don't put pressure on them, but you analyse the situation, like there is a guy who is a plumber and works long hours, he works Saturdays, he is getting \$200 a week, you know he drinks in the pub 5 nights a week well that guy there, you should put a bit of pressure there, he should be woken up to his responsibilities, and circumstances like that I've gone into pubs, I've known where the guy's been drinking and I have seen the guy there, these sort of guys they embarrass easy in the pub with their mates, and he has seen me, and in cases the person says - Oh do you come down here do you, I say Yes now and then. Well I have come in there every Thursday or something like that, had a few drinks with him and he has paid his account because he doesn't want me to embarrass him. Do you call that blackmail or what do you call it. I mean I can stand there and embarrass him, and by right I don't think you can serve a summons in a Hotel, but I'm doing it my way. I have organized it and the Company certainly wouldn't agree to me going to a Hotel I don't think I mean I shouldn't be drinking with the Customer anyway but its up to the individual to organize it and I have had complaints yes against me from Solicitors mainly through leaving notes that I leave on cards.

Q What do you put on the cards?

W T Well I come to the door, and knock on the door of a commission flat there is a peep hole right Now there is light in the peep hole obviously and someone looking through the peephole, its not a child because the hole is too high. The blinds in most commission house I'm talking about at Fitzroy and Carlton they are drawn, there is no back door, you certainly can't go round the other side otherwise you are dead you know, right so you have only got one entrance and one door. The blinds are drawn, you see the peep hole, you can see someone looking, you knock and they know you are coming, they know you call Wednesdays, between say 3 or 4 all I ask is that they leave a note saying they can't pay this week, will pay double next week. Now I keep all these notes I staple them together, and if my boss says anything I say, well mate go through these and he does Oh Yeah. Well I have done my job now I can see that the person looking through the peephole and I will say its alright its Waltons, they might be expecting the Police, a Bailiff or anybody. I say its Waltons but they just don't come to the door so I put the card "Waltons called at 2 o'clock, will call again about 4"

Q You don't put things like fraud & Court.

W T No Well listen to me. I come back about 4 o'clock, I've made one regular call I know they are home I go back at 4 I know they are still home, they know I am coming because my card is gone I can see this, they have come to the door but they just won't look, then I might put whatever is going through my mind I just put on the card "Thank you very much for wasting my time, your account is \$600 in arrears"

All I can say is I don't know if my boss knows what's going on but all I can say is I know that if I got promoted next week, I knew what I did. They bring out Directors from head office, your have to treat the customer in this damaged business, we have to give these people more respect etc now I suppose the mere fact that they sent them out, (the Directors) what does that mean it means that they must have known anyway that the people they had working for them weren't treating them properly otherwise they wouldn't have come out.

W T We worked to harass and to intimidate our customers now that explains itself. They must have known that that was going on. They don't sort of do anything about it till its brought to their notice or until somebody literally complains.

## Case Example

W T It depends. Look there are people that I know at the moment, and if my boss knew this, its against company policy. Now, I know a girl down at Port Melbourne, I know where she lives now and she was going out with a guy who had been to jail and he was giving her a hard time, she was on nerve pills because she was in love with the guy, she had three kids, she had a court order to pay \$5 a month to Waltons, and they were getting a bit upset about her account being on the slips list a \$2,000 account so out of my own money I made up the balance of what she needed to get off the account. It was \$17 and I put the money in to get her off the list. Also to bring my figures up. It was a big account and I knew the girl and I said to her "look I'm going to put this money in, don't say anything to anybody about it; as far as anyone is concerned you put it in and your name is going to come off the list. Its going to help my figures and that was at the time that I come 2nd, now I had to do that to get my figures, if I hadn't of done it and I picked her because she was to me a deserving and willing case, and

# Education

I live in a flat with a Security entrance with a check off and they could never open the door. If anyone tried to get through there well I'd prosecute them. If you go to the door all you've got to say is that I don't want any representatives or any person from Waltons calling on this property. Well that is what Mrs. R asked me. She said, "I do not want you to call here again". She repeated it. I think she would have provoked an argument and I know that lady pretty well. I used to see her down the pub occasionally and I knew her attitude had changed. I knew there was something wrong and I told her down the pub afterwards, so I knew I was being set up. I said, "Your attitude, the way you were handling yourself, because you're not normally like that. You came to the door that morning and you were ready to have a go."

I call on a person once a week and you get to know them like the back of your hand. There's other things like I don't understand the kids at the door and say Mum's not home and she told me to tell you that she has not got the money, and I say, "Thanks Love, I can see you behind the door", and then the door slams. I used to get shirty. It's because I used to have to subsidise with them. I've gone to people's homes especially down in Port Melbourne, and I've been down there when a woman has had to toss up to pay her Gas or Electricity and the children go into Foster homes once every two months just to get re-clothed and get a good meal, and she's got five kids. Now a woman like that (I was getting \$4 a fortnight out of her) she was on a pension and she didn't have to pay it to me, but I made an arrangement with one of the blokes in there (Waltons Credits). I said, "This woman is really up the creek, there's nothing on the floor, the place is dingy on the outside, she's struggling with five kids, and she has to toss up whether to pay the Gas or Electricity, and everything the kids have got is donated. If the woman pays \$4 for the eight months could she get \$200 of Waltons store currency so that she can buy her kids something for Xmas. The boss at the time said "Yes that's alright as far as I'm concerned"

I went and told the woman and she started paying \$4. At Xmas time she rings Waltons about her account and they said "No way known, you cannot do that"

So what they're doing is in the end they try and con you so that you can con other people, and in the end you come a big thud. And it's you (the traveller) that's got to face the people

Q Don't you feel that you're under as much, if not more, pressure than the client?

W T "Yes. One of the reasons that I got sacked as far as I'm concerned is that they said all your figures are down. Your D A (Delinquent Account) trick has blown and you've got more people who are paying less than any area."

# Husband does not know (still)

Q Don't you find that Waltons blackmail people because they will give the wife an account and know that the husband doesn't even know about the account? That's against the law right from the word go (well it's not really but it's a very fine line) but that's not still being done is it?

W T Yes, it is. There is a lady in Rd., I have not been there for about six months. Anyway this lady who's got an account and her husband doesn't know about the account. What she used to do is leave the money in the mail box. She had high blood pressure she's been a very sick woman. She went into hospital for about a month and I didn't know about it. I didn't call in because I didn't want her to get into any strife with her husband, and it was about a two and half thousand dollar account. I thought if the husband found out about this, what with her illness, so they (Waltons) started sending letters to her, and I went into my boss and I said, "With this lady her husband doesn't know about the account what do you do? Well, it's about time the husband did know about the account. I'm sending the husband a telegram." I found out later the woman was sick in hospital.

I don't know whether the woman found out about it but it's stupid that we have people with credit accounts. I've got a charge account with Waltons. An easy payment account is the money (if you work for the Company) taken out of your wages which suits me fine. In the mean time I've got a "good" charge account and a "bad" charge account and you must "fiddle" the accounts. I went and bought for my job, I just walked in and said charge account \$250 no worries and they (Waltons) charged it. Now what people are doing is they've got an account like that so that if you get behind in them and their (Waltons) communication is that bad that they (Waltons) don't even know that people have a charge account. They've got one account that's a bad account and they have one account that they pay. There's all sorts of duplications that they (customers) seem to be able to get away with. The husband might take an account out and the wife might take out an account then they guarantor the daughter and take an account. The husband and wife are using all three accounts and they might get behind in one account and they say that's our "bad" account and the other is our good account.

# Traveller Training

Q Probably I have done a lot of things I shouldn't have done but the thing is who is to say, that if I didn't do them I'm helping that person in the end.

Man. But the thing is you did some things you withheld them from Waltons or were you aware of it that they were wrong if you did.



W T There is a lot of things you can do and that are helpful towards me, in so far as the company is concerned, but in no way has it been distasteful or not helpful to the customer. I'm only taking about the certain things you can do.

Q But.

W.T. You're talking about misleading customers aren't you?

Q And the top members of Waitons always blame their travellers and say it's the travellers their Field Travellers Training Manual and the training of the travellers is done from above.

W.T. Yes, its done at Prahan, they have a training school.

Q That's right, and you are taught a lot of these things aren't you?

W T Yes you are taught, you are given visual aids as far as selling, I'll tell you what you do. You get a certain individual and as you said its breaching on being a con person. You've got an individual they teach you so much, and if you have got it up here, well then you can go out and make your own little rules right, now whether they be right or wrong the Company don't say not to do it or to do it because they don't know you are doing it anyway. As long as you bring in the results.

Q They don't care how you achieve them.

W T Well if no one complains about it, you take Bill Webb for example He was the best in Australia for Waitons doing his job, now he was the best. You couldn't go any better than he was, he was earning fantastic money doing a fantastic job, a highly organized individual he is, but what happened? People got together and started complaining, individual complaints which if you are doing this sort of job are going to get complaints anyway, but then a great band of people started sticking together and they actually tabled it in Parliament. Once it got to Parliament, what was probably, leading up to it that what he was doing wasn't 100% they probably knew that but his results were more important than that they knew, but as soon as it got to Parliament, I must admit, once it got to Parliament, it came from Sydney, that man is not to do that job, he has to be sacked, instantly from that job, so they took him off.

Man But he wasn't sacked though.

W T What can you do once something gets into Parliament

Q But he is still with them.

W T But in another job, he is not doing that supervising job but he is away from the area that could cause complaints

Q Not really because we are still getting complaints about him in his new position alright

Man Well it sounds like they want reps to go out and get as much money as they can, but they don't really care how they do it

## Pressure on the Traveller

W T Well put it this way, you bring in your figures, now if I'm bringing in fantastic figures, my boss doesn't sit down with me and say how do you do this? What they do is they use me against another bloke they say to me Here's so and so look at his figures, How many hours do you work? Oh about 20 or 25 he says I don't have to work any set hours, I have got my own area I organize myself as an individual they say to another guy, why can't you be like him this guy thinks oh Jesus, I'll bloody do it I'll bloody do it you know this guy comes up to me and says how do you do it mate? What was the story behind your success, I said well thats just my little story

Q In other words they are more worried about the results (figures) they are not worried about how you achieve it, its just the results.

Man Do you think they know that you really do put a lot of pressure on people.

# On the Welfare Worker

Q What do you think of their appointment of the welfare worker?

W T Are they going to appoint one?

Q They have one.

W T I have never heard of her

Q She has just started.

W T Did she? I have never heard of her

Q Well I think she is just being used as a usual throwoff.

W T Is she a qualified Social Worker?

Q Too bloody right she is. She knows her way round the welfare world. She has worked with Red Cross, and places like that.

W T Well, what would she be doing working for Waltons as a Welfare officer

Q Well, I guess they think its going to cure something. Oh well I think its just their way of trying to sneak in the back door and see what else might be getting up to.

W T I didn't hear anything about her and certainly I don't think anybody else has, I haven't heard anything about that. If there was a Welfare Officer we would have been the first to know about it because its our accounts she would be looking at.

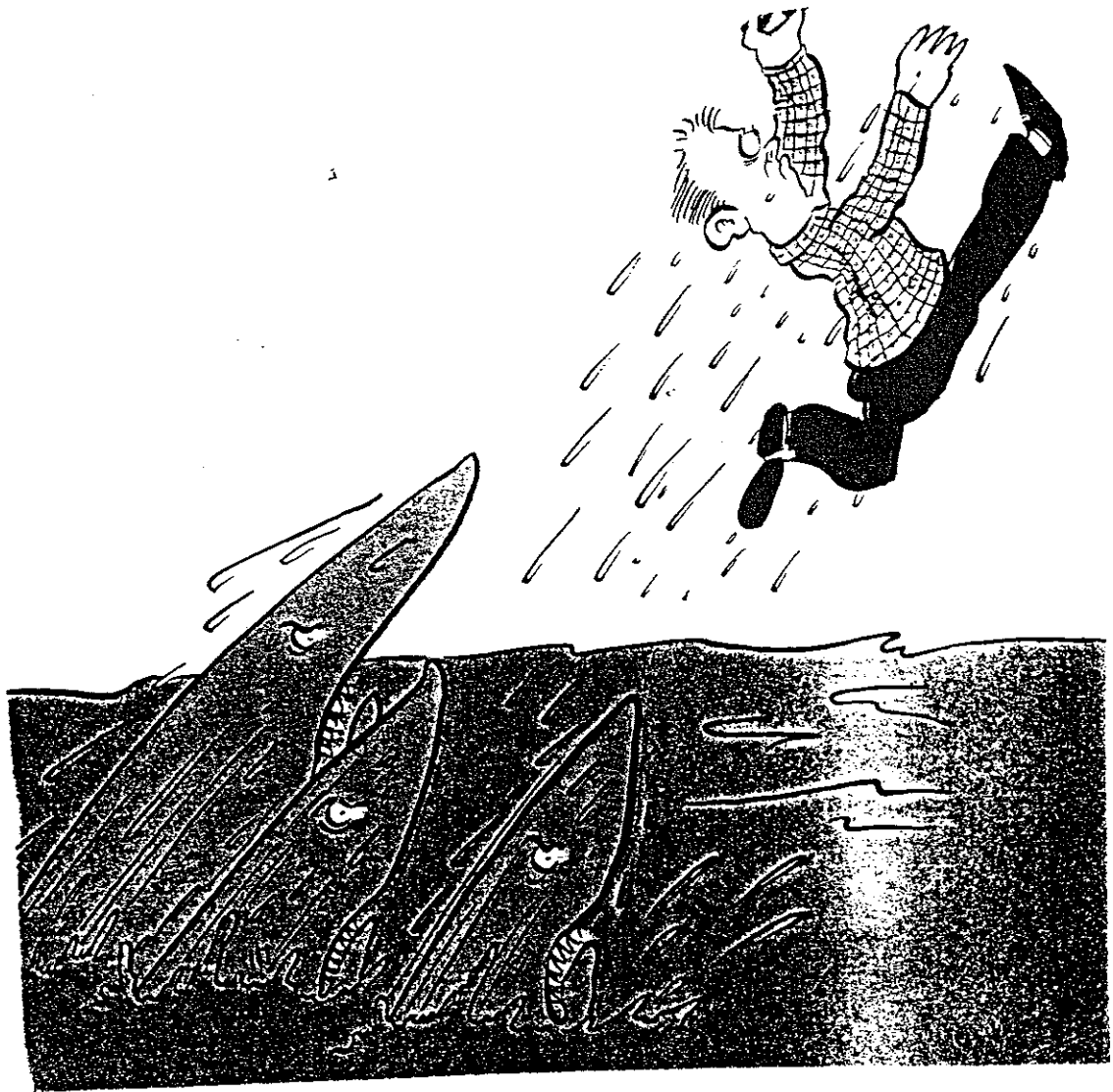
Q There is one, I have met her.

W T Well, I would like to know what she is doing.

# On Food Hampers

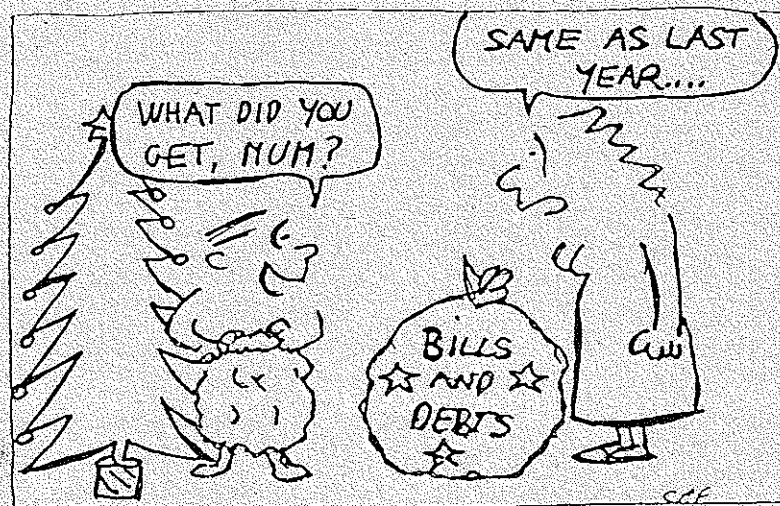
Q Did you ever find people brought or ordered a lot of Christmas hampers to carry them through for food during the year?

W T Yes, particularly pensioners. What happens is that Waltons give them the opportunity. In January, they come out with the hamper. They come with two different hampers - a larger one and a smaller one. What they do is they base it on the equivalent of buying different tin foods etc., from around the different supermarkets and they base the price on that. Waltons buy in bulk. Your Christmas hampers go on the books in January. At Christmas (the following Christmas) you're still paying it off. Its mainly for pensioners - you are paying it off at only 30 - 40 cents a week and by Christmas a pensioner has probably got two hampers. She is paying them off at 80 cents a week. A week before Christmas, they deliver it to the door for nothing. Then they have these boxes of food.



ARTIST MARK CORNWALL  
COURTESY PEDFERN LEGAL CENTRE  
PUBLISHING

# Case Studies



(COURTESY: JANE CAFARELLA)



**MAUREEN** Pannett was all smiles when she wheeled her new pram from the Glenroy branch of Waltons.

It was mauve, and its big springs gave it bounce and an old-fashioned charm.

Bought on credit, Maureen owed \$1000 when she added it to other purchases, which included linen and two single beds.

She signed up for what was described as "Waltons store credit" and she was even given Waltons currency, a credit device since dubbed "funny money."

Two weeks later, as she strolled down the street with baby daughter Brendeen in the pram, the wheels fell off.

Twelve years later, with Brendeen in high school, she still owes more for the pram than it cost, thanks to arrears upon which interest is accumulating at the annual rate of 40 per cent.

After 12 hard years and many payments, the original \$1000 debt has ballooned out to \$1700. She has paid twice over for the \$200 pram, now fit only for the tip, but still gets an account that grows by the month.

The smiles have long gone and the debt collectors are breathing down her neck.

But with defiance born of support by the Waltons Action Group, she says: "I've stopped paying — I'd rather go to court first than pay them any more money."

Maureen, raising three daughters on a pension of \$200 a week, lives in a small high-rise flat in Collingwood on which the rent is nearly \$50 a week.

One of the poorer people of Melbourne, she has appealed to Alan Bond, one of the richest men in the world, to forgive her debt so she get on with her life. "It's time," she said, "he let everyone off the hook."

Echoing her sentiments, finance counsellors Lynda Blundell, Barry Hahn and Gary Sullivan have said of the long-running saga of Waltons: "Enough is enough."

With other community welfare workers, lawyers and church leaders, they have revived up the Waltons Action Group for another attack on the consciences of those who owned the Waltons chain of stores — including Bond — and the collection agency responsible for the debts.

The first move was a letter to Bond, appealing for compassion. Likely to follow are the preparation of defences on behalf of the debtors, if the collection agency pursues them through the courts.

"We think we can beat them in the courts," said Mr Hahn, a consumer advocate who works with the Good Shepherd's youth and family services in Collingwood.

"It's become a very bad joke," said Mr Sullivan, a solicitor, at West Heidelberg's

Maureen Pannett with Brendeen — now 12 — and the pram for which she still owes money.

By **DEREK BALLANTINE**



**ALAN** Bond ... sold out.



Counsellor **Lynda** Blundell.

health and welfare centre. "People have already paid many times over."

Mrs Blundell, credit counsellor at the Uniting Church at Essendon and Waltons' adversary of long-standing, said: "There are still a lot of people in their clutches."

Even though Waltons closed its last Victorian store in 1983, between 2000 and 3000 of its customers still owe money on their credit purchases.

Some were given Waltons currency, unaware they were being charged interest the moment they took it, even if it remained unspent.

One man has a debt that is increasing at \$200 a month since he stopped making repayments. Another who threw the "funny money" under his bed and forgot about it has been getting a monthly bill for the interest for the past six years.

One woman who bought \$2000 worth of goods in 1982 still owes half — despite faithfully meeting her commitment over that entire period.

"Waltons targeted low income people and they are the ones who still owe," said Mr Hahn. "We're talking about invalids, people with large families, the real battlers."

"Alan Bond says his company sold off the debts and he's no longer responsible, but we don't accept that. What we're saying to him is enough's enough."

Critics describe the Waltons retailing chain, owned by Bond Corporation at the time of its closure, as little more than a front for an aggressive credit operation.

**THIS** is Brendeen Pannett. When she was born her mum Maureen faced the usual expenses — nappies, rattles, dolls, a pram. That's kids for you. Bills, bills, bills. Thankfully, Brendeen is well past the kiddie stage and those sorts of expenses have stopped. Well almost. There's still the pram. And 12 years on, the bill for that is bigger than it was at the start . . .



# On your pram, Alan

It had door to door salesmen working the Housing Commission estates, selling goods on credit. Financial counsellors say while interest was stated at 2½ per cent per month, it was effectively at least 40 per cent a year — staggering when compared with general interest rates more than a decade ago.

About \$50 million was owed in Victoria when the stores closed and all but \$2.6 million has been collected. Waltons Action Group wants the slate wiped clean.

"Alan Bond says he sold the debts to Commercial Recovery Management, which is now sending out letters offering debtors a discount, but we have no evidence that Bond is no longer involved," said Mr Hahn.

With a sign above her front door that reads "credit is a wealth hazard", Maureen Pannett is one of the debtors who has vowed to stand and fight.

She recalls signing a credit agreement when she bought her pram, but she did not understand its implications.

"I knew there was interest, but my bill just seemed to double and double again," she said.

"My payments used to be \$42 a week but when I couldn't cope they gave me a book of coupons and said I had to pay \$20 every fortnight. I spent \$1000, I paid back \$1000 and now I owe \$1700.

"There's a new collection firm calling now — that makes the fifth lot since I stopped paying."

Waltons Action Group has advised debtors to consult community financial counsellors before making any more payments.

It believes it has discovered the Achilles heel in the Waltons collection process, even if Bond fails to heed the pleas of the debtors.

Waltons credit records are said to be in a mess, largely as the result of a problem when they were being computerised.

The group's leaders say that Waltons would be unable to supply full details of credit purchases and repayments before 1980 at least and would have difficulty pursuing such debts in the courts.

Mrs Blundell said: "We are not saying don't pay. We are saying ask for a statement of your account and stop paying until you receive it."

Sunday Press

19-2-89



THESE ARE A FEW OF THE OLD CASE STUDIES FROM THE ORIGINAL SURVIVAL KIT...

MR. M.

FROM STATUTORY DECLARATION

"When we set up house together, Mrs. B. (de facto) told me that her Waltons Account was transferred to my name. Then I went off crook. But Waltons had told her I was responsible for her debts. Every time I came home after the Waltons man had been, something else had been bought on the account.

I have always tried to pay the account but have never signed anything." ....."it was after this (Waltons demanding money) that my nerves went and I attempted to take a shotgun to myself".

MRS. P.

- FROM LOCAL PARISH PRIEST

" Mrs. P., mother of 2 young girls, deserted wife. She cannot read or write. She owes over \$1000 to Waltons who keep offering her "new deals" e.g. a cruise to Suva. Her life is so miserable that she "buys" things from Waltons to give her life a lift. She would even be upset if the Waltons man did not come".

MRS. G.

- FROM A LOCAL PARISH PRIEST

"Mrs. G, mother of 2 boys, husband in gaol for assaulting her, owes Waltons \$1200 for a fridge (doesn't work), lounge suite, washing machine, lawn mower (husband purchased it on joint account while she was in hospital). Mrs. G. has often asked for food vouchers to survive, and was frantic when rates, electricity, and gas bills arrived at once. She works from 7 a.m. to 5.30 p.m. each day"

MRS. B.

FROM STATUTORY DECLARATION

" I still owe Waltons as near as I can work out \$2000.00. I have not, repeat have not got \$2000.00 worth of Waltons stuff in this house and not only do I owe them this \$2000.00 but I have been making payments to them for just on thirteen years so work that out".

THESE ARE SOME RECENT EXAMPLES  
OF COMPLAINTS ABOUT WALTONS. MOST  
WERE USED IN THE COURT CASE AGAINST  
CEM IN 1988

6. That M Traveller, but that when the Traveller system was terminated in mid-April, 1987, neither Waltons nor any other organisation purportedly acting on behalf of Waltons, contacted Ms. until 24th February, 1988.

57. That Commercial Recovery Management Pty. Ltd. wrote to M on 24th February, 1988 alleging that she had "...ignored correspondence..."

52. That in the case of C after M had bankrupted on 6th February, 1987 (Bankruptcy 96/1987) and after notice on Commercial Recovery Management Pty. Ltd., Mr. Simms and/or his nominees and associated sought to recover a Waltons' debt from Ms.

53. That R. made payments to Waltons, having been advised by Mr. Simms that she was legally liable for her late husband's account, in spite of the fact she was not a co-signatory.

51. That by letter dated 19th May, 1987, Haleb Pty. Ltd./Commercial Recovery Management Pty. Ltd. advised alleged debtors of Waltons Credits Limited that it was collecting Waltons' debts, but that Legis Collection Agency continued to deal with the same people until at least late June, 1987, and that both organisations wrote to the same people at the same time requesting payment of the same debt.

42. That Waltons Credit Ltd. wrote to \_\_\_\_\_ on 16th March, 1987 in the following terms:-

"This letter is to confirm that we have decided to relieve you of your obligation to Waltons and you need make no further repayments on your account".

43. That on 22nd July, 1987 Haleb Pty. Ltd. wrote to Greg Mullins, Financial Counsellor concerning \_\_\_\_\_ in the following terms:-

"Dear Mr. Mullins,

RE: WALTONS CREDIT LTD ACCOUNT NO 3069/06286804

In reference to your recent correspondence dated June 29th, 1987, we wish to advise that the account for Mr \_\_\_\_\_ has been written off.

Due to the change over from Waltons to Haleb correspondence has been sent in error. Adjustments have now been made to our Computer system to cease further letters to your client.

Yours faithfully,  
HALEB PTY LTD.

STATE MANAGER.  
C. A. SIMMS. "

44. That on 21st December, 1987, Commercial Recovery Management Pty. Ltd. wrote to \_\_\_\_\_ in the following terms:-

"Dear Customer,

re: WALTONS CREDITS LIMITED  
A/C NO. 06286804  
BALANCE \$1,663.66

Your Account is seriously in arrears. Despite previous requests you have failed to pay the arrears and our records reveal you have not contacted our office.

WE NOW ADVISE THAT YOUR ACCOUNT HAS BEEN LODGED WITH THE CREDIT REFERENCE ASSOCIATION OF AUSTRALIA AS PAYMENT DEFAULT ACCOUNT.

That in spite of the fact that by letter dated 18th July, 1986 Waltons Credits Ltd. relieved Mr. & Mrs. \_\_\_\_\_ of their obligation to it, officers of Haleb Pty. Ltd. in 1987 and Commercial Protection Services Pty. Ltd. in 1988 sought to recover the written off debt.



P.O. Box 369,  
Bankstown, 2200.

STATEMENT OF CHARGE ACCOUNT

DATE \_\_\_\_\_

CUSTOMER NAME: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_

CLOSING DATE OF ACCOUNT: \_\_\_\_\_

Date	Reference No. per Statement	Payments or Credits	Purchases or Service Fee	Description of Merchandise and / or Service Supplied	Balance Shown as at Closing Date
20.10.86				P.R.T. (FWD) 3067	980 04
31.10.86	PP	20 00			
17.11.86	PP	20 00			940 04
1.12.86	PP	20 00		3078	
15.12.86	PP	20 00			900 04
12.1.87	PP	20 00			
23.1.87	PP	20 00			860 04
6.2.87	PP	20 00			
23.2.87	PP	20 00			820 04
10.3.87	PP	20 00			
20.3.87					800 04
6.4.87					800 04
22.4.87					740 04
5.5.87					720 04
1.6.87		20 00			700 04
2.6.87		20 00			680 04
10.12.87			120 00	FROM 1.5.87 ARREARS INTEREST	800 04
21.12.87			17 00	ARREARS INTEREST	
21.1.88			17 00	" "	
8.2.88			17 00	" "	
4.3.88			17 00	" "	
13.4.88			17 00	" "	
7.5.88			17 00	" "	
12.6.88			17 00	" "	
10.7.88			17 00	" "	
7.8.88			17 00	" "	
10.9.88			17 00	" "	
11.10.88			17 00	" "	
10.11.88			17 00	" "	
10.12.88			17 00	" "	
10.1.89			17 00	" "	
10.2.89			17 00	" "	
10.3.89			17 00	" "	1038 04

AFTER STRUGGLING TO PAY \$20-  
PER FORTNIGHT FOR SEVERAL YEARS THE  
ACCOUNT BALANCE WAS REDUCED TO \$800-  
THEN THE INTEREST WAS MERCILESSLY ADDED

S  
R  
E  
F

D began to use Waltons 12 years ago, when she was living at  
, Collingwood.

Her usages were for - store currency  
- clothing  
- furniture (lounge suite, dryer)

Like most of Waltons' users in the Collingwood Area, D repayments  
were collected fortnightly by the Traveller system.

Since the Traveller system ceased in early 1987, D has received  
letters from:

Waltons Credits	March 3rd, 1987
Legis	June 11th 1987
Haleb P/L	May 19th
Waltons Credits	May 21st } June
Haleb P/L	July 20th
Haleb P/L	September 16th
Commercial Recovery Management	December 17th (advising account lodged with CRAA)
Commercial Recovery Management	March 15th (apologising for letter December 17th)

In addition D received a visit from a Mr Hatton on 22nd June 1987.  
Mr Hatton was acting on behalf of

D was not in and phoned him later. Mr Hatton asked whether D was  
going to pay her account. D said she was unable and asked if he was  
going to take her to court - Hatton answered "Do you want me to?"

D explained the financial situation - Hatton kept laughing and said  
"That's right, people get into serious trouble when they don't pay  
their debts." D phoned Mr Hatton from the Good Shepherd Services.

Dot also is confused about who she owes money to.

Both women have held Waltons' accounts for approximately 15 years.  
Usage of Waltons - store currency, furniture, clothing.

Both women had been regular payers under the Traveller System and  
seemed quite happy with this method of repayment.

When the Traveller System concluded in early 1987, both women  
discontinued payment. In case she did not receive any  
further correspondence until February 1988.

Both M and M received the enclosed letter in February  
1988.

They deny having been uncontactable. Obviously, they were worried and  
concerned about legal action and both did not understand who CRM was.

In M case, she received a pay-in booklet from CRM stating her  
monthly repayments at \$51.51. She had made an agreement with a  
Waltons' Traveller to repay at \$10 per fortnight.

Currently M owes \$130.00 and owes \$1,600.00.

48. That on 17th June, 1987 Legis Collection Agency wrote to Jenny Stewart, Financial Counsellor, in relation to M. stating:-  
Dear Ms Stewart,  
On behalf of Waltons Credits Limited, I wish to advise that no further action will be taken by the company to recover the debt on the above account.  
This account will now be written off as a bad debt.  
Yours Faithfully,  
MR. G. JONES  
COLLECTION MANAGER."

" RE:  
A/c 130 226-98

49. That on 18th June, 1987 Haleb Pty. Ltd. wrote to Mr. & Mrs. in relation to the debt written off by Legis Collection Agency by letter of 17th June, 1987, demanding payment of the written off debt.  
That Haleb Pty. Ltd. made similar demands of Mr. & Mrs. by letter dated 8th July, 1987.

judgement debt in excess of that allowable by the Penalty Interest Rates Act 1983.

32. That in relation to C. and Stores Interstate-Ltd. who were sued by Waltons Credits Ltd. in the County Court on 17th April, 1984. Following judgement on being entered against them, 1984: excess interest was charged on the judgement debt in excess of that allowable by the Penalty Interest Rates Act 1983.

33. That in January, 1988 Mr. & Mrs. were again sued for the same debt in the District Court of N.S.W.

34. That in relation to following judgement being entered against her, 1985: interest was charged on the judgement debt in excess of that allowable by the Penalty Interest Rates Act 1983.

39. That on 17th July, 1987, Heather Neilson, Financial Counsellor, wrote to Haleb Pty. Ltd. informing it that M had sought financial counselling, that she was an invalid pensioner who was almost entirely confined to her bed, that she had no savings, and requesting it to 'write off' the balance of the debt.

40. That on 31st July, 1987, Haleb Pty. Ltd. wrote to Ms. Neilson, informing her inter alia -

"....due to M. circumstances we will write off the balance of the account...."

41. That on 21st December, 1987, Commercial Recovery Management Pty. Ltd. wrote to M in the following terms -

"Dear Customer,

re: WALTONS CREDITS LIMITED  
A/C NO. 11639969  
BALANCE \$516.72

Your Account is seriously in arrears. Despite previous requests you have failed to pay the arrears and our records reveal you have not contacted our office.

WE NOW ADVISE THAT YOUR ACCOUNT HAS BEEN LODGED WITH THE CREDIT REFERENCE ASSOCIATION OF AUSTRALIA AS PAYMENT DEFAULT ACCOUNT.

May we suggest that you now:

1. Pay \$516.72 in full and final settlement.  
or
2. Pay \$516.72 arrears and interest and then maintain normal repayments.  
or
3. Contact your local Commercial Recovery Management Office to make alternative arrangements.

NSW (02) 264-6000  
QLD (07) 846-3133

46. That Commercial Recovery Management Pty. Ltd. wrote to Murray Sayers, Financial Counsellor on 9th December, 1987 informing him that it had agreed to write off the debt of

47. That Commercial Recovery Management Pty. Ltd. wrote to on 24th February, 1988 demanding repayment of a debt previously written off.

# The Court Case



(COURTESY JANE CAFARELLA)



## BACKGROUND

In 1988, Gary Sullivan, Solicitor from West Heidelberg Legal Service, acting for the Waltons Action Group lodged an objection to the granting of a debt collectors licence to Commercial Recovery Management Ltd. CRM were collecting the outstanding Waltons debts in Victoria.

## COMPLAINTS

The first tactic used was to confuse and frighten debtors. Debtors received long letters in May 1987 from "Haleb Pty. Ltd." and Waltons. They were advised that Haleb was taking over collection of Waltons debts, that they required fixed payments higher than previously paid, and that interest would be charged. (Before this time Waltons' statements did not disclose interest charges - otherwise many debtors would have given up trying to repay.) Many people, confused and unable to make these new payments, simply gave up.

At the same time as people were receiving Haleb letters, many people also received letters from Waltons and Legis Collection Agency, demanding payment of their Waltons debt. Later people received letters from yet another body: Commercial Protection Services Pty. Ltd. Their reaction was understandable - they didn't know who to deal with. Quite a number of people approached community groups and financial counsellors. As a result we learned that neither Commercial Recovery Management Pty. Ltd., nor Legis Collection Agency, nor Commercial Protection Services Pty. Ltd. were licensed debt collectors.

The Registrar of Private Agents simply referred the complaint to the police, who finally announced that they would not be prosecuting because of an alleged "lack of evidence". The Registrar has never written to us to inform us why he was not prepared to take any action.

In the meantime other complaints came in including reactivating written-off debts, charging in excess of judgment debt interest and attempting to re-list debts with the Credit Reference Association.

It was at this point that we decided: if the government bodies were not going to get off their backsides, we would take the case on ourselves. (It is interesting to note that whatever games our opponents played during the 6-day court case, they never at any stage sought to deny that they had been operating unlicensed: rather their tactic was to "confess and avoid" ).

## THE COURT CASE

This occurred in mid-1987. It was the first hearing of its kind in Victoria. Even though the legislation existed, it was a toothless tiger: the State Government had provided no resources to give it any teeth.

On to the court case. Gary Sullivan represented debtors and community groups. Our first surprise was that we had two barristers to contend with, one for CRM and one for Waltons. This was tag-team wrestling at its old-fashioned best! We combatted this by getting together at the end of each day to discuss how things had gone at court during the day and working out our tactics for the next day.

Both opposing barristers - one for Waltons and one for CRM - specialised in boring technical legal submissions. By the time things livened up the media had given us up. They did not hear some of the unusual decisions made by the Magistrate, such as his decision on the onus of proof: whatever CRM had to prove must be proved on the balance of probabilities; whatever we had to prove had to be proved beyond reasonable doubt.

The hearing ran off the rails when the Magistrate began to focus on the nominee of CRM to the exclusion of the activities of the company itself, its Sydney directors, and their related companies. To summarise the evidence of the nominee, if it was good he knew about it, but if it was not, he was "regrettably" ignorant. He was unable to comment on letters which were apparently sent by the Sydney office of CRM, and he was also unable to comment on the activities of Commercial Protection Services Pty. Ltd., even though he was the Secretary of the Victorian company (he claimed that letters from CPS to debtors were from Sydney, even though the letters included a Melbourne address - his CRM address)

When it finally came time for the debtors to give evidence, they told the court how they were very confused by correspondence from the seemingly different organisations, and that they became quite intimidated.

### THE DECISION

After 6 days and 2 courthouses (Hawthorn and Werribee) the hearing ended. Finally in August, at Heidelberg, the Magistrate handed down his written decision. Given the way he had run the court we were not so surprised that he granted CRM's licence to operate as a debt collector; after all they had been for 19 months!

What stunned the group was the decision to award costs against Gary Sullivan. Gary had signed the objection on behalf of all debtors involved plus the various community groups which had become involved in the meantime. This was necessary under the legislation. We did not want any particular debtor to sign the objection for a couple of reasons. First, the fear of harassment. Second, the likelihood that Waltons would want to limit the objections to the actual circumstances of the one particular case. Third, we wanted to make it clear that this was in effect a representative action on behalf of many debtors.

Remarkably the amount awarded against Gary included CRM's legal costs in actually applying for a licence!

However we have fought on. The case has been raised in State Parliament, and the Waltons Action Group is again meeting regularly.

# EXTRACTS FROM HANSARD . . . .

904 ASSEMBLY 22 November 1988

*Adjournment*

Mr LEIGHTON (Preston)—The matter I direct to the attention of the Minister for Police and Emergency Services concerns a debt incurred by a solicitor, Mr Garry Sullivan, employed by and acting on behalf of the West Heidelberg legal service. I ask the Minister to receive a deputation from the legal service to discuss, firstly, the regulation of debt collection in the State and, secondly, the possibility of a Treasurer's Advance to cover the debt incurred.

The West Heidelberg legal service was established in 1976. It is an effective and valuable local organisation. The Premier may take much of the credit for the early days when he did voluntary legal work. The establishment of the service recognises that low-income earners do not readily have access to lawyers.

The West Heidelberg legal service, along with other community organisations, has been involved in the establishment of Waltons Action Group, which was necessary because of the activities of Waltons in the credit area. Waltons ceased retail operations in 1983 but conducted a credit operation until 1987, using travellers selling door-to-door credit and then returning for payment and to sell more credit.

It should be noted that the effective interest rate was 40 per cent to people who were low-income earners. It is not putting it too harshly to say that this organisation preyed on those who could least afford it. The company ceased its activities in 1987 and handed its debts over to a debt recovery company. Although customers kept paying their accounts, confusion arose because a number of organisations were involved in the collection of debts. One company in particular, Haleb Pty Ltd, changed its name to Commercial Recovery Management and that organisation was then in breach of section 6 of the Private Agents Act 1966. Belatedly that company applied for a licence but the Waltons Action Group objected to the granting of a licence.

After six days the magistrate used his discretion to issue a licence to the applicant. The magistrate had that discretion even though the Act had been breached. He also has a further discretion to award costs to either of the parties and in this case, under section 14 of the Act, he awarded costs against the objector. Because of the requirement of the Act, the objection had to be lodged in the name of a particular individual. Costs of \$8793.60 were awarded against the solicitor, Mr Garry Sullivan, who was held personally liable for them.

It should be recognised that the West Heidelberg legal service and Waltons Action Group have performed an important community function by attempting to enforce consumer legislation. These organisations appreciate the interest shown in the past by the Minister for Police and Emergency Services and the Minister for Consumer Affairs.

The outcome of the case has raised several issues relating to the regulation of debt recovery in Victoria. The organisation would welcome the opportunity of meeting with the Minister for Police and Emergency Services and, if possible, the Minister for Consumer Affairs: firstly, to discuss the regulation of debt recovery in Victoria and, secondly, to pursue the matter of outstanding costs.

Mr CRABB (Minister for Police and Emergency Services)—The honourable member for Preston raised a matter concerning the West Heidelberg legal service regarding door-to-door credit selling and debt collection. I should be happy to receive a deputation if the honourable member is prepared to organise it.





(WALTONS SURVIVAL KIT)

# Saul Spigler & Schwarcz

BARRISTERS AND SOLICITORS

351 Springvale Road, Springvale Vic., 3171  
Telephone: 547 9333 (4 lines)  
A.D.E. DX 17101 Springvale

Suite 2, 223 Stud Road, Studfield Shopping Centre,  
Wantirna 3152. Telephone: 221 9352, 222 1693

S. SPIGLER B.Ec., LL.B.  
P. SCHWARCZ B. Comm., LL.B.

Reply to : Springvale  
Our ref : JB:TS 3877/88  
Your ref : GS:JM:9971

26th August, 1988

West Heidelberg Community  
Legal Service Inc.  
20 Morobe Street  
WEST HEIDELBERG 3081

Dear Sir/Madam

COMMERCIAL RECOVERY MANAGEMENT PTY. LTD.

WE refer to judgement in this matter.

WE look forward to receiving your cheque in the sum of  
\$8,793.60 as ordered as soon as possible.

Yours faithfully  
SAUL SPIGLER & SCHWARCZ

Per: 

CORRESPONDENCE SHOULD BE ADDRESSED TO  
THE REGISTRAR OF PRIVATE AGENTS

OUR REF. 31480 (PA53/1104)  
YOUR REF. ....



REGISTRY OF PRIVATE AGENTS  
OLD TREASURY BUILDING  
SPRING STREET  
MELBOURNE, VIC. 3000

26 APR 1988

Mr. G.D. Sullivan,  
West Heidelberg Community Legal  
Service,  
20 Morobe Street,  
WEST HEIDELBERG. 3081

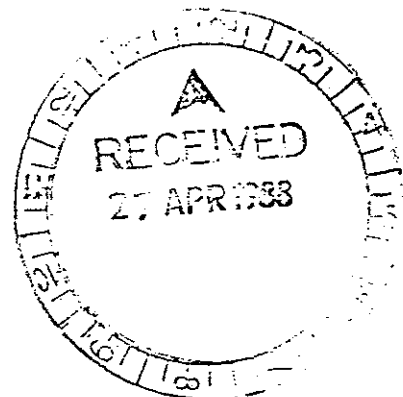
Dear Mr. Sullivan,

I acknowledge receipt of the Notice of Objection lodged with this Office pursuant to Section 12(1)(c)(ii) of the Private Agents Act 1966, in relation to Charles Anthony Simms on behalf of Commercial Recovery Management Pty. Ltd.

I enclose, as discussed with you on 6 April 1988, Form "K" certificates in relation to Legis Collection Agency, Haleb Pty. Ltd., Commercial Recovery Management Pty. Ltd., and Mr. C.A. Simms.

Yours faithfully,

A.S. Margetts  
ACTING REGISTRAR OF PRIVATE AGENTS



Minister for  Consumer Affairs

Office of the Minister  
500 Bourke Street, Melbourne 3000  
GPO Box 5408 CC, Melbourne 3001  
Fax No 67 2446  
Telephone (03) 602 8451

Ref: C881947

30 SEP 1988

Mr Bernard Geary  
Chairperson  
West Heidelberg Community Legal Service Inc  
20 Morobe Street  
WEST HEIDELBERG 3081

Dear Mr Geary

Re: Objection to Granting of Licence to  
Commercial Recovery Management

Thank you for your letter of 29th August 1988. I am pleased to state that I support your view that the Government meet the costs of the above action. My Ministry on occasions has financially assisted legal services with respect to actions brought under legislation administered by my Ministry. I am aware of at least one case, similar to your own, where the Ministry met the costs incurred by a legal service with respect to Supreme Court proceedings concerning the Credit Act. My Ministry did so as it believed it was important to provide this support as an incentive to ensure that legal services and other community groups continue to bring proceedings to enforce Consumer Protection Legislation.

I shall communicate these views to my colleague the Minister for Police and Emergency Services.

Yours sincerely



Tom Roper, M.P.  
MINISTER FOR CONSUMER AFFAIRS

Minister for  Consumer Affairs

Office of the Minister  
500 Bourke Street, Melbourne 3000  
GPO Box 5408 CC, Melbourne 3001  
Fax No 67 2446  
Telephone (03) 602 8451

Ref: C881694

30 SEP 1988

Mr Garry Sullivan  
West Heidelberg Community Legal Service  
20 Morobe Street  
WEST HEIDELBERG 3081

Dear Mr Sullivan

Re: Licensing of Private Agents

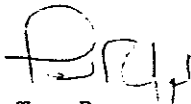
I refer to your letter of the 3 August 1988 concerning the licensing of Private Agents and note your view that the licensing process would be more appropriately located in my Ministry.

The issue of which department should have responsibility for this function was recently considered by the Law Reform Commission of Victoria in its Occupational Regulation Discussion Paper Number 2 - Private Agents. The view of both the Law Reform Commission and the Regulation Review Unit was that on balance the administration should not be transferred to the Ministry.

However the Report does show that there are deficiencies in this field and suggests a number of changes to the licensing process. This Ministry's experience with licensing also suggests that licensing is only fully effective if the licensing agency is properly resourced to conduct licensing inquiries.

Nonetheless I am concerned about some abuses by debt collection agents and my Ministry is presently considering a guideline under the Fair Trading Act 1985 dealing with debt harassment.

Yours sincerely



Tom Roper M.P.  
MINISTER FOR CONSUMER AFFAIRS



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and Em  
P99/CJ



Telephone 651 6147

Old Treasury Building  
Spring Street  
Melbourne, 3000

Mr B Geary  
Chairperson  
West Heidelberg Community Legal  
Service Inc.  
20 Morobe Street  
WEST HEIDELBERG 3081

- 3 NOV 1988

Dear Mr Geary

OBJECTION TO GRANT OF LICENCE TO COMMERCIAL MANAGEMENT RECOVERY (CMR)

I refer to your correspondence, and that of the "Walton's Action Group" received in relation to the above.

While I sympathise with your dilemma which resulted from acting on behalf of a number of pensioners, I do not have responsibility for the actions or funding of your legal centre, and so it is inappropriate for me to seek reimbursement for costs incurred in lodging your objection to CMR. I have, however, written to the responsible Minister, the Attorney-General suggesting that an approach by him for a Treasurer's Advance could be an appropriate course of action.

The difficulties you have encountered in this matter highlight inefficiencies within the Private Agents Act 1966 which is currently under review by the Law Reform Commission and Regulation Review Unit. You may wish to make a submission to these bodies with regard to the future regulation and objection procedures in relation to private agents.

Yours sincerely

STEVE CRABB  
Minister for Police  
and Emergency Services

P99/CJ



Minister for  Consumer Affairs

Office of the Minister  
500 Bourke Street, Melbourne 3000  
GPO Box 5408 CC, Melbourne 3001  
Fax No 67 2446  
Telephone (03) 602 8451

The Co-ordinator  
Waltons Action Group  
20 Marobe Street  
WEST HEIDELBERG 3081

RECEIVED  
13 OCT 1988  
DEPARTMENT OF  
CONSUMER AFFAIRS

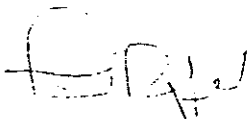
13 OCT 1988

Dear Co-ordinator

Re: Objection to Granting of Licence to Commercial Recovery Management

Thank you for your letter of the 6 September, 1988. I am most concerned about the outcome of the above licence objection and the order of costs awarded against Mr Sullivan. In particular, I am concerned that the case will have the effect of preventing further use of the licence objection procedure under the Private Agents Act. I have already indicated my concerns in this matter to the Minister for Police and Emergency Services.

Yours sincerely



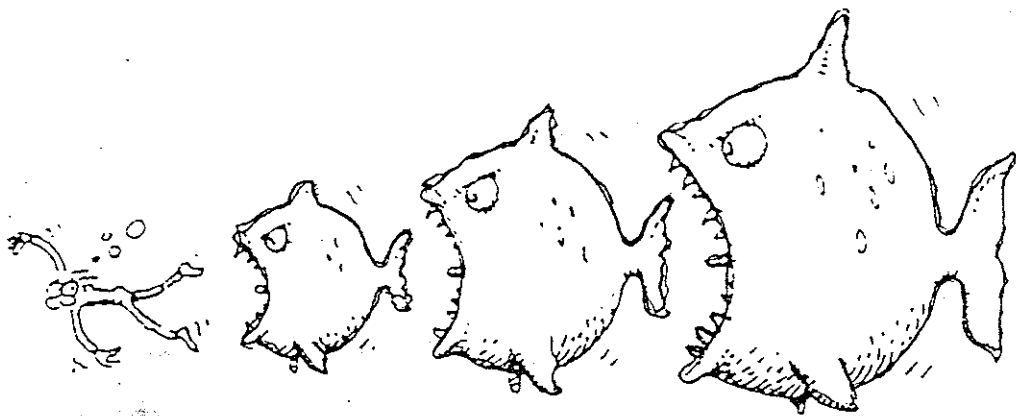
TOM ROPER, MP  
Minister for Consumer Affairs

Ref: C88/2124

# Who

# owns?

# Who ?



COURTESY : REDFERN LEGAL CENTRE PUBLISHING,



# WALTONS \* ACTION \* GROUP

26 January 1989

Mr. Alan Bond  
Dall Hold Investments  
Level 33  
R & I Tower  
108 St. Georges Terrace  
PERTH W.A. 6000

Dear Mr. Bond

Waltons is a subsidiary of the Bond group of companies. Waltons Action Group is a group of people in Victoria who are being harassed and exploited by Waltons. The group provides support and assistance to Waltons debtors, and is resourced by a number of community agencies. We are seeking a waiver of Waltons' Victorian debts.

When Waltons stores ceased trading in 1983, \$57 million was owed on outstanding accounts by some 40,000 Victorian consumers. By 1987 this figure had been reduced to \$3.7 million owed by nearly 4,000 consumers.

Waltons engaged in high pressure door-to-door sales of goods and credit, both at inflated prices. It was a deliberate policy of Waltons to target people on low incomes and social security benefits. These people were especially vulnerable to the tactics of Waltons' salespeople. They were a captive market, as most did not have the cash to make large purchases, such as furniture, and could not easily obtain credit elsewhere. Waltons profited from the sale of the goods and the provision of the credit.

Throughout 1988, Waltons Action Group grappled with Waltons, and its debt collector, Commercial Recovery Management. We generated considerable media attention and unearthed wide community concern about the continuing operations of Waltons and its agents. The issue was also raised in the Victorian Parliament. Our task was made easier by Waltons' notorious Victorian reputation.

People on low incomes pay their debts. These debts are up to 20 years old! The people who still "owe" money to Waltons have repaid the debt many times over. Waltons management have conceded that the effective interest rate was in excess of 40% per annum. This excessive interest rate is the reason money is still outstanding.

These people continue to pay, either in cash from their meagre incomes or through the suffering and distress they experience from the constant threats and demands they cannot meet. These people are making enormous and unjustifiable sacrifices to make payments to Waltons. They and their families are going without food and other essential items to make payments; they are afraid, intimidated by the years of demands made by your company and now the threats of its debt collectors.

It is outrageous that, in 1989, Waltons continues to squeeze money out of people for ironing boards and broken-down prams!

We call on you to waive the remaining Victorian Waltons debts.

We look forward to your response; Waltons Action Group representatives would be prepared to meet you at any time to provide further and more detailed information.

Yours faithfully,

Gary Sullivan  
Waltons Action Group

HERE ARE THE LETTERHEADS OF JUST SOME  
OF THE COMPANIES THAT HAVE ATTEMPTED  
TO COLLECT THE DEBTS

**CRM**

**COMMERCIAL RECOVERY MANAGEMENT PTY LTD**

(Incorporated in NSW)

**HALEB PTY LTD**

(Incorporated in New South Wales)

Application for change of name to Commercial Recovery Management Pty Ltd lodged.

**LEGIS COLLECTION AGENCY**

1 EXHIBITION STREET,  
MELBOURNE 3000  
TELEPHONE: 654 4227

POSTAL ADDRESS:  
P.O. BOX 670 E.  
MELBOURNE, 3001.

200 BOWRKE STREET,  
MELBOURNE 3000.  
TELEPHONE: 883 2324.

**Waltons Bond Limited**

(Incorporated in N.S.W.)

Executive Offices

**Waltons  
Credits  
Limited**

Incorporated in N.S.W.

255 Pitt Street  
Sydney 2000

Postal Address:  
Box 3875  
G.P.O. Sydney 2001

# Media Coverage

# Poor will be chased for Walton's cash

A DEBT collector won the right yesterday to pursue \$3.7 million owed to Walton's by "low-income" people.

Commercial Recovery Management Pty Ltd had applied in Heidelberg Court for a private agent's licence to chase the cash.

Earlier, the court was told financial counsellors acting for the Victorians who owed the money objected the licence being granted.

The court was told Commercial Recovery had tried to collect the \$3.7 million on behalf of Walton's Credit Ltd from late 1987.

Counsel acting on behalf of all the objectors, Mr Gary Sullivan, of West Heidelberg Community Legal Service, said Commercial Recovery had operated without a licence.

Walton's had charged excessive interest on unrecovered debt and Commercial Recovery had used harassing tactics, Mr Sullivan said.

The people he represented were "entirely of low income", he said.

Commercial Recovery's state manager, Mr Charles Sims, said he believed the firm could operate legally

By SIMON PINDER

under an existing licence he held.

Mr Sims used to work for Walton's as state collection manager, the court was told.

When he joined Commercial Recovery, he held a commercial agent's licence and had believed it would suffice until another was granted.

Magistrate Mr Ian Griffiths ruled Commercial Recovery was entitled to a debt collector's licence.

"I accept that when (Mr Sims) joined Commercial Recovery Management Pty Ltd (he) told his supervisors of the need for a licence and made those arrangements through the company solicitor," Mr Griffiths said.

"There were numerous delays but I accept that

(Mr Sims) believed the licence he then held would tide them over until the granting of a new licence — the one the objection is made to."

Mr Griffiths said he noted the Victoria Police and the Registrar of Private Agents had taken no action against Commercial Recovery.

He rejected the claim that the company had used harassing tactics against Walton's debtors.

And he disregarded the claim that Walton's was charging excessive interest on outstanding debt due to a "lack of evidence".

Outside court, Mr Sullivan said his clients were "real battlers" who lacked the resources to pay their debts or court actions.

He said he would approach the State Government to see if the people he acted for could be indemnified against losses.

## Objectors fail to block debt collector licence

By GARETH SOREHAM

An objection by the West Heidelberg Community Legal Service to the granting of an application for a debt collector's licence failed in the Heidelberg Magistrate's Court yesterday.

The legal service objected on the grounds that the nominee, Charles Anthony Simms, had failed to comply with the provisions of the Private Agents Act, was not capable of carrying out the duties of a licence holder, had been guilty of conduct that made him unfit to hold a licence, and had used harassing tactics in the recovery of debts for the now-defunct Walton's Credit organisation.

During a six-day hearing last month, debtors said they had received letters from the applicant since May last year under various letterheads demanding money owed to Walton's before it was taken over by Venture Stores in 1983.

The magistrate, Mr Ian Griffiths, said the sending of such letters did not constitute harassment under the act. While some debtors said they had been confused by the contents and various letterheads in the letters, this did not mean they were being harassed, he said.

The magistrate said that while debtors had earlier received letters stating that their debts had been written off, this only meant that the debts were dormant, and subsequent letters requesting payment were justified. He said the

term "written off" differed from "forgiven", which meant no further action would be taken.

Mr Griffiths said these letters saying the debts were written off should not have been sent, and were sent without Mr Simms's knowledge.

Mr Simms's failure to respond, or delay in responding, to some correspondence did not mean he was incapable of carrying out the duties of a licence holder, Mr Griffiths said.

He accepted that Mr Simms believed the licence he had before joining Commercial Management Pty Ltd would tide it over until the granting of a new one.

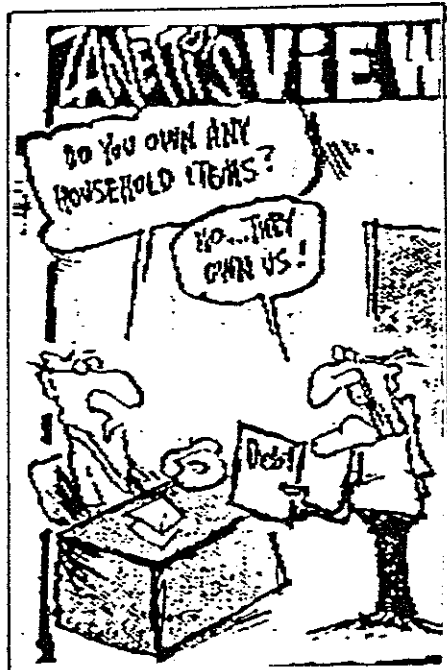
Mr Griffiths awarded \$8500 costs against a West Heidelberg Community Legal Service lawyer, Mr Gary Sullivan, who represented those objecting to the licence, because he was listed as the objector to the licence being granted.

A coalition formed by pensioners who owed money to Walton's Credit had objected to the licence being granted on the ground that they had been harassed by Commercial Recovery Management Pty Ltd, which had been demanding money since May last year, almost five years since the closure of Walton's Stores in 1983.

The registrar of private agents gave evidence that the company was not licensed to collect debts in that period. However, the magistrate said the registrar and the police had not taken action for breaches of the act.

# Shoppers still owe \$18m to defunct Waltons store

By Consumer Affairs reporter LINDA MORRIS



NSW shoppers owe an estimated \$18 million to a retail chain which closed its doors two years ago.

Concerned financial counsellors say thousands of customers are still paying off outstanding debts on purchases from the defunct Waltons retail chain.

And they say some owe so much it could be at least 10 years before they clear their mounting debts.

Betty Waele, financial adviser with Creditline, said some families were being financially strangled by the debts they accumulated on the store's extended payment system.

"We're dealing with Waltons customers all the time," she said. "It's become a real problem."

"We did a survey five years ago and we found that 90 per cent of our clients had Waltons debts."

## Petition

"Typically, they bought from Waltons door-to-door salesmen small purchases but through a combination of high pressure sales tactics and high interest rates this amount has ballooned."

"I have one couple who have been paying off their Waltons

account since 1960 and still owe \$1200, and the amount is getting larger."

A Melbourne-based group representing community church groups and former customers has launched a petition to have the huge debt waived.

Late last year the debts were apparently sold off to Sydney firm Commercial Recovery Management.

The Waltons Action Group estimates the amount owed to the department store stands at \$27 million nationally - with \$3 million owed in Victoria, \$6 million in Brisbane

and \$18 million in NSW.

The average individual debt is about \$1000 although some people have still to pay back \$3000.

Group spokesman Gary Sullivan said Waltons was one of the biggest and most aggressive of the retail credit providers during the 1960s and 1970s.

## Magnanimous

Many of the people caught out were low-income earners who were offered access to credit which they found themselves unable to afford, Mr Sullivan said. "To con-

tinue to pursue the debts in 1989 is outrageous," he said.

"It would only cost \$5 or \$6 million to wipe the entire debt out and I would think it would be a magnanimous gesture if this was done."

Commercial Recovery Management said yesterday it would "discount" debts by 20 per cent if customers paid their debts off in a lump sum.

It would also be prepared to waive interest payments to other debtors in certain circumstances.

Manager Ray Lowe said the company would be most willing to renegotiate with anyone experiencing financial difficulties.

News Ltd.  
2-2-89

# WALTONS \* ACTION \* GROUP

MEDIA RELEASE - 15.2.89

## WALTONS OFFER - A JOKE!

The Waltons Action Group, representing former customers of the failed retailer, today rejected a debt collector's offer of a 20% discount on outstanding debts to Waltons.

Spokesperson for the Group, Barry Hahn, a consumer advocate from Good Shepherd Youth and Family Service described the offer as a joke, claiming it could not be taken seriously. He questioned the authority of the debt collectors, Commercial Recovery Management, to make such an offer, pointing out that Waltons have never advised its customers that the debts have been sold.

What right do these people have to make offers on behalf of Waltons, he asked. The debts are with Waltons, Mr Hahn said, and only Waltons can offer deals and in any case many of the debts are in dispute over their alledged liability.

The Waltons Action Group wrote to Alan Bond personally last month requesting a waiver of the debts as Bond Corporation bought out Waltons in 1981. No response has been received from Mr Bond, however Commercial Recovery Management have claimed they bought the debts from Bond Corporation in December 1988.

People dealt with Waltons, and will continue to do so until Waltons advises its former customers otherwise, Mr Hahn said.

The Waltons Action Group says that the debts claimed are a fictitious beat up and the only reason any debts remain is due to the exorbitant interest charged by Waltons.

According to Commercial Recovery Management 4,000 Victorians owe a total of \$3 million in unpaid accounts, however Mr Hahn claims people have paid these debts many times over.

He warned people to be wary of the offer made by Commercial Recovery Management and encouraged people with outstanding accounts to contact the group before contemplating making any further payments.

Contact: Barry Hahn  
Consumer Advocate  
Good Shepherd Youth & Family Service 419 5477  
(H) 481 4460

Gary Sullivan  
Solicitor  
West Heidelberg Legal Service 459 8833  
(H) 486 1053

WALTONS ACTION GROUP  
c/o 74 Johnston Street, Collingwood 3066  
Tel: 419 5477

# WALTONS \* ACTION \* GROUP

MEDIA RELEASE  
30/1/'89

## BOND URGED TO WIPE DEBTS

Alan Bond has been urged to wipe the remaining debts owing to the now defunct Waltons group by Victorian consumers. Waltons is a part of the Bond Corporation.

The Waltons Action Group wrote to Mr. Bond personally on the 26th. January 1989 asking him to intervene.

Gary Sullivan, spokesperson for the Group, described the debts as " a millstone around these people's necks. In the 6 years since Waltons closed its doors in Victoria, the Bond group has recovered over \$50 million owed to Waltons in Victoria. Only a paltry \$2.5 million remains, owed by Victoria's poor. We are saying enough is enough; you have had your pound of flesh. It is time that the remaining debts were waived."

Mr. Sullivan announced: "These people should be released from their Bond-age!"

"Waltons' practice of high-pressure door-to-door selling of household goods on credit to vulnerable consumers earned them a notorious reputation in the 1960's and 70's. That people should still be pursued for these debts in 1989 is outrageous."

The letter to Mr. Bond claims that the only reason that pensioners and other low-income people still owe money is because of the inflated prices of the goods and the excessive interest rates they were charged. Waltons have conceded that the effective interest rate was (and is) in excess of 40%.

The Waltons Action Group has been campaigning against these debts for nearly 2 years, inheriting the mantle of the community and church groups who agitated against Waltons throughout the 1970's. Mr. Sullivan said "We hope that this letter will be the last chapter in a sorry saga spanning two decades."

For further information, contact: Gary Sullivan, solicitor, West Heidelberg Community Legal Service, Ph. 459 8833 (work)  
486 1053 (home)

Greg Mullins, financial  
counsellor, Financial Counsellors Association of Victoria  
Ph. 650 5422 (work)  
482 1497 (home)

MEDIA RELEASE  
DEBT COLLECTOR IN COURT -  
DÉCISION TUESDAY

On Tuesday a decision will be given about the allegedly illegal activities of a debt collection agency. The case was brought mainly by pensioners in a 6 day hearing held in July.

The decision will affect Commercial Recovery Management's pursuit of \$3 million worth of old Waltons debts. The money is allegedly owed by 3,500 Victorians, the vast majority of whom are pensioners or on low incomes.

If the debt collection agency's licence application is refused, they will not be able to collect these debts. If it is granted. ....? Wait and See.

WHEN: Tuesday 23rd August 10 a.m.

WHERE: Heidelberg Magistrates Court,  
Jika Street, Heidelberg.

CONTACT: David Herd W 459 8833 H 730 1429  
Greg Mullins W 459 8833 H 482 1497  
Gary Sullivan W 459 8833 h 486 1053



# Troubled retailer

## Waltons Bond

Age 31/10/86

### slows rate of loss

By DEBORAH LIGHT

Long troubled Sydney based retailer, Waltons Bond, slashed its net loss from \$35.2 million to \$16.7 million for the year to July 31, indicating the group may now be on the mend.

While turnover improved by 9.8 per cent to \$427.9 million, the group continues to trade on a negative margin of 3.9 per cent, compared with 8.95 per cent in 1985.

The group's retail operations comprise the Waltons department stores and furnishings and electricals chain Norman Ross.

Both operations continued to trade in the red during the year. Waltons cuts its loss from \$16.5 million to \$9.6 million for the 1986 year and Norman Ross from \$18.3 million to \$7 million.

Earlier this month, directors foreshadowed plans to reconstruct the group "towards the reinstatement of Waltons as a premier retailer". With the help of major shareholder, Bond Corporation, the group has made a determined effort to free itself from non-retail activities during the year sloughing off nine subsidiary operations.

In August, Bond Corporation announced it was easing the debt load on the Waltons Bond subsidiary with the \$72 million purchase of the trade and development land.

Results this year were helped by a substantially improved interest bill, down from \$20.1 million to \$16.3 million.

The directors said the second half loss was cut by close to \$10 million to \$13.9 million.

First half losses were reduced by more than \$9 million to \$2.8 million.

The directors said: "The serious weakening of the Australian dollar resulting in much higher prices, combined with widespread public commentary on adverse trade balances and impending recession and higher rates of sales tax created a general aura of uncertainty which contributed to a difficult retail market."

Waltons Bond made an extraordinary profit of \$21.5 million on the sale of investments and a further \$7.7 million on the sale of property. This was offset by a loss of \$20.3 million on costs associated with re-arrangement of consumer financing.

In April the company passed its problematic consumer credit business, once its strongest attribute, to Australian Guarantee Corp Ltd after the credit operation had contributed a loss of \$17.7 million to 1985 results.

Once again, the group will not pay an ordinary dividend.

# Group bid to halt debt collection

By SANDRA KINGSTON

THE Waltons Action Group, representing people in debt to the Waltons retail store and community groups, will meet the Minister for Police and Emergency Services in a bid to stop the debt collection.

The group also hopes the State Government will agree to pay the costs incurred by the West Heidelberg Legal Service in its failed court battle to stop a debt collector, Credit Recovery Management Ltd, getting a licence to collect debts on behalf of Waltons.

Heidelberg Court granted the licence and awarded \$8500 costs. Legal service solicitor Mr Jerry Sullivan.

The legal service has since paid the debt but needs the money reimbursed or services will suffer.

Waltons sold goods door-to-door to families in West Heidelberg in the 1970s. Many people still owed money when the store closed down several years ago. The debts were

sold off to debt collectors, one of which was Credit Recovery Management Ltd.

The Member for Preston, Mr Michael Leighton, who has lobbied the State Government on behalf of the residents, told State Parliament last week the case's outcome raised issues relating to regulation of debt recovery in Victoria.

"Waltons ceased retail operations in 1983 but conducted a credit operation until 1987, using travellers selling door-to-door on credit and then returning for payment and to sell more goods on credit.

"It should be noted that the effective interest rate was 40 per cent. It is not putting it too harshly to say that this organisation preyed on those who could least afford it," he said.

Mr Leighton said customers kept paying their accounts after the company stopped operating

and the debts were handed over to a debt recovery company. "Confusion arose because a number of organisations were involved in the collection of debts," he said.

Mr Leighton said one company, Haleb Pty Ltd, later changed its name to Commercial Recovery Management Ltd.

"Belatedly that company applied for a licence but the Waltons Action Group objected to the granting of the licence," he said.

Mr Leighton said the Private Agents Act 1966 had been breached when the company changed its name.

Costs were awarded against Mr Sullivan because under the Act the objection had to be lodged in the name of "a particular individual", Mr Leighton told the house.

"It should be recognised that the West Heidelberg Legal Service and Waltons Action Group performed an important community function by attempting to enforce consumer legislation," he said.

MEDIA RELEASE

DEBTOR'S FIGHT ON:

Community groups vowed today to fight on after losing a protracted Court battle with a debt collection firm.

After receiving numerous complaints from clients, a coalition of community groups formed to try and put Commercial Recovery Management Pty. Ltd. out of business.

This coalition represented a group of Pensioners who owed money to Waltons Credit Ltd. These debts arose before the closure of Waltons Stores in Victoria in 1983.

The hearing ran for 6 days. Debtors gave evidence that CRM had been demanding money since May 1987. The Registrar of Private Agents gave evidence that they were not licenced to collect debts in this period. It is only today, 14 months later, that they have been licenced to collect debts; it is illegal to do so without a licence.

A spokesman for the coalition, Mr. Greg Mullins, said  
. . . "Evidence was also given by debtors that they felt confused, intimidated and harassed by the tactics used by C.R.M." . . .

A number of witnesses gave evidence that because of their financial hardship they had approached financial counsellors who in turn contacted Waltons. They gave evidence that Waltons agreed to write off their debt, and that they were later pursued for payment by the debt collection agency.

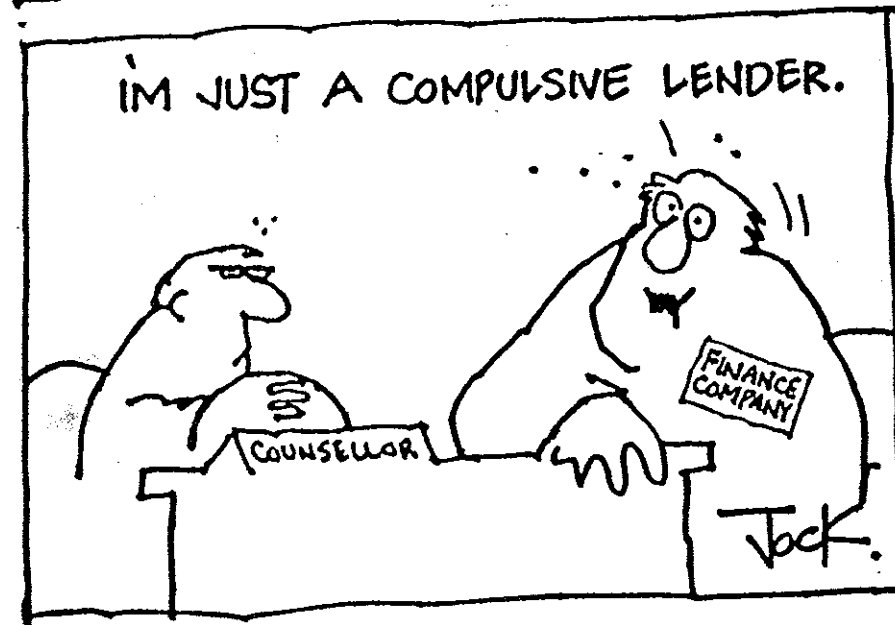
Greg Mullins, spokesman for the coalition said  
. . . "We thought that this evidence was sufficient to refuse a licence. Clearly the objection process favours the debt collection agency over the individual. It makes it nearly impossible for an individual to successfully challenge the practices of unsavoury debt collectors" . . .

What is even more disturbing is that current proposals of the Law Reform Commission, if implemented by the government would further erode the rights of the individual in favour of the debt collection agency.

The coalition believes the government should tighten up the legislation to permit only reputable debt collecting agencies to operate in Victoria.

Contact : Greg Mullins - Financial Counsellor 459 8833 w  
482 1497 h  
Gary Sullivan - (Solicitor for the objectors)  
459 8833 w  
486 1053 h

MR



(COURTESY JOCK McNEISH)

----- WALTONS ACTION GROUP -----

20 MOROBE STREET, WEST HEIDELBERG

PH 459 8833

MEDIA RELEASE

WALTONS ISSUE RAISED IN PARLIAMENT

Six years after Waltons closed its retail stores in Victoria, it has again become the subject of discussion in Parliament. Last night (22nd November), Michael Leighton, the new Member for Preston, addressed State Parliament on the current crisis facing the Waltons Action Group.

Mr. Leighton called for a meeting with the Minister for Police and Emergency Services, the Honourable Steve Crabb. Mr. Crabb agreed immediately to meet a deputation from the Waltons Action Group.

The Group, a coalition of Waltons' debtors and community groups, is confronting the problems Waltons' debtors currently face. Waltons are still collecting debts incurred over 5 years ago - when Waltons closed the doors of its Victorian stores.

A spokesperson, Mr. Greg Mullins, claims:  
"Waltons' debtors have paid their debts many times over. They were the victims of a very sophisticated and exploitative scheme."

When Waltons sold goods and credit door-to-door to people on low incomes and social security benefits, it charged an excessive interest rate. In a 1986 Court Case a Waltons Executive admitted that the interest rate was 40%.

Having recently run and lost a long court case against the Waltons debt collection agency, Commercial Recovery Management Pty. Ltd., members of the Waltons Action Group are now calling for action to prevent the further collection of Waltons' debts.

Contact: Gary Sullivan	459 8833 (Work)
	486 1053 (Home)
Greg Mullins	459 8833 (Work)
	482 1497 (Home)
Michael Leighton	651 8749 (Parl)
	478 5197 (Office)

1J.crm

# WALTONS \* ACTION \* GROUP

Medianet Acc No: 2211

Distribution: VICM

PRESS RELEASE

9th March 1989

## C O N S U M E R   A L E R T

The Waltons Action Group today issued a warning to all consumers particularly those who had contact with Waltons.

Many Victorians have been shocked to discover in their mail an offer from a Debt Collector to discount a debt that they either never owed or thought they had paid in full.

"Some people who don't owe Waltons any money have received offers to discount bogus debts", said David Herd, spokesperson for the Waltons Action Group.

Many consumers who have received these letters didn't personally have accounts with Waltons, yet because they knew a relative who did have an account they are being singled out.

The Trade Practices Commission are investigating the letters and the offer.

Furthermore the Ministry of Consumer Affairs is being asked to examine the matter.

In the meantime Mr Herd urges consumers to be cautious because even if they had a Waltons account, the amounts claimed appear to be overstated.

The Waltons Action Group can be contacted at Good Shepherd Youth and Family Service on 419 5477.

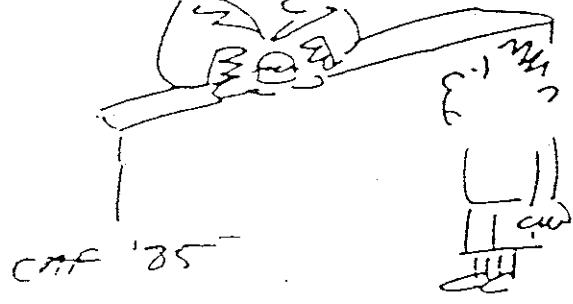
Media Inquiries:

David Herd  
Consumer Advocate  
North Eastern Suburbs  
Ph. 730 1429 (H)  
435 9777 (W)

74 Johnston Street, Collingwood 3066

WILL THIS BE  
CASH OR CREDIT?

JOE'S TAKEAWAY



(COURTESY JANE CAFARELLA)

# Who to Contact.

ona Financial Counselling Service  
ic Offices  
Civic Parade  
ONA 3018  
: 316 1212  
Anne Zammit

care Financial Counselling Service  
a High Street  
BURTON 3197  
: 25 5644  
Eleanor Newcombe

E Financial Counselling Service  
Camp Road  
ADMEADOWS 3047  
: 309 3388  
Alan King

admeadows Financial Counselling Ser  
Nepean & Freda Sts  
ADMEADOWS 3047  
: 309 1574  
Barbara Steen

re Financial Counselling Service  
Fairholm Grove  
BERWELL 3124  
: 882 2216  
Julie Turner

lton/Fitzroy Financial Counselling  
ch of all Nations Service  
Palmerston Street  
LTON 3053  
: 347 7077

sea Financial Counselling Service  
sea CAB  
ury Road  
SEA 3196  
: 773 2522  
Ian Rankin

swick Coburg FC Service  
w. Centre  
vdney Rd & Harding St  
: 3058  
383 1255  
Robert Marsillo

ingwood/Richmond FC Service  
ingwood Town Hall  
Hoddle Street  
LINGWOOD 3067  
: 418 0641  
Catherine Bragg  
Casey Fogarty

ly Action: Dandenong Valley  
ickett Street  
ENONG 3175  
: 791 5233  
Jacqui Marshall/Debra Logue/Maryanne Day

orian Aboriginal Legal Service  
unswick Street  
RDY 3065  
: 419 3888  
Sue Finucane

ern Region FC Group  
scray Community Services Building  
Hyde & Napier Sts  
SCRAY 3011  
: 688 0342

Frankston Financial Counselling Service  
Civic Centre  
Davey Street  
FRANKSTON 3199  
Tel: 784 1888 x 1958  
FC: Paul Duncan

Glen Waverley FC Service  
7 Dunscombe Avenue  
GLEN WAVERLEY 3150  
Tel 233 0177  
FC: Margaret Taig

Care-Force Inner East Family Support Ser  
61a Victoria Street  
HAMTHORN 3122  
Tel: 882 9244 890 2220 (Wed)  
FC: Adrienne Kenna, Daphne Thorne

West Heidelberg Community Centre  
20 Morobe Street  
HEIDELBERG WEST 3084  
Tel: 459 8833  
FC: Greg Mullins

Keilor Financial Counselling Service  
Keilor Downs Maternal & Child Health  
Antwerp Drive Centre  
Antwerp Drive  
KEILOR DOWNS 3038  
Tel: 367 8135 3340119 Council  
FC: Lou Sommer

Dignity FC Service  
12 Gower Street  
KENSINGTON 3031  
Tel: 376 0523  
FC: Marj Matthew

Knox FC Service  
511 Burwood Hwy  
KNOXFIELD 3180  
Tel: 220 8222  
FC: Paul Warwick

Whittlesea Family Services  
381 High Street  
LALOR 3075  
Tel: 465 8122  
FC: Kylie Webb

Western Region FC Group  
Essendon Civic Centre  
Kellaway Avenue  
MOONEE PONDS 3039  
Tel: 370 2111 377 8888  
FC: Dina Sayers

Southern Region FC Service  
372 South Road  
MOORABBIN 3189  
Tel: 553 3039  
FC: Jo Rogers/John Hughes

Williamstown Resource Centre  
13-15 Mason Street  
NEWPORT 3025  
Tel: 391 32244  
FC: Janet Liersch

Dignity FC Service  
49-53 Buncle Street  
NORTH MELBOURNE 3051  
Tel: 329 5933  
FC: Elsje van Moorst

Northcote FC Service  
Northcote Shopfront  
314 High Street  
NORTHCOTE 3070  
Tel: 489 4999  
FC: Kevin Ryan

Reach Out For Kids Foundation  
R.O.K. Centre  
Silver Grove  
MUNAWADING 3131  
Tel: 894 1966  
FC: Barry Duggan

Care-Force North East Family Support  
239 Murray Road Services  
PRESTON 3072  
Tel: 478 7122  
FC: Barry White

South Port FC Service  
7 Perrins Street  
SOUTH MELBOURNE 3205  
Tel: 696 4477  
FC: Carmel Stafford

Prahran City Parish Mission  
15 Cromwell Road  
SOUTH YARRA 3141  
Tel: 826 2473  
FC: Alison Patten

St Albans Community Health Centre  
1 Andrea Street  
ST ALBANS 3021  
Tel: 366 8033  
FC: Andreas Kratsis

St Kilda FC Service  
161 Chapel Street  
ST KILDA 3205  
Tel: 534 0777  
FC: Esther Gregory

Sunbury Community Health Centre  
Gap Road  
SUNBURY 3429  
Tel: 744 4455  
FC: Di Walmsley

Sunshine Budget Advisory Service  
32 Withers Street  
SUNSHINE 3020  
Tel: 311 5900  
FC: Geoff Heaviside

Sunshine FC Service  
Sunshine City Council  
Alexander Avenue  
SUNSHINE 3020  
Tel: 313 3264  
FC: Murray Sayers

Sherbrooke FC Service  
Sherbrooke Shire Offices  
Glenfern Road  
UPWEY 3158  
Tel: 754 8777  
FC:

Bairnsdale & District Community Health &  
Resource Centre  
115 Main Street  
BAIRNSDALE 3875  
Tel: 051 52 52512 051 52 6681  
FC: Judith Dahl/Alyson Ferguson

Ballarat Childrens Homes & Family Ser  
Ludbrooke House  
115 Lydiard St. North  
BALLARAT 3350  
Tel: 053 32 1434  
FC: Catherine Laffey/Sue Hough/Betty Leahy

St Lukes Family Care  
32 Forest Street  
BENDIGO 3550  
Tel: 054 43 4788  
FC: Mark McHugh

Colac FC Service  
47 Hesse Street  
COLAC 3214  
Tel: 052 31 1213  
FC: Rhonda Mahoney/Daphne Finn

Financial Counselling & Consumer Info.  
40 Myer Street Service  
GEELONG 3220  
Tel: 052 21 7644  
FC: Eloisa Costoso

Wimmera Community Care  
Wilson St.  
HORSHAM 3400  
Tel: 053 82 5966  
FC: Max Raggart

Mansfield FC Service  
10 Bank Place  
MANSFIELD 3722  
Tel: 057 75 1070  
FC: Anne James

Mallee Family Care - Mildura  
135 Deakin Avenue  
MILDURA 3500  
Tel: 050 23 5966  
FC: Brian Dodson

Latrobe Valley FC Service  
26 Tarwin Street  
MORWELL 3840  
Tel: 051 34 8076  
FC: Clive Pattison

Glenelg Family Care - Portland  
RMB 3610  
PORTLAND 3305  
Tel: 055 29 2244 055 23 4000  
FC: Jack Finck

Shepparton & Benalla FC Service  
162 Maude Street  
SHEPPARTON 3630  
Tel: 058 21 7985  
FC: Bernie Stratton

Mallee Family Care - Swan Hill  
5 Pritchard Street  
SWAN HILL 3585  
Tel: 050 32 4479  
FC: Albert Gaylor

Glenelg Family Care - Warrnambool  
113 Koroit Street  
WARRNAMBOOL 3280  
Tel: 055 62 6628 055 62 6159  
FC: Annette Lumsden/Barbara Skilbeck

Upper Murray FC Service  
96 Hovell Street  
WOODONGA 3690  
Tel: 060 24 4879 057 215811 (Wed)  
FC: Alan Gurney

South West Gippsland FC Service  
Davey House  
Wonthaggi Hospital  
Graham Street  
WONTHAGGI 3995  
Tel: 056 72 1422  
FC: Jim Pickersgill



# VICTORIAN COMMUNITY LEGAL CENTRES

Most Legal Centres are open in the evening as well as during the day. Phone the Legal Centre nearest to you to find out when they are open and whether or not you need to make an appointment.

**Broadmeadows Community Legal Service**  
Cnr Napier and Freda Streets, Broadmeadows 3047  
Ph: 309 9547

**Coburg Community Legal Service**  
78 Bell Street, Coburg 3058  
Ph: 350 4555

**Doveton Legal Service**  
2 Pholina Street, Doveton 3177  
Ph: 793 1993

**Essendon Legal Service**  
Wingate Avenue Community Centre  
13A Wingate Avenue, Ascot Vale 3032  
Ph: 376 4483

**Fitzroy Legal Service**  
181 Brunswick Street, Fitzroy 3065  
Ph: 419 3744

**Flemington and Kensington Legal Service**  
21 Shields Street, Flemington 3031  
Ph: 376 5600

**Frankston North Legal Service**  
Pines Community Centre  
Mahogany Avenue, Frankston North 3200  
Ph: 786 6980

**Geelong Community Legal Service**  
108 Ryne Street, Geelong 3220  
Ph: (052) 21 4219 / 22 4074

**Monash Oakleigh Legal Service**  
60 Beddoe Avenue, Clayton North 3168  
Ph: 565 4336

**Northcote Legal Service**  
42 Separation Street, Northcote 3070  
Ph: 489 1388

**North Melbourne Legal Service**  
55 Melrose Street, North Melbourne 3051  
Ph: 328 1885 / 328 2762

**Nunawading Community Legal Service**  
26 Blackburn Road, Blackburn 3130  
Ph: 877 5777

**Southern Communities Legal Service**  
The Plaza, 9 Princess Avenue, Caulfield East 3145  
Ph: 573 2500

**South Port Community Legal Service**  
7 Perrins Street, South Melbourne 3205  
31 Bay Street, Port Melbourne 3207  
Ph: 690 9144

**Springvale Legal Service**  
5 Osborne Avenue, Springvale 3171  
Ph: 546 5255 / 562 3144

**St Kilda Legal Service**  
161 Chapel Street, St Kilda 3182  
Ph: 534 0777

**Sunshine Legal Service**  
Sunshine Union Community Centre  
150 Durham Road, Sunshine 3020  
Ph: 311 0384

**Werribee Legal Service**  
Cnr Watton and Duncans Road, Werribee 3030  
Ph: 741 4847 / 741 0160

**Western Suburbs Legal Service**  
13-15 Mason Street, Newport 3015  
Ph: 391 2244

**West Heidelberg Legal Service**  
20 Mroobe Street, West Heidelberg 3081  
Ph: 459 8833

**Western Region Legal Service**  
121 Paisley Street, Footscray 3011  
Ph: 689 8444

## SPECIALIST LEGAL CENTRES

**Victorian Aboriginal Legal Service**  
11 Brunswick Street, Fitzroy 3065  
Ph: (03) 419 3888

Legal advice and casework for aboriginal people.

**Action Resource Centre**  
113 Queens Parade, Clifton Hill 3068  
Ph: (03) 481 5599

Legal advice service for low-income members.

**Combined Students Legal Service**  
625 Swanston Street, Carlton 3053  
Ph: (03) 347 0438

Legal advice and casework service for students at RMIT, Melbourne University, Melbourne College of Advanced Education and Lincoln Institute.

**Consumer Credit Legal Service**  
636 Bourke Street, Melbourne 3000  
Ph: (03) 670 5088

Legal advice and casework service for people with consumer credit and debt problems.

Federation of Community Legal Centres (Vic), 272 George Street, Fitzroy 3065, Phone: 419 2752

Waltons,

POSTER

# WALTONS



HAVE YOU GOT AN OLD WALTONS ACCOUNT ?

20c

\$1

\$1

STILL HAVING HASSLES ?!

\*\*\*\*\*

20c

\$1

\$1

\$1



CONTACT THE WALTONS ACTION GROUP

20c PH 4195477

# WALTONS

WALTONS GUARANTEE SATISFACTION ????????

# WALTONS SURVIVAL KIT (1989)



This is the property of Consumer Credit Legal Service library.

— Ron (TANBERG)

Telephone: (03) 9670 5088

Address: 1st Floor  
11-19 Bank Place  
Melbourne 3000

No 161