

Salus populi suprema lex esto.

The welfare of the people is to be the highest law



"David Versus Goliath"

EU Legal Challenge Program

3rd September, 2008 Ben Collins.

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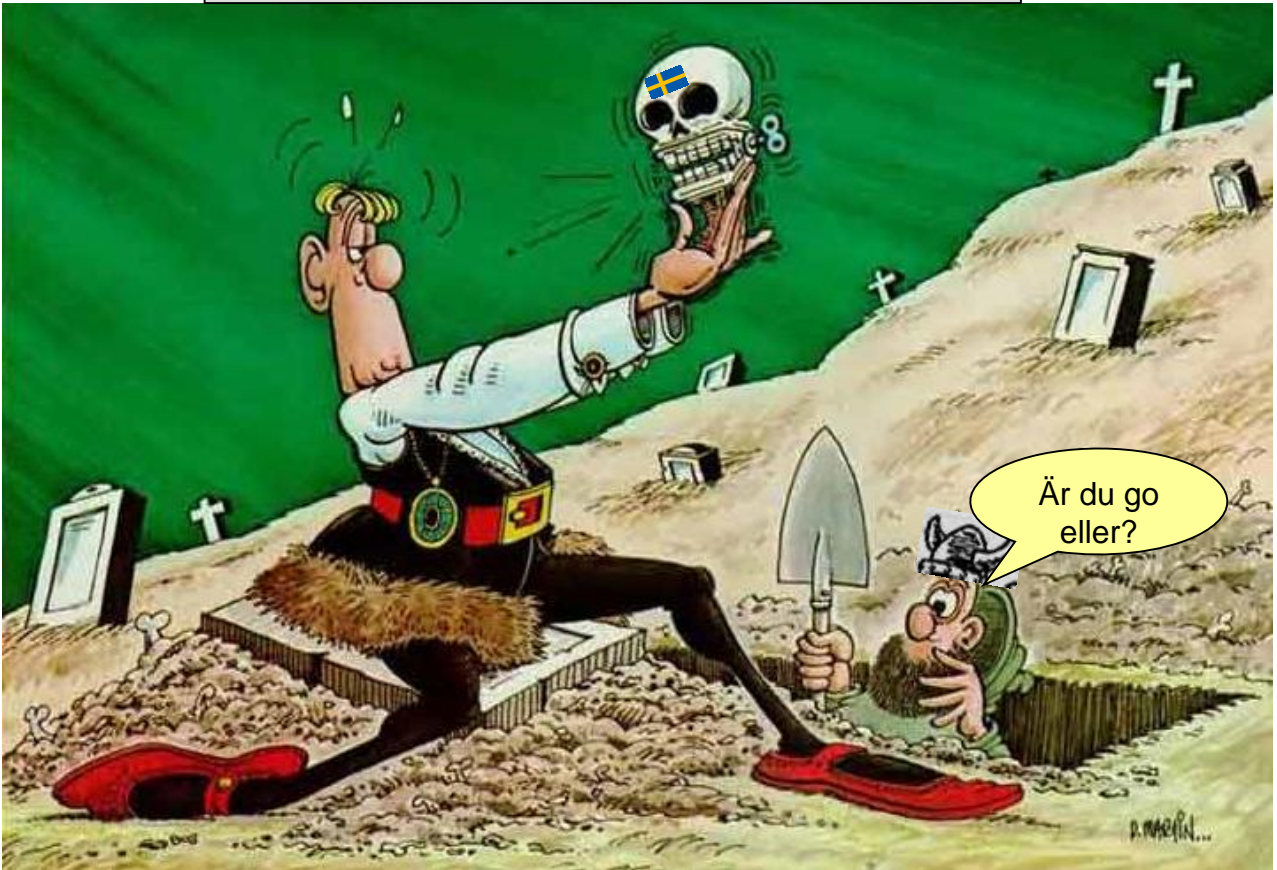
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Introduction

Something is rotten in the state of Sweden



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Intro Letter to Prospective Lawyers

Salus populi suprema lex esto.

The welfare of the people is to be the highest law



From : Ben Collins, Signalgatan 4b, 413 18 Göteborg, Sverige.

To : EU Legal Commissioner / Advocat Göteborg

3rd September, 2008

David V Goliath Legal Challenges

Dear Sir or Madam,

Enclosed is a booklet detailing several areas that I would like to legally challenge, in either the Swedish or the European court. My gut feeling is the European court is likely to be more impartial and therefore more likely result in a favourable verdict, though I have absolutely no experience or knowledge of these matters.

You are invited to consider the document and cases and decide whether any of them have both merit and interest for you. I am happy to appoint different advocates for the different challenges listed overleaf, according to their specialities.

I cannot pay for advocate work, due to limited finance, so I'm wondering if funds can be obtained from the various pots available from the EU for tackling "social justice", particularly in respect of other citizens from other countries exercising their right to live in another member state, where they may be more likely to fall foul to esoteric state processes.

My finances may improve in the New Year however, following the launch of 42 new eco-technologies in the Carbon-Down program I have conceived over 5 years on limited privately saved income. Hence if only prepaid private finance is acceptable, also please notify me of your interest in that respect.

The cases are summarised on pages bas12 and bas13. All relevant documentation has been catalogued and referenced contained on the CD attached (90 Page document, and 200 page reference documents). In my opinion I have been the victim of processes working against core citizen values of a fair EU, including; illegal income tax collection, illegal collection practices and extortionate bill collection practices.

Tack för ert talamod med Engleska.

Yours sincerely,

Ben Collins. (UK Citizen Resident in Sweden 690309-5096)

Corruptissima re publica plurimae leges - In corrupt states are the most laws.

Bas3

David Versus Goliath Case List & Summary

Ref Case List	
A	Ben Collins V Skatteverket
B	Ben Collins V Kronofogdymyndigheten
C	Ben Collins V Alfakassan
D	Ben Collins V Vägverket
E	Ben Collins V Trafikförsäkringsföreningen
F	Ben Collins V KF & Intrum Justitia

Ref	Fight	About
A	Removed property and destabilised finance:	Premature prorata assessment leading to over estimation of tax per annum.
B	Unnecessarily rapid and aggressive collectio	Collection too soon, you should wait a fair period, bill was actually wrong.
C	4 Month slow processing bereft of income.	4.5 months to inform me no entitlement, no interim income.
D	Disabled Light Vehicle / Creating CO2 Desig	Destruction of vehicle suspension and disablement by speed bumps (SBs).
E	Bad Methodology / Cynical Profiteering	Disproportionate punishment and difficult offroad vehicle notification.
F	Extortion / Excessive collection terms	Excessive escalation of collection fees in too short time period.

This document details several agencies that I would like to legally challenge, in either the Swedish or the European court. In my opinion these agencies have abused their privileges and position of power and failed in keeping to standards that protect individuals from clumsy or poor administration.

Their handling of these situations have been excessive and generated spiralling or cyclical additional problems way beyond the original issue. This creates a cycle of paperwork and time wastage all round.

Excessive whining or genuine social injustice?

I would like courts decide each case on merit, whether the case list does or does not constitute impedance of natural social justice and whether these mechanisms that have acted against me are either in control or are excessive.

In singular cases the damage might seem modest, but collectively this has created a load of unnecessary misery. Considering the wider social implications, this could mean much misery is being unnecessarily distributed without justification.

There are two goals here;

To be financially compensated for the wastage of time, misery and damages these unnecessary procedures have caused, and secondly to moderate these unnecessary procedures for other folks.

Change of procedures can be achieved either by;

- Punitive damages to me possible meaning payments due may be widespread.
- Publicising this case.
- An EU court directive to moderate processes.

http://en.wikipedia.org/wiki/Citizenship_of_the_European_Union

Case Overviews

Ref	Collins Versus & Issue	About
SV Skatteverket		
Legal Argument & Complaint		
A	Removed property and destabilised life for money later returned.	<p>Premature prorata assessment leading to over estimation of tax per annum.</p> <p>Near immediate sequestration of assets, despite communications.</p> <p>Inappropriate action considering financial history and earnings.</p> <p>Abuse of power which led to confidence collapse/personal issues.</p> <p>Forced closure of business project, unemployment and plan destabilisation.</p> <p>Borrowing from friends and family, cash shortage, no cash for rent or food.</p> <p>No income yet income tax charged, estimations collected on.</p> <p>Unnecessary cycle of events that could have been easily avoided.</p>
KF Kronofogdmyndigheten		
Legal Argument & Complaint		
B	Unnecessarily rapid and aggressive collection.	<p>Collection too soon, no time tolerance, and the money wasn't even owed.</p> <p>Early collection removed transportation needed for work.</p> <p>Negotiation and timescales unfeasible for my modest income.</p>
AK Alfakassan		
Legal Argument & Complaint		
C	4 Month slow processing Bereft of income.	<p>4.5 months to inform me no entitlement, no interim income.</p> <p>This is a long time, despite interim reminder letters and prompting by me.</p> <p>This is time I could have lived in the UK and claimed my full entitlement.</p> <p>No information was supplied to suggest I could get social payments.</p> <p>Still asking basic questions 4 months into claim. No urgency.</p> <p>No income for five months, massive stress and worry, confidence collapse.</p>
VV Vägverket		
Legal Argument & Complaint		
D	Disabled Light Vehicle s / Creating CO2 Design	<p>Destruction of vehicle suspension and disablement by speed bumps (SBs).</p> <p>SBs have no standard design and this leads to lazy construction</p> <p>SBs damage vehicles even when travelled over slowly.</p> <p>SBs encourage "Qashqai" designs, high fronts endangering pedestrians.</p> <p>Properly built SBs work, badly made do not, needs higher standardisation.</p> <p>Need to establish quality control, vehicles prematurely damaged.</p> <p>Request contribution for suspension and other repairs, and vehicle scrapping</p> <p>Request contribution for case preparation multiplied by risk of case loss.</p>
TF Trafikförsäkringsföreningen		
Legal Argument & Complaint		
E	Bad Methodology / Cynical Profiteering	<p>Disproportionate punishment and difficult offroad vehicle notification.</p> <p>Could easily send offroad notification forms and avoid whole issue.</p> <p>Probably cynical collection exercise / extortion through excessive charging.</p> <p>Opportunism using their superior legal position and knowledge.</p>
IJ KF & Intrum Justitia		
Legal Argument & Complaint		
F	Extortion / Excessive collection terms	<p>Excessive escalation of collection fees in too short time period.</p> <p>Cynical profiteering from the financially weakest, 1000+% Gross PA Interest</p> <p>Collection too soon, you should wait a fair period, extortionate terms.</p>

I would like to emphasise these cases are not whining about having to pay bills or tax responsibility of citizens. It is the excessive and in some cases erroneous application of financial thumb screws at very early stages of problems that actually create more and unnecessary problems, criminalising and bullying ordinary citizens. Sweden has an excellent public finance record system to highlight non-payers and track finance histories. From my perspective these other additional mechanisms applied to me have been excessive and unjust. There needs to be fairer timing balance, after only a couple of months excessive fining starts with individuals, whereas in contrast fallible government institutions themselves are slow to respond yet with no repercussions. Either these institutions need to be faster, or more time be given all round to everyone make a fairer system in balance for individuals who may not be experts in administration of esoteric processes for every EU country.

Personal Statement of Intent

The worst side of human nature, seen throughout history, is the abuse of power. What separates the Solomons from the Stalins, is how they cope with their powers, their capacity for empathy. Moderating the power of public bodies to be socially just / balanced is something worth pursuing, hence this document.

I have worked most of my life to help eliminate climate change. Being poor is not an issue for me, however I have had the financial rug pulled away from me by the combined incompetences of the Skattnämnden, Kronofogdemyndigheten, and several other offices. They have also inhibited Carbon-Down project progress. While the difficult "financial suffering" part of my work is now complete, I feel rather cheated that these last three years of low income have been unnecessarily financially tormented rather than the romantically stable, "poor but happy".

After complaining to the various agencies and receiving a non committal letters in return, the next course of action is either to lie down and accept all this turmoil or fight back in court against what I feel were trespasses. Little people like me are getting their lives mashed through this incompetence, but it seems like we have no redress mechanism.

Any mistake we make is punished using an exponential fining curving, I would like this process applied in balanced reverse when mistakes are made so that eventually a little more patience is exhibited from the state side when dealing with individuals. I accept mistakes people make in public office, that their jobs are difficult, that taxes and bills must be paid, that we are all fallible humans not robots and that tax calculations can go up and down through the year.

I do not accept being taking to the bailiffs *six weeks* after receiving a (incorrect) tax bill estimation (case A). I do not accept having all my worldly goods removed and sent for auction *a month* later, for money that is later returned to me as tax overpayment. What a strange and unnecessary mess this creates.

This action (case B) disabled a perfectly good car carefully maintained privately for ten years, thereafter receiving insurance fines for that immobilised private parked car, disabled by other people amounting to Skr 10,000 in a few months (case E), when the annual insurance when used was Skr 4,000. Something is badly wrong when it takes 5 months to inform me of ineligibility for Alfasse benefit (case C) for an unnecessary unemployed period forced by erroneous tax collection. Yet if i delay paying a 280kr bill 2 months, someone has the right to slap a 2000% GPA 1000kr penalty on that (case F).

From my perspective, this adds up to an imbalanced state of affairs. I feel any mistake or delay I make is punished with a very big stick, yet mistakes in reverse that penalise my lifestyle pass off with impunity. This impunity means those mistakes will continue to be made until they are acknowledged, most likely through financial pain applied by the courts. I note the severity and punishment dished out for the most minor of financial misdemeanours, I would like that level of proportional severity exacted in reverse and some costs recovered.

***Cum potestate magna rationem reddere convenit* - With power comes responsibility**

Misery

"Annual income twenty pounds, annual expenditure nineteen six, result happiness, annual expenditure twenty pounds ought and six, result misery." (Charles Dickens)

There a whole world of emotion between stable low finances and financially unstable and dreading the noise of the letterbox.

I have now completed my unpaid sabbatical work to eliminate climate change and carbon fuel dependence, some of which will be published in late 2008. These collective unnecessary actions have delayed this project and have affected commercial issues.

Life is very short but luckily I have had chance to pursue my life goal and completed it, although the sacrifices have been too much to bear on the personal front. I had enough money to mind my own business, socialise, live with pride chasing my dream and drive my little cabriolet in the sun and play the odd game of golf, all whilst completing my project.

The unnecessary mobbing and destabilisation changed what should have been happy two years working on my dream, to three years haunted by a struggle and mental fight against self loathing and depression.

Damaged Personality

I make no apology for generally lacking in confidence and allowing my confidence to be shattered disproportionately by this experience, I am human not a robot. After this experience my personality is slowly recovering.

Though I am not a naturally confident person, I do have a lot of optimism and dont think someone in my position should have to face the contemplation of suicide. Looking back now, I am disappointed with this treatment and would like to see closure by curtailing of those administrative mechanisms responsible what was a totally unnecessary chain of events.

- | | |
|----|---|
| P1 | Shattered confidence and nervousness attacks. Probable nervous breakdown |
| P2 | No new friends made. I have stopped playing sport and most group social activity. Partial social phobia. |
| P3 | Not travelled more than 30km from my flat in 18 months and then only left the boundary of Göteborg twice. |
| P4 | Change of personality, from extrovert into recluse. |
| P5 | 5 months low work output / moping. |
| P6 | Unable to attend mothers illness June 2006, no money for flight (sister with 4 kids had to go instead). |
| P7 | Not able to be god parent to niece Virginia, because i could not afford the visit to Manchester. |
| P8 | Subsequent breakdown in family relations, no invite to Mothers 70th party. |

Motivation

Naturally a mix of frustration, boredom, bitterness, anger and financial recuperation are the motives behind this collective action. There is a point where trampling or trespass into peoples rights and private areas really begins to rankle and not sit easy with day to day existence, until that trampling has been corrected. Despite the overwhelming wave of negativity revisiting all of this generates, I have reached that point where I need to respond.

If settlement is not made satisfactorily, I intend to publish the collated actions and supply information to relatives of suicide victims affected by these administrative policies. This seems the best way to permanently trim the wings of agencies until they are more socially just. I propose to statistically investigate the influence of the unnecessarily swift and disproportional debt "fining" or collection (e.g. KF's & Intrum Justitia's apparently (currently) legal 1000+%PA interest etc) on the suicides of the last ten years.

When people have financial and other personal problems, they do not need state backed extortion compounding them. These agencies and their stewards need to be reminded they are dealing with people not numbers and machines, and behind the missed payments may be other traumas.

A suicide victim feels isolated and pressured, they ask themselves, is it better to stand and fight or is it better to end the pain? Then a letter of sudden or madly escalating financial penalty arrives, another straw for the camels back. Any family suffering a suicide in the past decade who thinks excessive financial penalties or aggressive pretax collection contributed to that suicide can consider the verdict concluded in these few cases as benchmarks and seek out social justice if any link is proven.

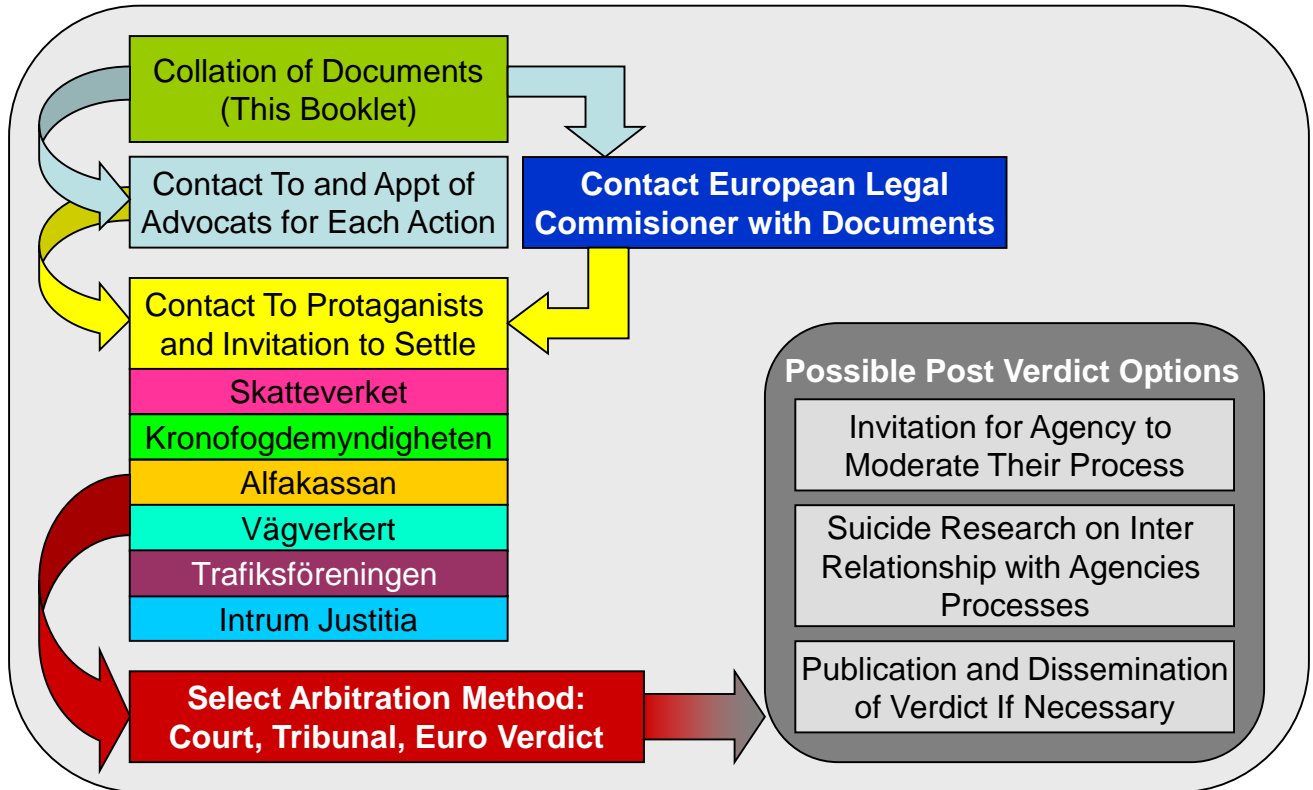
We can be pretty sure that many suicides are down to a combination of factors, often involving financial problems. Financial problems and pressure becomes unbearable when spiralling becomes apparent. In the UK this is dished out by horrible thugs running illegal debt schemes on social housing estates. In Sweden it seems to be supplied by government backed agencies. You should not be allowed to change a 300kr bill into 1600kr in two months, that agency must be stopped. Imagine the feeling of someone someone between sinking and swimming financially who receives such a demand, and it is repeated over several 400kr bills. Wrong!

There have been approximately 15,000 självmord in the last decade. When including; parents, siblings, partners and children, each suicide massively affects many people, say around 8, that computes to 120,000 victims in the Swedish suicide crisis. I will seek a University to analyse Intrum Justitia etc influence on that list. Let the courts look back and analyse how many have been wrongly treated by those agencies, let us determine how big a contributory factor was the agency's malpractice and hold the stewards proportionately responsible for that malpractice. This may also mean those agencies are partially culpable by component and need to pay out to each victim proportionately to that component.

I hope the malpractice is somehow directed on to consciences and the stewards are shaken from the smug conceit that must exist in order to motivate these current policies, and they make the effort to develop citizen fair policies.

Plan of Action and Resolution Outcome Scenarios

This area is well outside my field of expertise, so I hope to follow the legal advice engaged, whatever that may be. Right now the plan is as follows:



Ref	Plan of Action	Alternatives
1	Prepare Each Complaint.	Contact Samaritans Type Agencies.
2	Contact the Library Lawyer and EU Lawyer.	Contact Political Parties / Social Reform Groups.
3	CC the Agency.	Contact EU Social Justice Department
4	Invitation to Settle Damages to BC.	Contact Journalists
5	Invitation to Refund Historical Victims.	
6	Invitation to Change Practices.	

Liability Resolution Options or Responses	Likely Response from Ben Collins
R1 None	Tribunal or Court action.
R2 None, explaining why claim is invalid	Correspondance sequence isolating dispute areas.
R3 None, explaining why claim is invalid	Tribunal or court action on areas of dispute.
R4 None but token payment	Tribunal or Court action.
R5 None but independently set payment.	Agree to procedure.
R6 None but agreed discretional payment.	Agree to procedure.
R7 Partial and token payment.	Tribunal or Court action.
R8 Partial and independently set payment.	Agree to procedure.
R9 Partial and agreed discretional payment.	Agree to procedure.
R10 Accept liability and independently set payment.	Agree to procedure.
R11 Accept liability and agreed discretional payment.	Agree to procedure.

Car Farce

The exasperation with these processes is best illustrated by the problems experienced with my car, which previous to these issues, gave ten years of trouble free, low depreciation driving fun.

Since the car was taken off me by KF on behalf of SV, for a sum that was in fact never really due, it has been undrivable due to a frozen alternator, which is an engine out job.

With no finance to take the engine out, no facilities to repair (repair beside my building is not allowed) the car has stood still for almost two years.

An attempt in March 2007 was made to start the car, but it has probably seized by now, and the auxillary belt began smoking.

In 2008 I attempted to sell the car to eight Fiat specialists on open price conditions (Ref Car1), but not one bid was received. The car is now almost worthless, despite the auction house valuing the car at Kr60,000 when taken away. The humiliation of driving the car to the sales house, chaperoned by 2 KF officials, was compounded when cycling back to get it once my sister's loan money had come through. A pathetic experience.

The car is now sat on its paid for parking space, with no resolution in sight. The car was insured until September 2007 for 4300Kr per annum. Despite writing to Vägverket to inform them the car was avställt in October 2007, Trafiksförsäkring have now demanded @kr33,400 off me for it's insurance, for an immovable car. KF will shortly retake all my possessions in regard to this bill, except I dont have any Possessions except this car, which has been made worthless except for scrap / parts by KF's original collection for a sum that was never owed!!

Car and Cash Removed Without Cause SV/KF

Car Develops Sticking Alternator

Alternator Freezes Due to Inactivity

Car Now Dormant

Years Insurance and Parking Wasted

Transport and Life Opportunities Reduced

Vägverket Notified as Avställt.

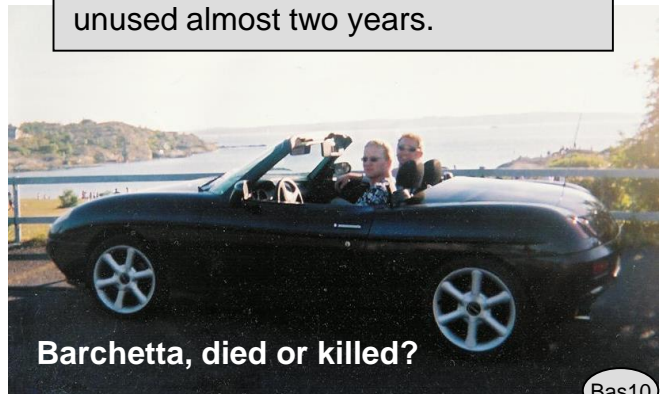
Trafiksföreningen Fining for *Immovable Car*

KF may soon remove the now almost worthless car AGAIN to pay TF fine. DUH!

Unnecessary
Collection

Generating
Complications

Car owned ten years, self serviced and repaired, recent new roof and stainless lifetime exhaust system, prior to KF removal.
Car now worthless except for parts, unused almost two years.



Barchetta, died or killed?

What I Should Be Doing With My time

Chasing paper and resisting semi-criminalisation of my status is a waste of time, but as a person I feel very hurt by these experiences, hence the desire to "fight back" and get some kind of closure or justice.

I have developed 42 innovations in the field of eco-engineering which will be rolled out in the coming year, which among other projects has an improved efficiency wind turbine (100% energy capture by area) which can manufacture methanol fuel, eliminate oil reliance and CO₂ production within ten years when built on to existing industrial areas across the world.

www.carbon-down.com

Time spent on this document has delayed and weakened these eco-projects in their fast moving fields. Four months preparing this case though is nothing compared to months lost due to self loathing, which looking back, was unnecessarily generated by these agencies – all *in my opinion of course, so I am interesting to here what an impartial court opinion would be.*

While I am realistically pessimistic in my expectation of success in taking on these big state mechanisms, I think this is the best way of registering my annoyance and frustration with these easily avoidable processes which these agencies seem unmotivated to improve.



Case Basics A (1 of 6) : Collins Versus Skatterverket Göteborg

- SV cannot assume people with low and or variable incomes will earn the same every month, then authorise removal on that basis after only six weeks
- SV should only collect tax by force on what they are *certain has been* earned, not on the basis of what they *estimate might be* earned.
- **SV extracted all my finances via KF to satisfy a claim from 37 days earlier.**
- **SV's claim for that period was later reduced to zero and all money refunded.**
- Authorising forced sequestration of funds should be a last, not first resort.
- SV infringed my basic citizens rights by; withdrawing personal survival funds, not providing adequate time to to pay sums claimed, not offering payments terms balanced versus income and prospective income, not considering earnings levels current and historical, not considering previous tax history and full co-operation, not providing adequate time to prepare a tax calculation counter claim and not considering the size of the moderate sums demanded balanced versus history and risk to SV of non payment.
- It cannot be worthwhile to turn upside down the life of a citizen to recover the sum of €3400 that has not been paid for 37 days, whether owed or not.
- The sum was never owed or due and invented by SV due to poor process.
- SV were far outside the balance of fair but robust tax collection.

Case Basics B (2 of 6) : Collins Versus Kronofogdemyndigheten

- KF took all my property, cash and harassed me for a sum not owed.
- KF removed my property too quickly, for a tax estimation a few days previously.
- KF failed to provide fair repayment terms or timing conditions.
- KF should wait a fair period for a citizen to prepare tax counter calculations.
- KF acted on an tax estimation not on tax earned or proven owed.
- KF publicly labelled me a debtor for a non existent debt.
- KF extorted fees and interest for a sum not owed.
- **My financial and personal life was destabilised by this KF action.**
- **When KF collect on bills that are not owed, KF are stealing funds.**
- KF must take this issue with their customer who is inventing bills, not me.
- "Just doing our job" is not a satisfactory response if this job results in illegal and or amoral collection from low income individuals resulting in life destabilisation.
- When you humiliate someone and take away all their worldly goods, you should be *very sure they actually owe something* to your customer and not act blindly.
- KF has acted amorally with undue haste and not respected EU citizen rights.
- KF practices need to improve until adequate response moralities are standard.
- KF harassment for invented SV bills continued throughout 2005 and 2006.
- Two years of misery for non existent, unproven and *estimated* tax debt.

Case Basics C (3 of 6) : Ben Collins Versus Alfakassan (AK)

- I was forced into unemployment after KF took all my money for sums not owed.
- AK processed my claim too slowly to be acceptable, 4.5 months.
- **Basic human rights demand a form of social payment when unemployed, targets should mean a 4.5 month turnaround is not acceptable.**
- This delay created a whole load of personal misery for myself and humiliation of borrowing money from my circle of people, straining personal relationships.
- The issue herein is: What is an acceptable response time for AK?
- Slow response prevented me accessing alternative social support (i.e. in UK) .

Case Basics D (4 of 6) : Ben Collins Versus Vägverket (VV)

- **Poor road building by Vägverket through poorly constructed speed bumps have prematurely damaged and scrapped my vehicle.**
- These traffic calming measures have created a market in Europe for SUV's which are dangerous to pedestrian and lightweight passenger cars - exactly the opposite result to the target of creating safer roads by traffic calming.
- Vägverket must modify practices until they build roads suitable for low to the ground and lightweight (environmentally and pedestrian friendly) transport
- Vägverket should use alternative traffic calming or improve speed bump quality.

Case Basics E (5 of 6) : Ben Collins Versus Trafiksföreningen (TF)

- **TF bills are a cynical collection and extortion exercise of the unwary.**
- The uninsured vehicle issue is easily avoidable with better administration practices by TF and VV.
- TF are extorting eight times the previous on road insurance for an unusable car.
- TF should not be able to charge for an unused, off road and mechanically disabled car.
- TF should be obliged to prove that the owner is using their vehicle uninsured or that it is possible to be stolen before charging fees.
- The car is offroad due to sequestration by KF in 2006 for tax, later rescinded.

Case Basics F (6 of 6) : Collins Versus KF & Intrum Justitia (KF/IJ)

- Extortion by illegal charges have been applied by KF and IJ for original bills that were paid within three months of the due date, which though not ideal, is fast enough in a fair and civilised society.
- **The charges are identified as illegal and extortionate as they represent more than 1000% per annum which is unacceptable in a fair EU society.**
- KF and IJ create a poverty trap and unnecessary misery by acting with unnatural haste using their superior legal position to exploit the poor.
- KF and IJ have invented spiralling charges to pay for their non-jobs and fees.

Ben Collins Versus Skatteverket Göteborg

Erm, I got your bill but I haven't earned anything yet, my income is low and sporadic, like it was the last six years.



We insist on being paid every month, it is how we do things here.

2 months later....

Erm, I haven't earned anything yet, it seems odd that I have to pay income tax on that, or?



It has been two months now!!! You owe us €3400 from our estimate. Pay up or we take everything.

6 months later....

Erm, its June, my Mum may be dying and you've made me unemployed, please can I have that money you took from me for what wasn't owed anyway so I can fly home.



Ask us again in December.

11 months later....

But erm.....



Here is your money you overpaid.....?????..blimey dont look so sad, show a bit of gratitude!

Salus populi suprema lex esto.
The welfare of the people is to be the highest law

Complaint Table, Contents and Notice

Complaint Summary

Skatteverket	Legal Argument & Complaint
Removed property and destabilised life for money later returned.	<p>Premature prorata assessment leading to over estimation of tax per annum.</p> <p>Near immediate sequestration of assets, despite communications.</p> <p>Inappropriate action considering financial history and earnings.</p> <p>Abuse of power which led to confidence collapse/personal issues.</p> <p>Forced closure of business project, unemployment and plan destabilisation.</p> <p>Borrowing from friends and family, cash shortage, no cash for rent or food.</p> <p>No income yet income tax charged, estimations collected on.</p> <p>Unnecessary cycle of events that could have been easily avoided.</p>

Contents

SVC	Ben Collins V Skatteverket
SV1	Skatteverket : Complaint Table, Contents and Notice
SV2	Skatteverket : Table of References Continued
SV3	Skatteverket : Damages and Table of References
SV4	Skatteverket : Damages and Table of References
SV5	Skatteverket : First Resort Stripping Essential Finance
SV6	Skatteverket : Complaint Summary
SV7	Skatteverket : Timings Summary
SV8	Skatteverket : Summarised Main Events Diagram
SV9	Skatteverket : Timings Detail and Diagram
SV10	Skatteverket : Personal Statement
SV11	Skatteverket & KF : Financial Terrorism and Irresponsible Tax Collection
SV12	Skatteverket : Main Issue
SV13	Skatteverket & KF : Elbow Fiasco
SV14	Skatteverket : Chart References
SV15	Skatteverket : Event Chart 2005
SV16	Skatteverket : Event Chart 2006
SV17	Skatteverket : Table of Damages

Notice sent to SV 3rd September (CC European Court of Human Rights).

SV and KF Removed all my finances in early 2006 in order to satisfy their tax estimation made a few weeks earlier. This tax claim for *that period was later reduced to zero*. In my opinion this tax collection process infringed basic citizens rights by:

- not allowing retention of personal survival funds.
- not providing adequate time to to pay sums claimed.
- not offering payments terms balanced versus income and prospective income.
- not considering earnings levels current and historical.
- not considering previous tax history and full co-operation.
- not providing adequate time to prepare a tax calculation counter claim.
- not considering information supplied in January and March explaining zero income.
- not considering the size of the moderately sized sums demanded balanced versus history and risk to SV of non payment.
- finance removal killing sole trader business activities which would have led to a tax payment.

- SV action removed all disposable and essential income for rent and food for a period of 4 months creating severe hardship for me. Responsible tax collection must retain citizens rights to personal survival funds and reasonable timescales in my opinion.
- Forced sequestration of funds should be a last, not first resort, and not after only a few weeks, and the tax should be for money earned not estimates.
- Please refer to the document attached and CD of references.

I am seeking legal representation in Sweden and have sent this information to the European Court of Human Rights and will enter into the full legal process thereafter, assuming SV do not agree to an independently set compensation tribunal in the interim period, i.e before September 30th 2008.

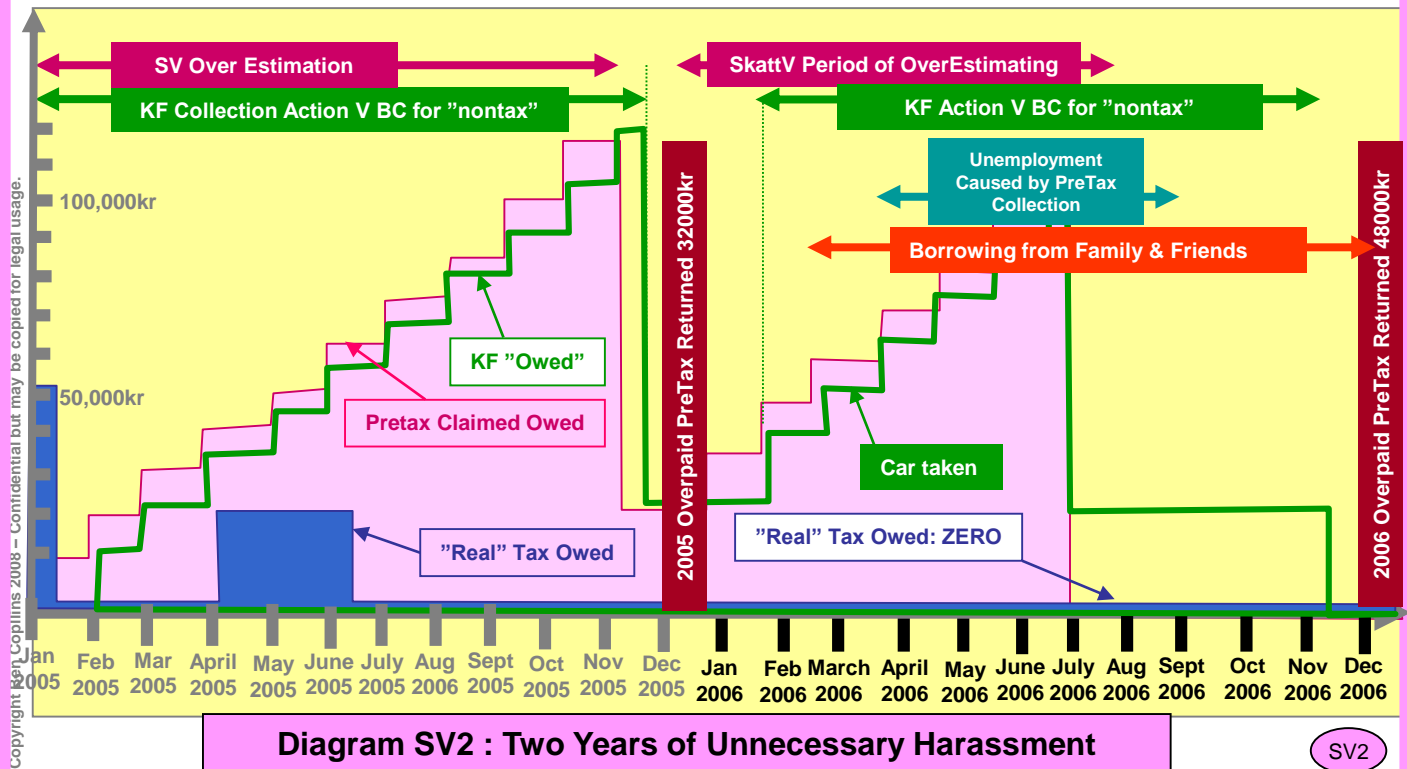


Diagram SV2 : Two Years of Unnecessary Harassment

Skatteverket Göteborg : Table of References 1 of 3

2005 Main Communications with Skatteverket.

TaxRef	Date	Subject Summary
1	n-a	Cover
2	July 7th 2006	Skatteverket Göteborg : 2005 Table of References
3	7 februari 2005	Skatteverket : New tax demand feb 2005 for backdated amounts
4	Undated prob 7 Feb	Skatteverket : Tax Estimation and Monthly Demand for 2005
5	7 februari 2005	Skatteverket : February Bill
6	22 februari 2005	Kronofogdemyndigheten : KF Bill February 2005
7	6 mars 2005	Kronofogdemyndigheten : New Debt Received March 2005
8	7 mars 2005	Skatteverket : Tax Bill With Carryover from 2004
9	7 mars 2005	Skatteverket : March 2005 Tax Bill
10	4 april 2005	Kronofogdemyndigheten : We are coming to visit and calculate your possessions
11	4 april 2005	Kronofogdemyndigheten : April 2005 KF Statement
12	4 april 2005	Skatteverket : April 2005 SV Statement
13	14 april 2005	Kronofogdemyndigheten : Emergency Cash Payment To KF
14	15 april 2005	Skatteverket : BC EU Citizenship Details at SV
15	2 maj 2005	Skatteverket : SV Statement May 2005
16	2 maj 2005	Skatteverket : May Tax Portion
17	7 juni 2005	Skatteverket : SV Statement June
18	5 juni 2005	Kronofogdemyndigheten : June 2005 New Debt Sent To KF Statement
19	7 juni 2005	Skatteverket : Standard June 2005 Tax Demand
20	30 juni 2005	Kronofogdemyndigheten : Payment to KF 60,000 Immediately After Payment.
21	3 juli 2005	Kronofogdemyndigheten : July 2005 KF Statement
22	4 juli 2005	Skatteverket : SV Statement July
23	4 juli 2005	Skatteverket : Standard July 2005 Tax Demand
24	4 juli 2005	Skatteverket : Half Year Tax Declaration Demand
25	1 augusti 2005	Kronofogdemyndigheten : August 2005 KF Statement
26	3 augusti 2005	Skatteverket : Standard August 2005 Tax Demand
27	3 augusti 2005	Skatteverket : SV Statement August
28	4 september 2005	Kronofogdemyndigheten : September 2005 "Debt" Transfer to KF
29	6 september 2005	Skatteverket : SV Statement September 2005
30	6 september 2005	Skatteverket : Standard Sept 2005 Tax Demand
31	2 oktober 2005	Kronofogdemyndigheten : October 2005 More "Debt" Transferred to KF
32	3 oktober 2005	Skatteverket : Standard Oct 2005 Tax Demand
33	3 oktober 2005	Skatteverket : Title : SV Statement October 2005
34	18 oktober 2005	Kronofogdemyndigheten : Fines and Debt Status October at KF
35	18 oktober 2005	Kronofogdemyndigheten : Debt Warning October 2005 at KF
36	19 oktober 2005	Skatteverket : Tax Amount Changed According To Information I Sent
37	undated prob 19 okt	Skatteverket : New tax estimation according to my letter
38	6 november 2005	Kronofogdemyndigheten : November 2005 More "Debt" Transferred to KF
39	7 november 2005	Skatteverket : SV Statement November 2005
40	28 november 2005	Skatteverket : Real Tax Bill and Calculation (53,000kr Over Estimated)
41	6 december 2005	Skatteverket : Tax Year End Tax Overpayment Returned
42	6 december 2005	Skatteverket : SV Statement December 2005
43	6 december 2005	Kronofogdemyndigheten : ONE fine returned !
44	6 december 2005	Kronofogdemyndigheten : Other Debts Still Pending (Due to Overpayment of Tax)
45	15 december 2005	SV 32000kr Returned Tax 2005 from SV
46	27 maj 2006	Skatteverket : Tax Submission for 2005 Part 1 of 2
47	27 maj 2006	Skatteverket : Tax Submission for 2005 Part 2 of 2
48	24 maj 2006	Skatteverket : 2005 Tax Formally Agreed May 24th 2006
49	24 maj 2006	Skatteverket : 2005 Final Tax Decision, Agreement and Calculation
50	27 maj 2006	Skatteverket : Written Letter Tax Declaration

The entire paper circus was unnecessary chasing money not owed in the first place!

Skatteverket Göteborg : Table of References Continued 2 of 3

2006 Main Communications with Skatteverket and Other Notes.

TaxRef	Date	Subject Summary
52	n-a	Skatteverket Göteborg : 2006 Table of References
53	7 januari 2006	Skatteverket : Standard Jan 2006 Tax Demand
54	5 februari 2006	Kronofogdemyndigheten : 2006 Fining and Debt Transfer to KF Feb 5th
55	6 februari 2006	Skatteverket : SV Statement February 2006
56	6 februari 2006	Skatteverket : Standard Feb 2006 Tax Demand
57	2 mars 2006	Skatteverket : Preliminary Tax Calculation 110,000kr PA
58	undated	Skatteverket : 2006 Forward Tax Estimation
59	5 mars 2006	Kronofogdemyndigheten : March 5th KF New February Tax Debt Registered
60	6 mars 2006	Skatteverket : Title : SV Statement March 2006
61	6 april 2006	Kronofogdemyndigheten : Fines and Debt Status April at KF
62	6 april 2006	Kronofogdemyndigheten : Notice Concerning Car Removal
63	6 april 2006	Kronofogdemyndigheten : Car Removed April 6th
64	25 april 2006	Kronofogdemyndigheten : Notice Car Possession Lost to the State 25th April
65	18 maj 2006	Skatteverket : €3,000 Begged Money From My Sister To Pay KF
66	18 maj 2006	Kronofogdemyndigheten : Car Auction Notification
67	18 maj 2006	Kronofogdemyndigheten : Live Printout at KF Office and Auction Stopping
68	19 maj 2006	Kronofogdemyndigheten : Running Around Like an Idiot To Pay Money Not Owed
69	24 maj 2006	Skatteverket : May 24th 2005 Statement
70	5 juni 2006	Skatteverket : SV Statement June 2006
71	22 juni 2006	Kronofogdemyndigheten : More KF Charges
72	22 juni 2006	Kronofogdemyndigheten : Final KF Bill
73	28 juni 2006	Skatteverket : Complaint Letter 1 of 2 in June 2006
74	28 juni 2006	Skatteverket : Complaint Letter 2 of 2 in June 2006
75	3 juli 2006	Skatteverket : SV Statement July 2006
76	17 juli 2006	Kronofogdemyndigheten : Complaint Response from KF
77	6 november 2006	Skatteverket : Late Rent Payment and Financial Destabilisation
78	28 november 2006	Skatteverket : Tax Decision Income stated As 233,500kr ????
79	5 december 2006	Skatteverket : 2006 Year End Statment and 48,000kr Returned Tax
80	7 december 2006	Skatteverket : Living Under The Financial Sword of Damocles
81	8 december 2006	Skatteverket : Credit Card Bill Strained With Cash Withdraw als
82	8 januari 2007	Skatteverket : Personal Issues
83	14 januari 2007	Skatteverket : Title : Begging for Money from Linnestaden
84	undated	Skatteverket : No Tax Due - Revised SV Statement
85	24 July 2007	UK Tax Nottingham Ow ing Discussion.
86	6 mars 2008	UK Tax Nottingham Refence Letter.
87	2000-2007	Bouncing Payments Follow ing SV & KF Account Raiding
88	2006-2007	Earnings and Bank Balance Versus Tax Payments
89	1998-2008	BC Personal Tax History 1998-2008
90	1998-2008	BC Expenses History 1998-2008
91	2000-2008	Regular Tax Information From BC to SV Supplied for Eight Years

Same again in 2006, except this time with more serious personal consequences.

Building Paper Mountains

Hundreds of A4 sheets were created by SV & KF to collect small amounts of tax on my low income. A huge waste of time all round, leading to great tax collection inefficiency.

BC to SV Tax Letters

Ref	Date	Recipient	About Year	Subject / Title on Letter
92	2000-2008	Cover / Contents	00-08	
93	6th October, 2001	Skattkonteroret	2 001	Commencement of Swedish Income Tax Payments.
94	21 st May, 2002	Göt. Skattemyndigheten	2 002	Change of circumstances – Zero Income 1 of 2
95	21 st May, 2002	Göt. Skattemyndigheten	2 002	Change of circumstances – Zero Income 2 of 2
96	18th September, 2002	Göt. Skattemyndigheten	2 002	Zero Income till Christmas 2002
97	8th May, 2003	Ulla Andersson	2 003	Still Zero Income till October 2003
98	4th August, 2003	Carolina Gustafsson	2 002	Ben Collins Income 2002
99	15th October, 2003	Carolina Gustafsson	2 003	Ben Collins Income so far 2003
100	15th Januari, 2004	Carolina Gustafsson	2 003	Ben Collins Income 2003 and start of 2004
101	18th Mai, 2004	Carolina Gustafsson	03 & 04	Ben Collins Income So Far 2004
102	5th August, 2004	Marianne Delmoro	2 004	Ben Collins Income So Far 2004, Update
103	25th Juli, 2005	Marianne Delmoro	04 & 05	Ben Collins Inkomst Deklaration för 2004 & So Far 2005 1 of 2
104	25th Juli, 2005	Marianne Delmoro	04 & 05	Ben Collins Inkomst Deklaration för 2004 & So Far 2006 2 of 2
105	3rd September, 2005	Anna-Lena Liljeroth	2 005	Ben Collins Försenad Betalning och Fråga Om Skatt
106	15th October, 2005	Beskattningssektion 5	2 005	Ben Collins Inkomst Deklaration för Income 2005
107	16th October, 2005	Anna-Lena Liljeroth	2 005	Ben Collins Försenad Betalning
108	13th December, 2005	Anna-Lena Liljeroth	2 005	Ben Collins Betalning
109	12th January, 2006	Marianne Delmoro	2 006	Ben Collins Inkomst Deklaration för Income 2006
110	17th March, 2006	Fr Radtke	2 006	Ben Collins Inkomst Deklaration för Income 2006
111	27th May, 2006	Beskattningssektion 5	2 005	Inkomst Deklaration för 2005 2 of 4 Expenses Summary
112	27th May, 2006	Beskattningssektion 5	2 005	Inkomst Deklaration för 2005 2 of 4 Expenses Summary
113	27th May, 2006	Beskattningssektion 5	2 005	Inkomst Deklaration för 2005 3 of 4 : Bank Reconciliation
114	27th May, 2006	Beskattningssektion 5	2 005	Inkomst Deklaration för 2005 4 of 4 : Expenses
115	27th May, 2006	Fr Delmoro	2 006	Ben Collins Inkomst Deklaration Senast för 2006
116	30th May, 2006	Fr Radtke	2 006	Ben Collins Inkomst Deklaration för 2005 & 2006 1 of 2
117	30th May, 2006	Fr Radtke	2 006	Ben Collins Inkomst Deklaration för 2005 & 2006 2 of 2
118	19th February, 2007	Anne-Charlotte Radtke	06 & 07	BC Skatt 2006 and 2007 Submission 1 of 4 Notes
119	19th February, 2007	Anne-Charlotte Radtke	06 & 07	BC Skatt 2006 and 2007 Submission 2 of 4 Accounts
120	19th February, 2007	Anne-Charlotte Radtke	06 & 07	BC Skatt 2006 and 2007 Submission 3 of 4 2006 Expenses
121	19th February, 2007	Anne-Charlotte Radtke	06 & 07	BC Skatt 2006 and 2007 Submission 4 of 4 2007 Expenses

Continual and Unprompted Information Supply by BC to SV

IMO I do not fit the profile of a tax avoider, regular information has been supplied to SV, including part way through the year. This is sometimes difficult and time consuming to do with my rather low and sporadic income and UK/Sweden currency issues and with 2 different tax years, but I have done it for 8 years now. Most of these letters are voluntary information supply, i.e. were not in response to information requests. All the letters were clearly written and referenced..

In every year of KF action* and collection against me, my tax was overestimated and resulted in tax back at the end of the year. What a pointless and expensive circus that I am made to pay for whilst my credit rating is ruined, for money I never owed in the first place! How can this be legal? Year on Year? *2002, 2005 and 2006.

All communications and the rest of these references and notes can be found in the accompanying sister document: **"Catalogued Tax REFERENCES"**

Robust collection of taxes is a complicated issue of balance necessary for the successful function of a socially responsible state. Tax collection can sometimes make mistakes or over estimations in calculations, in fact this is inevitable during normal processes.

What is not acceptable in my opinion (IMO) is the extorting / bullying / stripping of assets and essential finances needed to pay food, rent and continue business operation, after only a few weeks notice and especially for a tax bill that is later reduced and during a period of zero income, making payment virtually impossible. Finance stripping can result in drastic personal and personality consequences.

*IMO Finance stripping should only be applied with **ALL** the following conditions:*

1. Large sums owed.
2. Historically bad payer.
3. Risk of non payment and loss to the state.
4. Long term defaulting.
5. Breakdown in contact process with defaulter.
6. Cynical avoidance of taxation.
7. 100% sure money is owed
8. Tax and earnings have been declared.
9. The tax year end has been reached
10. Reasonable time has been given to prepare accounts

In this case non of the above conditions were met with the following conditions occurring:

1. Sum claimed owed @€3,200, actual sum owed was €0.
2. Six weeks "defaulting" although in reality nothing actually owed.
3. Historical full payment.
4. Small sum involved and low risk to the state, low income individual.
5. Frequent KF obliging phone calls and interviews conducted at KF.
6. Historical full cooperation and information with SV.
7. Income tax charged where there had been no income.

IMO SV and KF were far outside the balance they need to maintain fair but robust tax collection. They created personal and financial problems to me and counter productive to their core aims of harvesting wealth for social provision. In fact their actions delayed a commercially valuable to Sweden project by around a year and manufactured social and health problems that are paid for from the social system.

Damages

- I claim damages for a catalogue of misery (listed as a table in the next pages) caused by SV authorised KF collection and stripping of all finance and possessions, prematurely without due consideration for EU citizens rights.
- I claim monetary compensation equivalent to time*risk required to prepare this case.
- SV are invited to agree to take part in an independently set compensation tribunal or offer a settlement, before the added expense of lawyers are involved from September 30th.
- Please refer to the SV damages table herein to assess the basic amounts claimed.

Summarised Complaint

- That unnecessarily swift personal artefact recovery was actioned by Kronofogdmyndigheten (KF) driven by Skatteverket (SV), when this should be a last resort in a fair society.
- This action initiated after only seven weeks from first notification of an unexpected and large-to-me bill, despite requests to delay the process and that large (to me) sums of money were not quickly accessible.
- That my car sale was actioned only a few weeks after that.
- That the sum of money owed assumed I would earn money at monthly rate earned in January and February, even though my previous income had always been both intermittent and occasionally low for six years and I informed both KF & SV of this.
- That most of this sum of money extracted was later returned in November, as a tax overpayment refund, with me having paid not a penny more tax throughout the year.
- That I was unnecessarily stripped of my possessions and disposable income leading to a series of knock on effect problems, of which Skatteverket are proportionately to blame.
- That possession recovery was actioned based on only a pro-rata tax owing, not a whole year owing, and was therefore actioned far too early to be fair in a free and just EU.
- That communications I made were ignored when I was struggling to pay these fees and to establish a realistic-to-my-terms payback schedule.

Invitation to Settle for Damages

I would like SV to compensate proportionately lost income and what I consider owed, recognise the damage caused to my life, and recognise that this entire process was unnecessary as I had a history of full cooperation on tax matters and payments. By paying this amount hopefully SV will moderate their processes. The value of my wasted time remains at the market value, even if I have chosen to work almost voluntarily on eco-projects in the mean time. Once this is paid, SV may be motivated to reconsider their processes.

Legal Statement

I would like to legally challenge the right of SV to remove my property within such a short timespan and set against a later proven over estimated tax demand. I accept the role of a good citizen is to pay tax and promptly wherever possible, but I do not consider that a fair society that SV are able to destabilise peoples lives especially when on limited income (for semi-charitable reasons in this case) as this can have drastic personal consequences.

I would like to see SV rules changed so that more reasonable time delay is made before such action and that action may only be made when non payment has occurred **according to the income per full year rather than partial year pro rata**, because self employed people receive money in spikes not monthly. I think this is a basic human right to have tax collected fairly, according to actual income, responsibly and in consideration of modest and sporadic income.

Skatteverket Göteborg : Timings Summary

I was minding my own business, not bothering anyone, working away on a poverty level that I was happy to accept as I followed my dream to contribute a solution or solutions to the reduction or elimination of climate change (See www.carbon-down.com).

I have worked all my life to help eliminate climate change. In 1986 aged 17 I built my first wind turbine and in 1991 aged 21 I tattooed my heart with planet earth. Being poor is not an issue for me, however I had the financial rug pulled away from me by the combined demands of the SV and KF offices for "pretax".

•I cannot afford to lend the state @kr50,000 for 8-11 months every year.

•Enforced removal "pretax" destroyed my cashflow, illustrated by my rent payment catchup immediately after the tax over collection is returned.

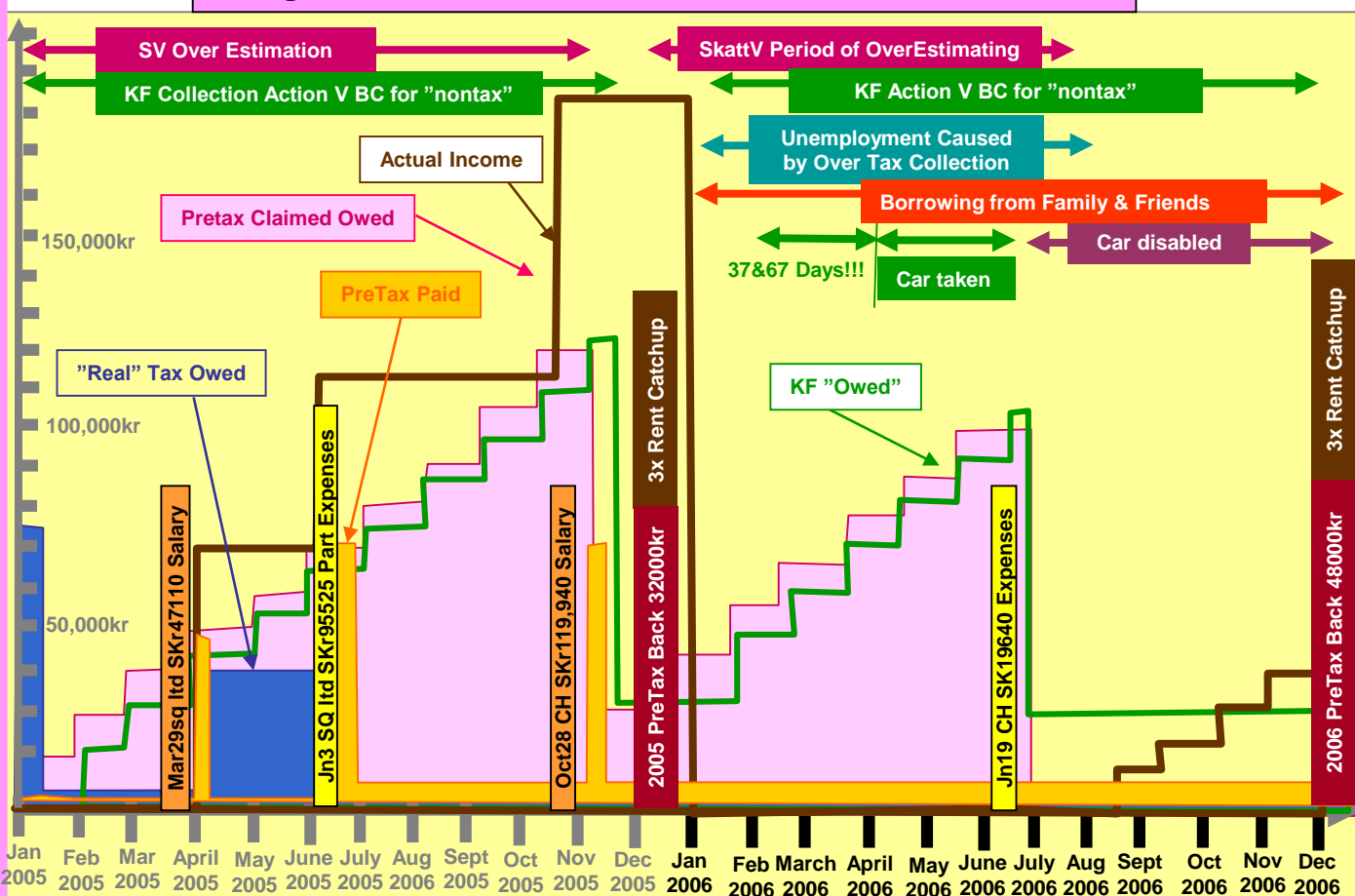
•My salary and payments bare no relation to SV and KF actions, the question is, why not?

•(Over) tax payments follow immediately after my salary payments.

I have waited until the completion of Carbon-Down before raising this complaint in order to create a breathing space of time for my consideration, not to mention to allow a recovery of my own confidence and balance of judgement. This also means that the complaint is held in better light as I can now prove I was using my time usefully.

The actual complaint justification is best summarised by illustration shown below.

Diagram SV8 : 2005 and 2006 Events and Resultant Issues



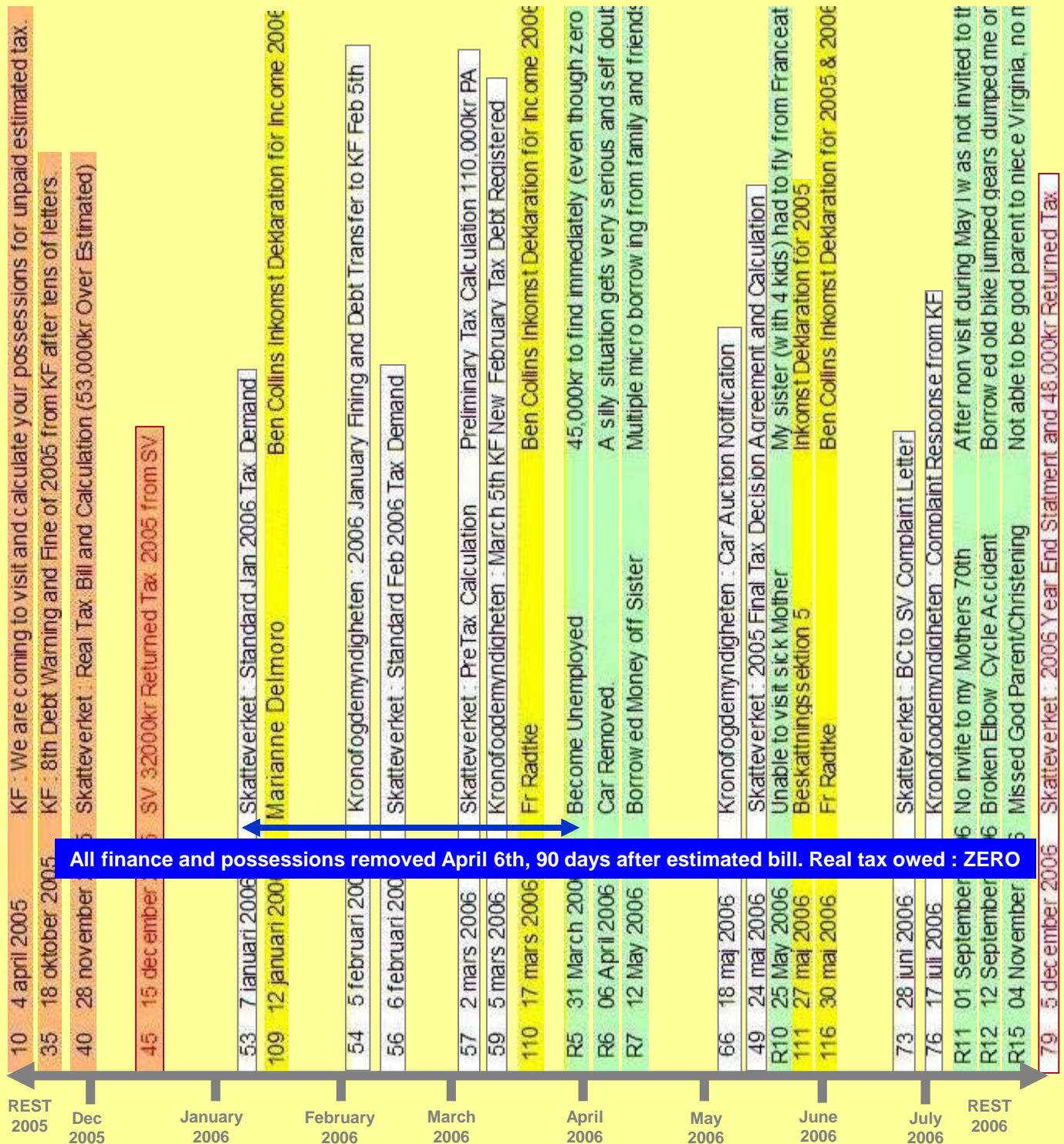
When I complained about these issues, my complaint was dismissed hence this legal procedure which has taken four months to compile and has been hanging over me for 2 years.

Quaedam iura non scripta sed omnibus scriptis certiora sunt –

Some laws are unwritten but they are better established than all written ones.

Skatteverket Göteborg : Summarised Main Events Diagram

References below are available in the accompanying tax references annex



All finance and possessions removed April 6th, 90 days after estimated bill. Real tax owed : ZERO

Diagram SV9 : SV / KF EU Law Illegal(?) Tax Extraction During
Zero Income Period : December 1st 2005 to May 30th 2006

You cannot draw water from an empty well.

Basic Complaint

That personal artefact recovery action was initiated after only 7 weeks from first notification of a very large bill, despite requests to delay the process and that large sums of money were not quickly accessible. That my car sale was actioned only a few weeks after that. This destabilised my life creating unnecessary, hardship, unemployment, personal issues, relationship issues, humiliation. Most of the money was later shown not to be owed.

From my perspective, tax goes up and down throughout the year for self employed people with lumpy incomes, but during the "up periods", I don't think ultra rapid possession removal is the correct course of action and should be only used with due consideration and as a last resort.

I would encourage SV to provide people with more realistic time to pay their bill, and also to consider that their bills and calculations are not infallible. SV need to treat people with more respect and moderate your processes, bullying and abuse of power is one the ugly sides of human nature and should not be accepted as *fait accompli*.

Legal Argument Focus

Purely guessing, but I imagine the legal argument will centre on the ability to recover taxes and at what speed. I would like to argue that;

A) *tax according to income that month,*

B) *tax owed,*

C) *tax estimated,*

D) *tax due for immediate payment or assets are sequestrated,*

are four very different items and also very time dependent. Also that co-operative history should lend a more reasoned attitude from Skatteverket. This is especially true for those self employed with wildly fluctuating income, as in my case, that arrives as lumps sums. No income payments were received in Jan-March.

In my correspondence it is clear I made every effort to keep SK and KF updated.

No tax was due in 2006 yet possession removal was actioned for tax estimates.

Hence SV should only proceed with possession recovery when

A) A reasonable period of time is given (more than six weeks – more like six months).

B) When the sum owed according to the full year tax bill not a pro rata calculation.

C) Reasonable time is given to allow the deal with and counter claim the tax demand and or prepare accounts.

To execute possession recovery before this is irresponsible and against the very core of basic social values at the heart of the EU constitution. Possession and finance removal is humiliating and is not justified under short timescales.

SV destabilised my life and cashflow for nine months, all for a later zeroed tax bill.

Amount Claimed

While the amount lost due to unproductivity and unhappiness etc seems a lot out of context, the decision to remove all my possessions and money available to me at short notice completely destabilised my life and in the end was completely unnecessary.

What a negative and pointless episode, delaying and endangering some pretty worthwhile work. I would like SV to compensate lost income and what I consider owed, recognise the damage caused to my life, and recognise that this entire process was unnecessary as I had a history of full cooperation on tax matter and payments.

By paying this amount hopefully SV will moderate their processes.

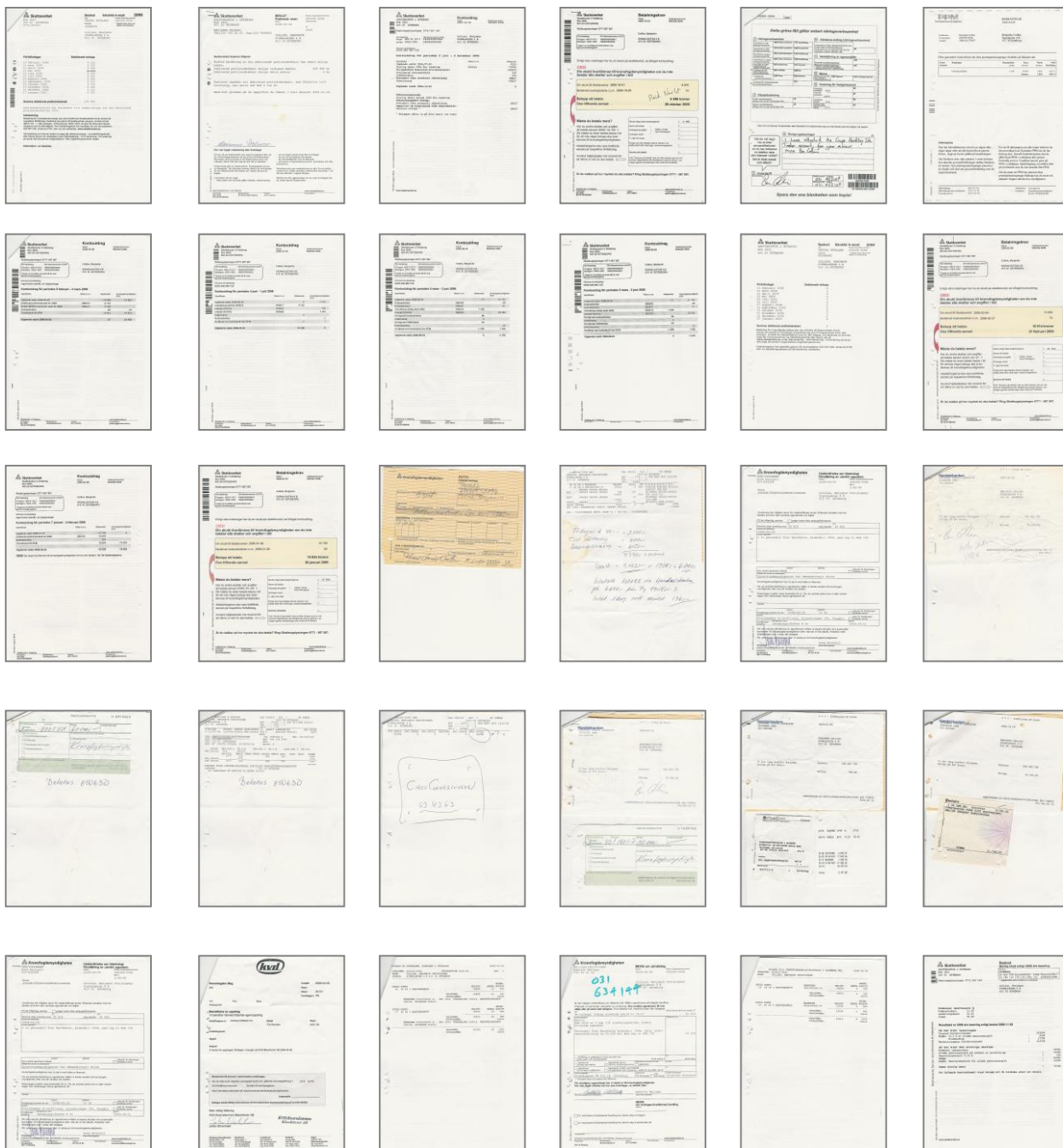
SV & KF Göteborg : Paper Mountains of Threatening Letters, Visitations, Witnessed Form Signing, Harassing Calls, Called to Interviews, Property Removals. **Financial Terrorism.**

Irresponsible Tax Collection

All this hysterical response generated through impatience to collect the rather modest sum of €3,400 in the short space of three months time, with the €3,500 later returned. In what insane world does this make any sense? KF and SV are abusing their legal might and are out of control. If you don't get a monthly salary, you can't pay income tax every month, and income tax is not due every month, it is only due when income has been earned.

If there has been no income, there can be no tax.

Sequestration for money not owed must be illegal in the EU.



Skatteverket Göteborg : Main Issue

The same happened in 2005, Loads of false bills, KF bullying and continual harassment with the big stick, all ending in a tax repayment from SV to BC.

Year on year harassment, paper mountains, hundreds of sheets of A4, phone calls and visitations for money that was not even owed. What a sick joke. The world does always revolve around 9-5 jobs and guaranteed steady monthly salaries.

SV and KF are acting against basic human rights, by collecting using force, prematurely on taxes not even due, creating unnecessary poverty and destabilisation.

The legal argument is likely to boil down to the car removal, was this or was this not legal?

To my mind : no money was owed, with insufficient time and tolerance shown by KF & SV.

IMO Guilty : Unlawful property removal, abuse of citizen rights, personal victimisation.

Diagram Notes:

- For 20 months of the 24 I was under action and legal threats by KF.
- Only a two of months of this I was actually behind with "real" tax (early 2005).
- KF collect on estimated pro rata year "pretax". Why? What possible justification is there?
- For 18 months I was been threatened for something not owed.
- Throughout this time I maintained communications saying tax was being overestimated!

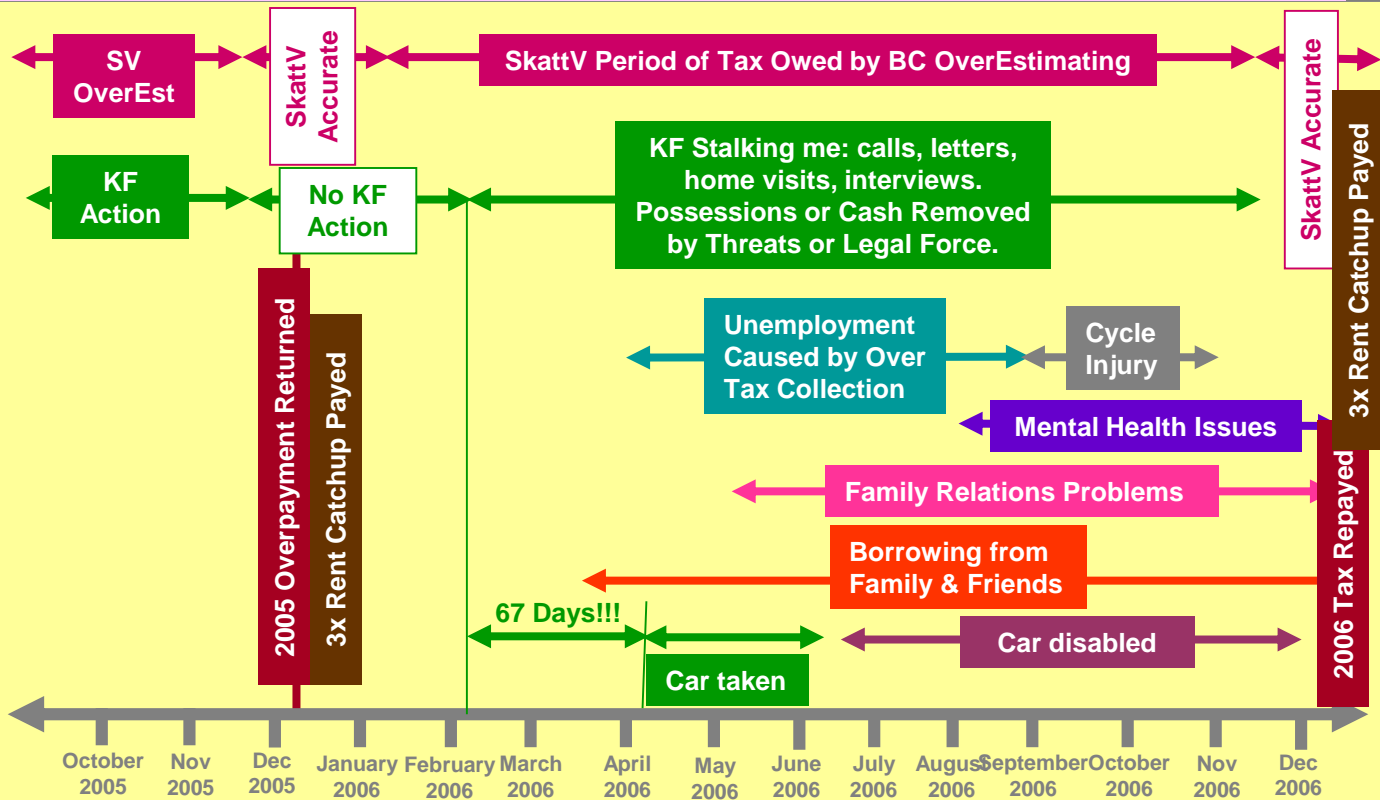


Diagram SV12 : Main Issues

By removing excess tax prematurely and by force, both years were lived in financial turmoil, which with patience on the part of SV & KF, could have been completely avoided.

Tax payments were made as soon as possible, i.e. whenever money was available. Had the (31749kr – 2005) and (48,627kr - 2006) been available to me throughout both year, life would have been very simple and the personal problems could have been avoided; broken arm, depression, deteriorated relations with my family, delayed rent payments and the period of unemployment. It really is that simple.



An illustration of the problems near immediate sequestration of funds causes on a persons life is nicely illustrated by my now permanently weakened elbow after a cycle crash. How is this the fault of SV & KF you may wonder?

IMO there is a direct and unbroken link between not being able to replace my buckled rear wheel (on a bicycle I have maintained and used (still in use) for twenty years) because of lack of funds and having to borrow Mr Grigorievs bike for several months. This bike jumped a gear and dumped me on to tarmac. With the money that was taken from and later returned to me, I would have replaced that back wheel and that incident would have nver happened. That incident also cost the Swedish taxpayer significantly after 2 operations and around ten visits to hospital/doctors/physio.

You can of course argue that I should have established the bicycle was mechanically unsound through, mechanical inspection or that I should have a pot of savings that SV and KF can help themselves to whilst they work out their tax numbers and immediately demand fees. However on the other hand that would mean no Carbon-Down inventions because I would be following a conventional career. I am certainly not embarassed that my funds are low after pursuing the Carbon-Down serie of 42 inventions to eliminate climate change.

Skatteverket Göteborg : Other Chart References and Summarised Major Events Table

The major financial and legal events are charted on the previous pages and the ones not referenced so far are listed here.

My income was sporadic and not monthly, like many self employed people.

Other (Non Paper) References or Major Events

Ref	Date	Major Event	Notes
R1	March April	Interviews at KF	Several trips to KF, tedious, timewasting, humiliating, stressful, annoying, <i>unnecessary!</i>
R2	February-May	Phone Calls from KF	Several calls from KF, tedious, timewasting, humiliating, stressful, annoying, <i>unnecessary!</i>
R3	April-November	Delayed Rent Payments	Strained relationship with flat provider from rental delays.
R4	Early March	KF Visit to flat to eye possessions.	KF invited themselves round to assess recoverables from my possessions.
R5	31 March 2006	Become Unemployed	With 45,000kr to find immediately (even though zero earnings!) I was forced into unemployment.
R6	06 April 2006	Car Removed.	A silly situation gets very serious and some self levels of self doubts surface. Ego is underrated!
R7	12 May 2006	Borrowed Money of Sister	Calling in favours is most unwelcome, especially close family of friends. Various borrowings.
R8	April-May	Small borrowings	Borrowing from close friends, strains relationships - especially when repayment is delayed.
R9	18 May 2006	Car Auction	Internet auction 20km north of Göteborg, stopped with 10 mins to go by begging at KF office.
R10	25 May 2006	Unable to visit sick Mother	My sister (with four children) had to fly from France to look after my mother as I didnt have any money.
R11	01 September 2006	No invite to my Mothers 70th	After non visit during May I was not invited to my Mothers 70th party.,
R12	12 September 2006	Broken Elbow Cycle Accident	My own bike needed a new wheel, borrowed old bike jumped gears dumped me on the tarmac.
R13	28 September 2006	Elbow Reconstruction Op 1	My own bike had been maintained for 18 years! Couldnt afford the 380 for a new back wheel.
R14	06 October 2006	Elbow Reconstruction Op 2	Surgeons have a second go at reconstructing my elbow. First ever bone broken.
R15	04 November 2006	Missed God Parent/Christening	Not able to be god parent to niece Virginia, because I could not afford the visit to Manchester.

Major Events Referenced on the Timeline (Sourced From the Previous Four Reference Tables)

Ref	Date	Major Event	Notes	Source
10	4 april 2005	KF : We are coming to visit and calculate your possessions for unpaid estimated tax.		2005 SV&KF Comms
103	25 juli 2005	Marianne Delmoro	Ben Collins Inkomst Deklaration för 2004 & So Far 2005 1 of 2	BC to SV Tax Letters
105	3 september 2005	Anna-Lena Liljeröth	Ben Collins Försenad Betalning och Fråga Om Skatt	BC to SV Tax Letters
106	15 oktober 2005	Beskattningssektion 5	Ben Collins Inkomst Deklaration för Income 2005	BC to SV Tax Letters
35	18 oktober 2005	KF : 8th Debt Warning and Fine of 2005 from KF after tens of letters.		2005 SV&KF Comms
36	19 oktober 2005	Skatteverket : 2005 Tax Amount Changed According To Information I Sent		2005 SV&KF Comms
40	28 november 2005	Skatteverket : Real Tax Bill and Calculation (53,000kr Over Estimated)		2005 SV&KF Comms
45	15 december 2005	SV 32000kr Returned Tax 2005 from SV		2005 SV&KF Comms
53	7 januari 2006	Skatteverket : Standard Jan 2006 Tax Demand		2006 SV&KF Comms
109	12 januari 2006	Marianne Delmoro	Ben Collins Inkomst Deklaration för Income 2006 : Latest	BC to SV Tax Letters
54	5 februari 2006	Kronofogdemyndigheten : 2006 January Fining and Debt Transfer to KF Feb 5th		2006 SV&KF Comms
56	6 februari 2006	Skatteverket : Standard Feb 2006 Tax Demand		2006 SV&KF Comms
57	2 mars 2006	Skatteverket : PreTax Calculation	Preliminary Tax Calculation 110,000kr PA	2006 SV&KF Comms
59	5 mars 2006	Kronofogdemyndigheten : March 5th KF New February Tax Debt Registered		2006 SV&KF Comms
110	17 mars 2006	Fr Radtke	Ben Collins Inkomst Deklaration för Income 2006 : Latest	BC to SV Tax Letters
R5	31 March 2006	Become Unemployed	45,000kr to find immediately (even though zero earnings!)	Other References
R6	06 April 2006	Car Removed.	A silly situation gets very serious and self doubts surface.	Other References
R7	12 May 2006	Borrowed Money off Sister	Multiple micro borrowing from family and friends, esp sister.	Other References
66	18 maj 2006	Kronofogdemyndigheten : Car Auction Notification		2006 SV&KF Comms
49	24 maj 2006	Skatteverket : 2005 Final Tax Decision Agreement and Calculation		2006 SV&KF Comms
R10	25 May 2006	Unable to visit sick Mother	My sister (with 4 kids) had to fly from France at short notice.	Other References
111	27 maj 2006	Beskattningssektion 5	Inkomst Deklaration för 2005	BC to SV Tax Letters
116	30 maj 2006	Fr Radtke	Ben Collins Inkomst Deklaration för 2005 & 2006	BC to SV Tax Letters
73	28 juni 2006	Skatteverket : BC to SV Complaint Letter		2006 SV&KF Comms
76	17 juli 2006	Kronofogdemyndigheten : Complaint Response from KF		2006 SV&KF Comms
R11	01 September 2006	No invite to my Mothers 70th	After non visit during May I was not invited to the birthday party.	Other References
R12	12 September 2006	Broken Elbow Cycle Accident	Borrowed old bike jumped gears dumped me on the tarmac.	Other References
R15	04 November 2006	Missed God Parent/Christening	Not able to be god parent to niece Virginia, no money for plane.	Other References
79	5 december 2006	Skatteverket : 2006 Year End Statment and 48,000kr Returned Tax		2006 SV&KF Comms

Two years of cashflow destroyed and life destabilisation by menacing tax collection - both years overpaid.
No justification for this behaviour and bullying of individuals - hence this court action.

The full references and notes can be found in the accompanying sister document:

"Catalogued Tax REFERENCES"

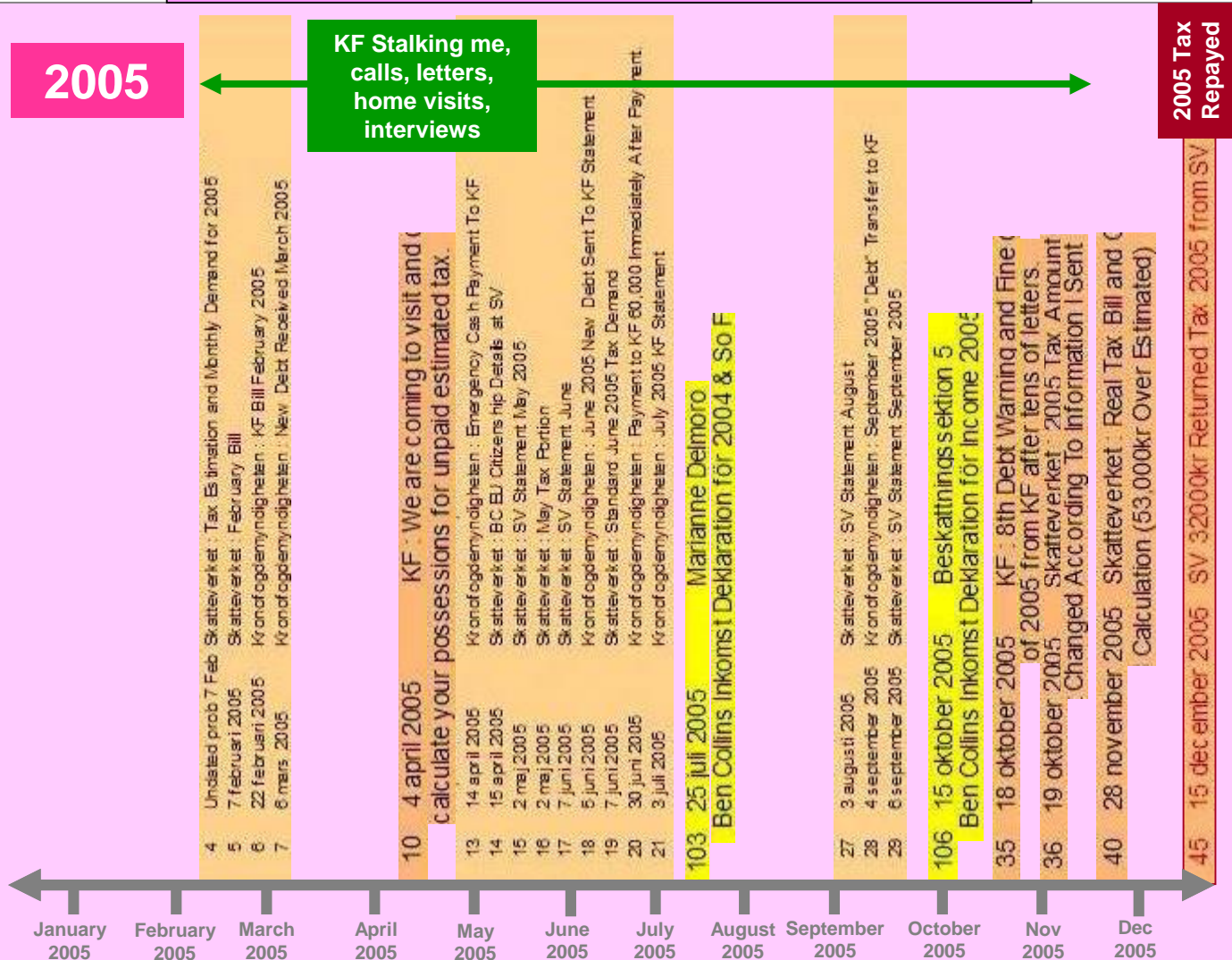
Skatteverket Göteborg : 2005 Events Diagram

References below are available in the accompanying tax references annex

You cannot assume people with variable incomes will earn the same every month, then execute life removal on that basis AFTER A FEW MONTHS. It seems to me SV and KF have lost all their balance and need their wings clipped until they start behaving on more reasonable terms with citizens.

- **YOU SHOULD NOT FORCE PEOPLE TO THE WALL FOR MONEY THAT ISN'T PROVEN OWED.**
- **YOU SHOULD NOT FORCE PEOPLE TO THE WALL WITHOUT CHANCE TO MEET PAYMENTS.**
- **ONLY TAX WHAT *HAS* BEEN EARNED NOT ON THE BASIS OF WHAT *MIGHT* BE LATER.**
- **YOU CANNOT FORCIBLY COLLECT ON ESTIMATIONS, ESPECIALLY AFTER JUST 67 DAYS.**
- **PEOPLE WITH VARIABLE INCOMES CANNOT ALWAYS PAY IN NEAT MONTHLY AMOUNTS.**

Diagram SV15 : 2005 Events and Tax References



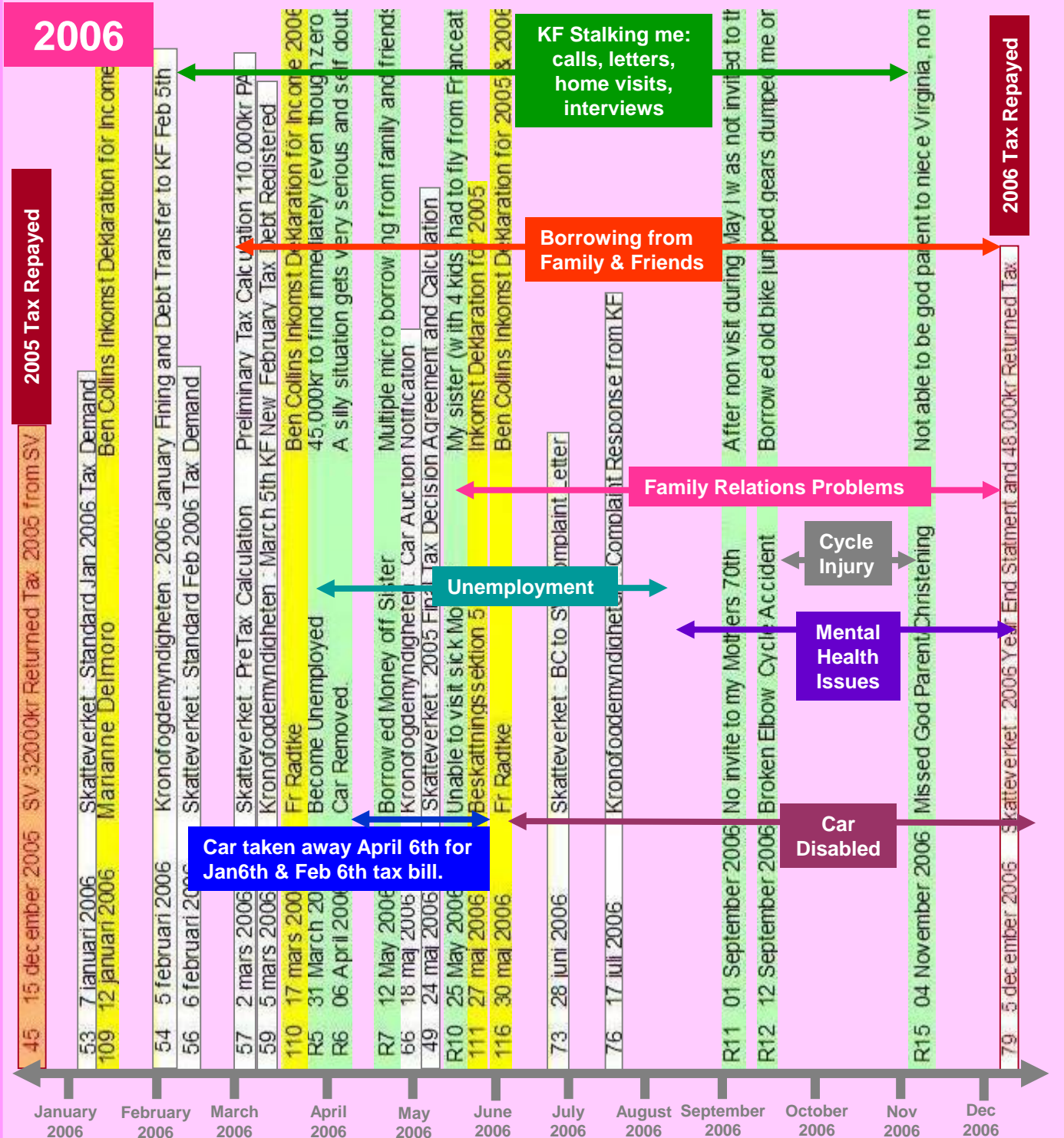
From my perspective this is ignoring basic human rights, and ignorance of the basics belies a total indifference to the effect on peoples lives, i.e. SV and KF are fundamentally and endemically out of control in their basic collection protocol.

SV & KF still think their system is ok, and they have done nothing wrong in this case!

Skatteverket Göteborg : 2006 Events Diagram

References below are available in the accompanying tax references annex

Diagram SV16 : 2006 Events and Tax References



FORCED TO BE UNEMPLOYED, FORCED TO INTERRUPT MY PROJECT ALL FOR A VERY SILLY AND ENFORCED WAY OF COLLECTING ESTIMATED TAX DURING A PERIOD OF ZERO INCOME.

Skatteverket Göteborg : Table of Damages

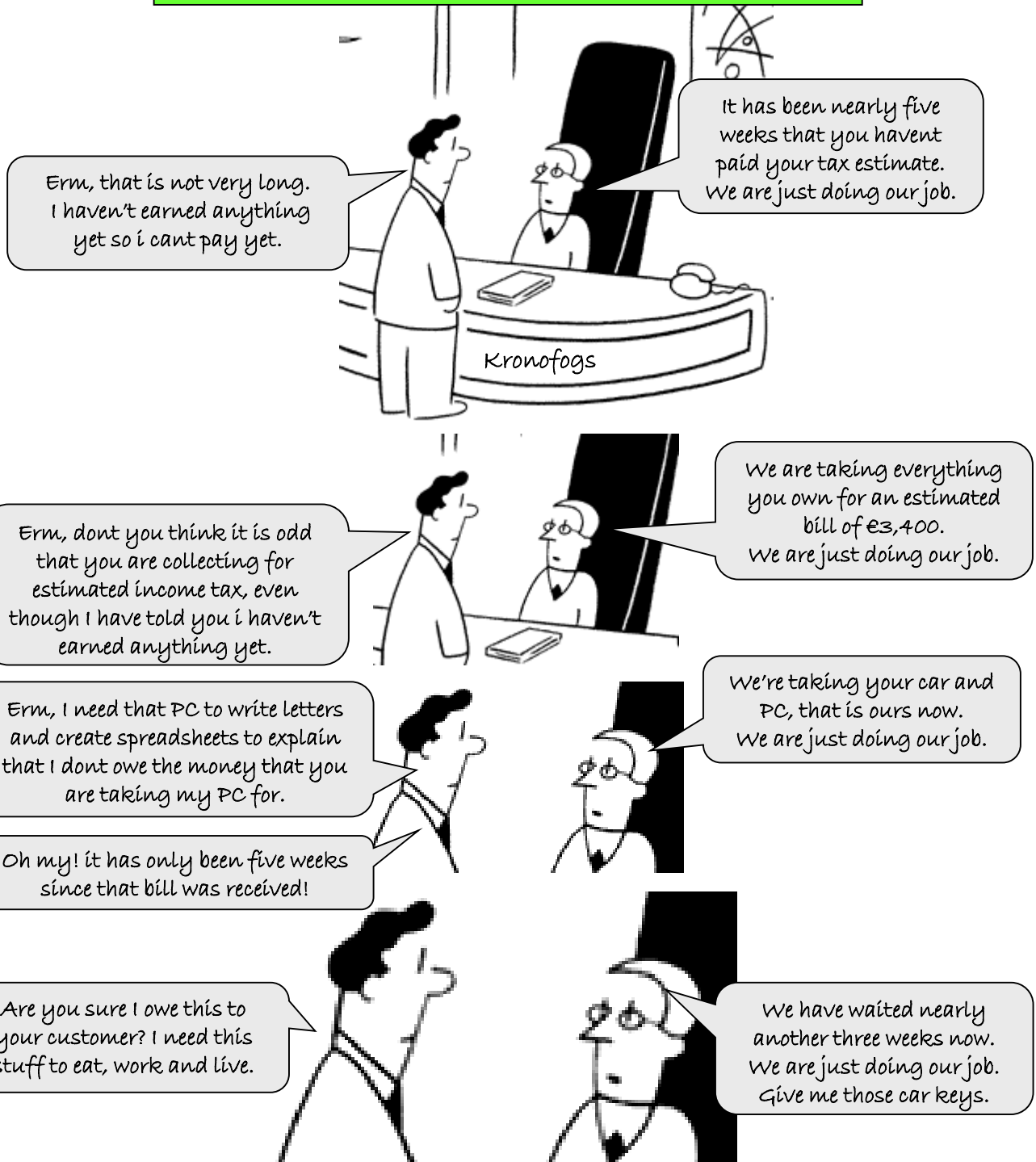
Personal Consequences of Destabilisation Mar 2006 - Oct 2007		Costs shown ar all in Euros				
Refs	Item					
PC1	Shattered confidence and nervousness attacks. Probable nervous breakdown				Independent Tribunal to Set	
PC2	No new friends made. I stopped playing sport and most group social activity. Partial social phobia.				Independent Tribunal to Set	
PC3	Not travelled more than 30km from my flat in 18 months and then only left the boundary of Göteborg twice.				Independent Tribunal to Set	
PC4	Change of personality, from extrovert into recluse.				Independent Tribunal to Set	
PC5	5 months moping and misery				Independent Tribunal to Set	
PC6	Unable to attend mothers illness June 2006, no money for flight (sister with 4 kids had to go instead).				Independent Tribunal to Set	
PC7	Not able to be god parent to niece Virginia, because I could not afford the visit to Manchester.				Independent Tribunal to Set	
PC8	Subsequent breakdown in family relations, no invite to Mothers 70th party.				Independent Tribunal to Set	
PC9	Shame of begging to Linnestaden				Independent Tribunal to Set	
PC10	Shame of visits to and from Kronofogdmyndigheten				Independent Tribunal to Set	
PC11	Shame of borrowing money off sister at short notice.				Independent Tribunal to Set	
PC12	Shame of car removal				Independent Tribunal to Set	
PC13	Shame of unemployment, business failure				Independent Tribunal to Set	
PC14	Destroyed credit rating publicly accessible, mysteriously dumped by girlfriend.				Independent Tribunal to Set	
PC15	Constrained personal life without money				Independent Tribunal to Set	
PC16	Depression				Independent Tribunal to Set	
PC17	Confidence collapse				Independent Tribunal to Set	
PC18	Stress of debt and finances quandry				Independent Tribunal to Set	
PC19	Financial and personal humiliation for entire social and family circle.				Independent Tribunal to Set	
PC20	Strained relationship with flat provider from rental delays				Independent Tribunal to Set	
PC21	Shattered elbow after mechanical failure on borrowed bicycle (unable to afford own bicycle new wheel)				Independent Tribunal to Set	
PC22	Permanently weakened elbow rest of life and temperature issues with metal pins.				Independent Tribunal to Set	
PC23	Delayed commercial launch of Carbon Down projects, 12 months				Independent Tribunal to Set	
Total Personal Consequences				€ 0		
Financial Consequences of Destabilisation		Cost Notes	Unit Cost	Units	Total	Notes
Refs	Item	(weeks or €)	€			
FC1	Unnecessary stoppage of work and entering into the unemployment process	30	€ 2 500		€ 75 000	30 Weeks lost project output
FC2	Sick for 10 weeks after elbow accident	10	€ 2 500		€ 25 000	10 weeks lost
FC3	Sick for 8 weeks with back pain (broken arm eliminated back relief exercising)	8	€ 2 500		€ 20 000	11 weeks lost
FC4	Wasted time running around putting out financial fires	3	€ 2 500		€ 7 500	3 weeks lost
FC5	Various late penalty fines applied	30	€ 20		€ 600	Late bills etc
FC6	Loss of vehicle usage for 2 years.	100	€ 50		€ 5 000	2 years at €50 per week
FC7	Collapse of vehicle value from cared for classic to unusable siezed engine.	€ 6 000	€ 300		€ 5 700	Now worth only scrap value
FC8	Extra costs incurred on unpaid credit cards, bill delays, money transfers etc	120	€ 10		€ 1 200	Interest fines etc
FC9	Paying for parking 2 years	100	€ 10		€ 1 000	Stationary car
FC10	Insurance and road tax wasted	65	€ 12		€ 780	Unusable car
FC11	Subsequent insurance trafikförsakrings demand for a static car with a seized	1	€ 3 300		€ 3 300	Unusable car
Total Financial Consequences				€ 145 080		
Costs Bringing This Case		Weeks	Unit Cost	Units	Total	Notes
Refs	Item					
CC1	Lawyer (Currently zero weeks shown as not yet used)	0	€ 8 000	1	€ 0	This will increase if case drags.
CC2	This case preparation costs in time multiplied by risk of failure (x 4).	12	€ 2 500	4	€ 120 000	This will increase if case drags.
Total Case Costs				€ 120 000		
		€ 0	€ 145 080	€ 120 000	€ 265 080	
Total Damages Claimed At July 12th 2008 (Excluding Personal Consequences To Be Set Independently)				€ 265 080		
Notes						
Personal weekly rate will increase after December 2008 and will be backdated if not agreed by then.						

Cicatrix manet - The scar remains.

A swift resolution to the complaint is sought, however repeated ignorance of the validity of the claim will be taken to the European court for arbitration if necessary.

The value of my wasted time remains at the market value, even if i choose to work almost voluntarily on eco-projects and I have charged my wasted time at my standard previously paid rate. If there is any delay in compensation payment, I will charge the days at my rate in January 2009.

Ben Collins Versus Kronofogdmyndigheten



Salus populi suprema lex esto.

The welfare of the people is to be the highest law

Kronofogdymndigheten : Complaint Table, Contents and Notice

Complaint Summary

KF Kronofogdymndigheten	Legal Argument & Complaint
B Unnecessarily rapid and aggressive collection.	Collection too soon, no time tolerance, and the money wasn't even owed. Early collection removed transportation needed for work. Negotiation and timescales unfeasible for my modest income.

Contents

KFC	Ben Collins V Kronofogdymndigheten
KF1	Kronofogdymndigheten : Complaint Table, Contents and Notice
KF2	Kronofogdymndigheten : Introduction
KF3	Kronofogdymndigheten : Complaint
KF4	Kronofogdymndigheten : Non Tax or PreTax Collection
KF5	Kronofogdymndigheten : Main Issue and Summary
KF6	Kronofogdymndigheten: Complaint (1 of 2) 30th May/28th June 2006
KF7	Kronofogdymndigheten: Complaint (2 of 2) 30th May/28th June 2006
KF8	Kronofogdymndigheten : "Just Doing Our Job" (1 of 3)
KF9	Kronofogdymndigheten : "Just Doing Our Job" (2 of 3)
KF10	Kronofogdymndigheten : "Just Doing Our Job" (3 of 3)

Notice sent to KF 3rd September (CC European Court of Human Rights).

- You acted unlawfully by harassing and removing my property for an overestimated and very recent tax bill.
- You should wait a fair period for a citizen to prepare tax counter calculations.
- You should wait a fair period and check with SV before assuming all their calculations are perfect.
- The tax was not due and was calculated prorata.
- The issue of merely applying charges driven by SV is an issue between KF and SV. As long as you act as their enforcers on bills that are not owed, you are the one's stealing funds. Just doing our job is not a satisfactory response if this job results in illegal and or amoral collection from low income individuals that results in life destabilisation.
- I am seeking legal representation in Sweden and have sent this information to the European Court of Human Rights and will enter into the full legal process thereafter, assuming KF do not agree to an independently set compensation tribunal in the interim period.
- I aim to improve your agency practices until adequate response moralities are standardised.
- Please refer to the document attached and CD of references.

Damages

- I claim damages for unnecessary stress and misery caused by erroneous and over rapid collection by KF.
- I claim monetary compensation equivalent to time*risk required to prepare this case.
- *You are invited to agree to take part in an independently set compensation tribunal or offer a settlement before the added expense of lawyers are involved from September 30th.*

All power is a trust; that we are accountable for its exercise; that from the people
and for the people all springs, and all must exist. - Benjamin Disraeli

Kronofogdmyndigheten : Introduction

Introduction

KF executed possession and bank balance emptying on behalf of SV beginning six weeks after my first tax demand was received. In my opinion the individual should have some more rights before possession removal and all available personal finance is removed from them, such as indicating whether they disagree with a tax estimation or not, as I did. Just because a company sends in a bill saying money is estimated to be owed, it does not mean that **money is owed**, just someone **thinks that** they might be owed money.

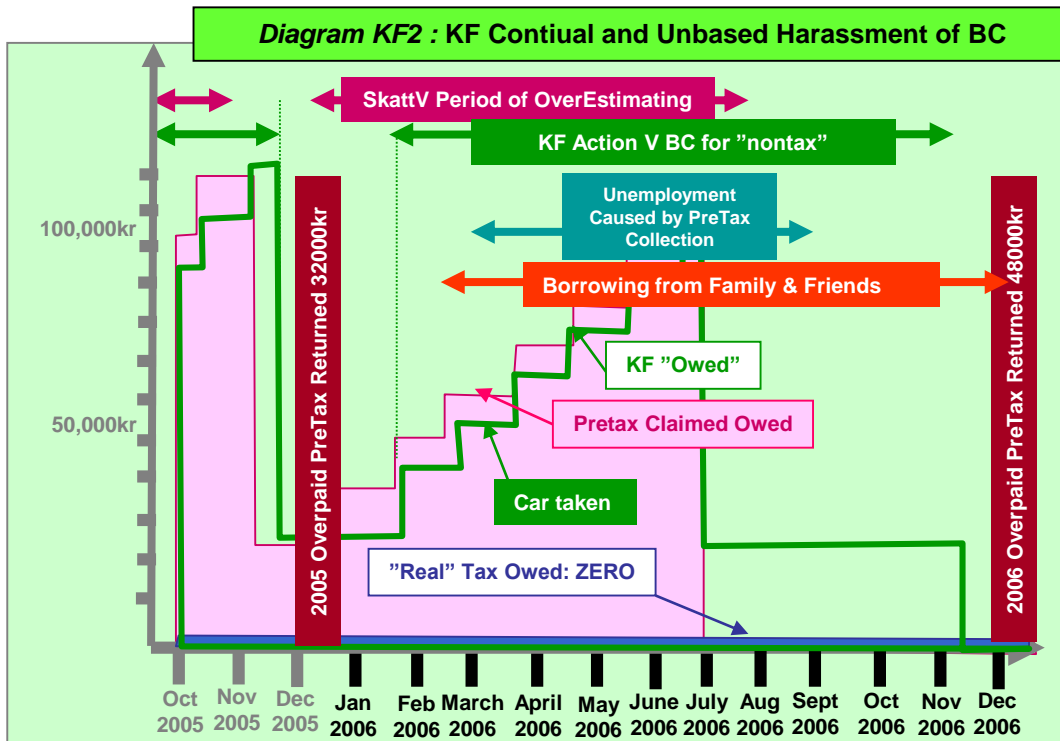
Massive problems were created and simply returning the overestimated tax bill at the end of the year having been totally undermined as a person financially for six months by KF is not acceptable. KF should wait a reasonable time in order to allow preparation of accounts and they should acknowledge how their action affects individuals.

Possession removal should be the last step, not the first step as it was in this case AFTER SIX WEEKS!!!!.

Blind obedience to SV and near immediate action is not acceptable and KF are part of a very unnecessary and extreme collection mechanism, reminiscent of the *Sheriff of Nottingham*.

In this case KF action was somewhere between negligent or behaving illegally in consideration the money collected was a combination of not actually owed and much too fast, and was needed to buy food and pay rent. KF also tried to remove my personal computer which is a focal point of modern life and an essential tool to counteract spurious taxation claims, retrieve information and write letters. PC removal is even more personal than transportation removal, is a massive invasion of personal space and should only be considered as a last resort.

Obviously this action against KF and SV are correlated so all the reference information in the case is held in the SV section herein. The balance of who is to blame, if anyone, or by how much between KF and SV is not something I wish to establish herein and leave that to the tribunal/court, if this case ever gets that far. The fact that KF pursued me throughout 2005 for money not owed, then repeated the process in 2006 smacks of blind and ignorant obedience.



*You can have power over people as long as you don't take everything away from them.
But when you've robbed a man of everything, he's no longer in your power. – A. Solzhenitsyn*

Kronofogdmyndigheten: Complaint

This complaint against KF and demand for compensation and modification of their processes springs ultimately from the close co-operation between KF and SV. Such co-operation is inevitable and useful in a healthy and effective social and tax collecting society. However when this relationship becomes too closely codependent and it becomes acceptable for time and respect of citizenship rights to be put to one side, then unnecessary problems are created, as in this case.

In my opinion the recovery by KF on behalf of SV was;

- Too rapid.
- Paid no attention to efforts to repay.
- Paid no attention to my earnings history.
- Was clumsy and an abuse of power.
- In the end collected money that wasnt owed in a very short timescale.
- Gave no time to prepare information to counteract the claim of money by SV.
- Ignored the rights and needs of a citizen, especially that to buy food and pay rent.
- Applied sequestration principles to pro rata tax collection which is inappropriate for variable incomes.

This was and cannot be the last calculatory mistake that SV makes, so by acting in haste KF lays itself open to damages sought herein as co-conspirators in creating unnecessary misery. A little more patience gives someone receiving an overestimated tax bill time to respond.

Without a fair response time KF moves from the strong arm of the state toward Mafiaosa style fingernail pullers, without the hand of justice in balance. Sometimes tax collection takes time, and tax demands go up and down through the year, during the "up" periods, near immediate sequestration of assets is not acceptable, which may or may not be proven illegal in later time. "Just doing my job" is the individuals cry, but they must be following a procedure which is close to illegal.

I accept it is *the procedure* that is the villain here, not the executors of that procedure, but someone, somewhere created this procedure and deems it acceptable. *It is not.*

We can also state clearly *that had no action been taken by KF until November 2006* when my tax refund was made, *no collection would have been necessary* and in the mean time my project and lifestyle would have continued completely uninterrupted without any of the subsequent personal breakdowns. Hence KF is directly culpable by proportion for the problems created.

Some philosophical question are raised here.....

A) When does collection of assets become theft?

B) What level of asset collection is acceptable in this first instance, does that include money for food and rent payment after only six weeks notice of the tax demand?

a) In my opinion theft occurs when possessions are removed and the sum proves later not to be owed in the first place. Therefore throughout this period even though KF acted in good faith for SV, their rapidity created a mass of personal misery for myself, *which in hindsight was completely unnecessary and from my perspective constituted theft.*

b) Secondly, removal of personal finance necessary to eat and pay rent is excessive and infringes on basic human rights, particularly when extremely short timescales are used in regard to surprise tax demands, and especially when collection is made against sums that are not truly owed.

When I complained about these issues, my complaint was dismissed hence this legal procedure (see next pages).

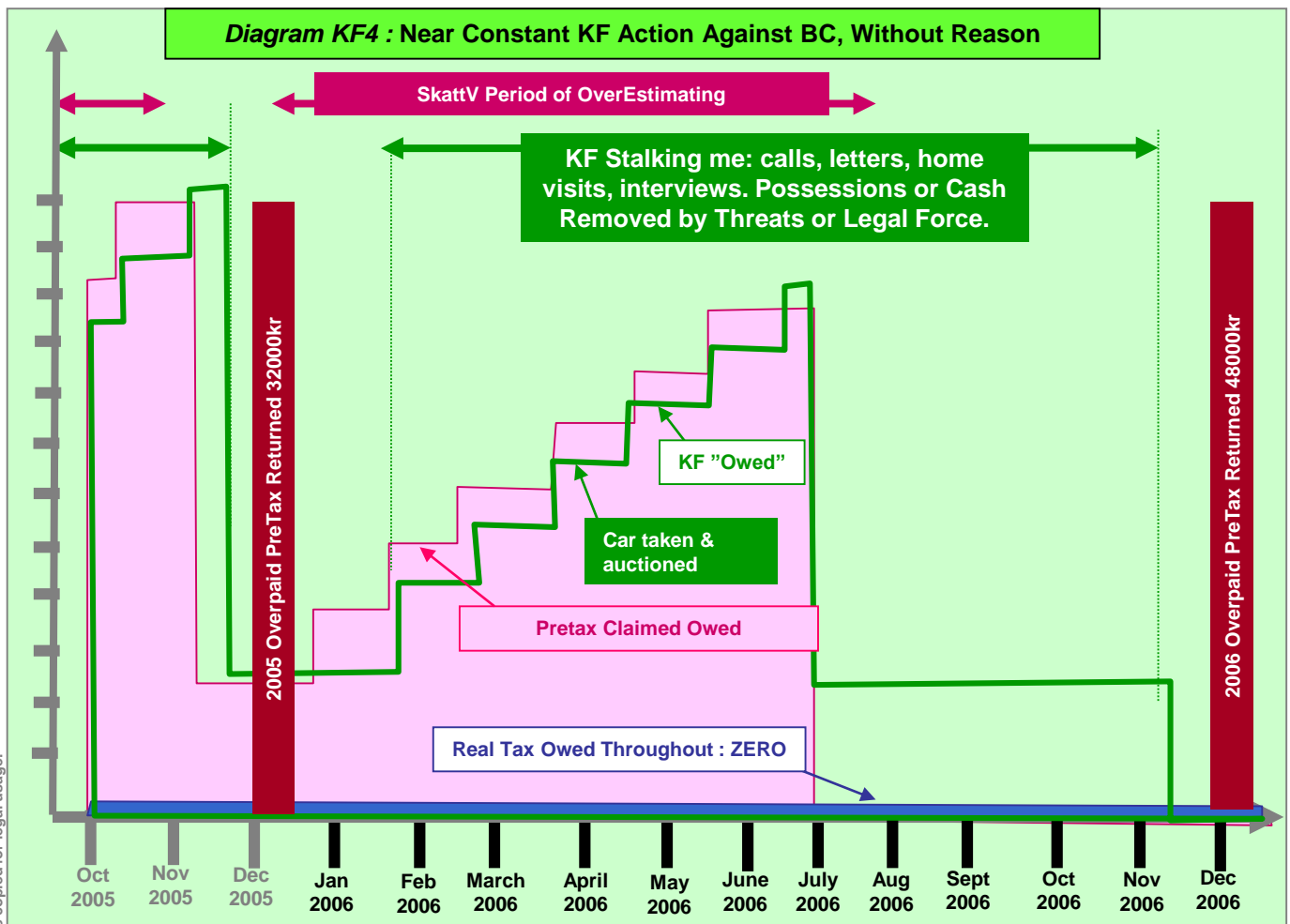


Balanced or
blind justice?

Kronofogdmyndigheten: Legal Collection of PreTax Over Estimates I.E. Collecting Money That Isnt Owed.

Harassed for two years for money that was never owed. That's a big cloud to live under, basically because SV do not know how to collect tax fairly from self employed with sporadic incomes, and KF do not know how to administrate and apply robust but fair tax collection. Full communication with SV and KF was maintained, but the information I supplied to state no money had been earned was ignored.

Damages are claimed for the resulting chaos that has ensued from this weak bullying and ultimately nonsensical protocol.



- The 2006 SV tax over estimation line above is pretty normal and happens in most EU countries.
- What does not happen elsewhere is near immediate sequestration based on this estimation.
- Especially strange as the previous year (2005) SV had over estimated my tax the previous almost whole year as well, followed by KF action also throughout that year.
- No apology for that baseless action was received.
- Without premature and ultimately unfounded KF action, none of the problems would have been created.
- KF put me through gloom, stress, sleepless nights and cash shortages for "non debt", 18 months out of the previous 24 months.**
- KF and SV both received multiple communications informing them this tax was over estimated, which they chose to ignore.
- Is this fair or acceptable in a modern EU?**

Kronofogdemyndigheten : Main Issue and Summary



Kronofogdemyndigheten

Näringsindrivningen
Babette Wallman
031-63 41 44

BEVIS om utmätning

Datum
2006-04-06

Person-/Organisationsnummer
690309-5096

- Amount of tax estimation "owed" 32,818kr, Tax for Jan due Jan 29th and Feb due Feb 29th at SV (15,000kr).
- KF removed my car April 6th, Ready for sale 18th May.
- Amount owed *in reality*, ZERO.
- Previous year same story, yet SV trusted implicitly again in 2006.

Christopher

Ni har tidigare underrättats om följande mål. Målen specificeras på bilagda handling.

Eftersom ni inte betalt verkställs nu utmätning. **Den utmäta egendomen får inte säljas eller på annat sätt skingras.** Överträdelse kan medföra böter eller fängelse.

Dnr Se bifogat utdrag avseende skuld nr 16-17 32 818

Utmätt egendom	Värderad till, kr
Beslut Med stöd av 4 kap 17§ utsökningsbalken utmäts följande egendom: Personbil Fiat Barchetta årsmodell 1996, färg: svart mätarställning ca 13.200 mil med reg nr SHS 730	50 000
<div style="background-color: red; color: black; padding: 5px; text-align: center;"> Nätauktionsdatum 2006-05-18 15:00:07 </div>	

<input type="checkbox"/> Utmätning av gäldenärens fordran på skatt och/eller avgift, som ska återbetalas till ett belopp av Kr jämte ränta	
<input type="checkbox"/> Egendomen förses med märken	<input checked="" type="checkbox"/> Egendomen tas om hand av förrättningsmannen
<input type="checkbox"/> Egendomen är anvisad av gäldenären	<input type="checkbox"/> Egendomen lämnas kvar hos gäldenären
<input type="checkbox"/> Egendomen utmäts med förbehåll att gäldenären efter försäljning, i stället för det sålda, ska få Kr	
Förrättningsplats Signalgatan 4B 413 18 Göteborg	Gäldenären <input checked="" type="checkbox"/> närvarande <input type="checkbox"/> inte närvarande
Annan närvarande Cristian Svensson	

* Ytterligare ränta och avgifter kan tillkomma

**För ytterligare upplysningar kan ni vända er till kronofogdemyndigheten.
Hur man begär rättelse och hur man överklagar, se särskilt blad.**

Babette Wallman
(Förrättningsmannens underskrift)

Babette Wallman
(Namnförtydligande)

Comments : BC V Kronofogdemyndigheten

Car taken away for the sum of kr32,000, its not a lot is it?

Can Göteborg not manage without this money for a couple of months?

This sum of money was not actually owed, I had had no income, so owed no tax for 2006.

When you label someone as a debtor, you should be very sure they are in debt.

When you humiliate someone and take away all their worldly goods, you should be very sure they actually owe you something, otherwise it is stealing.

When you take away all their worldly goods you should be sure they have been given adequate time to pay or prepare accounts AND NOT JUST 37 DAYS.

When you make them borrow from their friends and family so they can buy food, you should be sure the money is owed in the first place.

THIS CHAOS WAS ENTIRELY DUE TO SV OVERESTIMATION AND IN PARTICULAR THE EXCESSIVE POWER AND SPEED OF KF ACTION.

IMO this system is biased against citizens rights and therefore corrupt and illegal in the EU.

Power Corrupts

KF5

Kronofogdmyndigheten: First Complaint (1 of 2) 28th June 2006

Ben Collins 690309-5096, Signalgatan 4b, 41318 Göteborg, Sverige. 0046 31 422107 / 0046 708 453589

KlagoMål Avdelning
Skattemyndigheten
Box 2835
403 20 Göteborg

CC KronoF. & SkatteM

28th June, 2006 / May 30th 2006

**Ben Collins Complaint against "recovery"
of tax for 2004 & 2005.**

Dear Omsbudsman,

Skriva jag att informera Ni jag vill gnälla mot
Kronofog dimyndheten och Skattemyndiheten.

Recent history of tax demands I have received

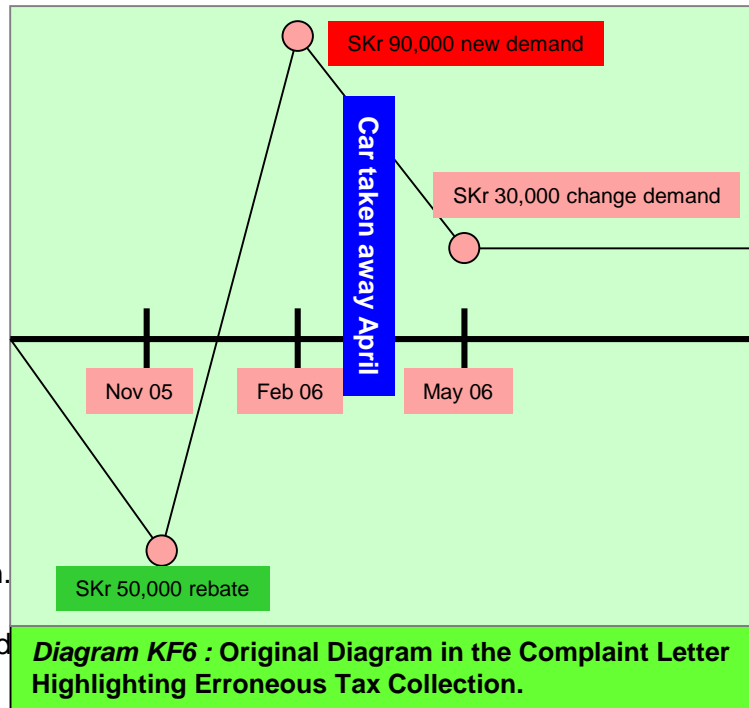
Nov 05 – Tax rebate 50,000kr giving to me

February 06 – Tax change to owing 90,000kr

April 06 - Car removed for auction

May 06 – Tax demand reduced to 30,000kr

The graph illustrates the problem best.



The fluctuating tax demand is not the subject of my complaint, I accept that due to changing circumstances my tax due may increase and decrease according to where social skatt was paid etc and my unusual earnings scenario, and some delays in supplying information by myself (due to differing April 5th based tax year in UK).

My complaint rests against the extreme measures taken during recovery of alleged tax owed, **and the speed with which this was pursued.**

The tax demanded was later massively reduced so the grounds for bailiff reclaim of car and belongings were unjustified. I was even threatened with removal and sale of my computer, which had all the info and means to correct the over tax estimate made by SkatteVerket.

Removal of my car produced a huge negative impact on my life and in my opinion was not necessary, this has also generated around 8,000kr in fines (which could have been avoided) and wasted approx two weeks of my life, and includes; stress, humiliation, depression, car damage etc.

Hence I am, writing to you to look into my case first, before i resort to the Sweden designated EU commissioner designed to protect EU individuals in other states.

Despite an enjoyable 5 years here, after this negative experience I no longer wish to live in Sweden, so please could this dispute be resolved by December 2006.

Forlåt för min Engelska! Tack för ert tålamod. Skriv mig i Svenska självklart!

Yours sincerely,

Ben Collins (collinsben@hotmail.com)

I appreciate my earnings scenario is difficult, but ;

1. This happened too soon after receiving the bill
2. I never owed anywhere near Kr90,000 – I can hardly be expected to pay up money i wasnt expecting nor agreed with or had chance to recalculate.
3. When dealing with the mix of UK tax year (which doesn't end till 5th April 2006) and waiting for bank statements, it is very difficult to complete. Having paid tax in the UK a reasonable delay can be expected before i can reclaim this and have funds available to pay the swedish demands.

Other Background Information:

- Car taken approx 8 weeks after the new tax bill arriving.
- I was within 10 mins of having my car which i have personally maintained for 10 years sold at low price by auction.
- Soonest payback I could arrange I promised at the end of May in March, this was discounted and ignored.
- Same experience last year of fines etc – and tax was eventually refunded although not the fines.
- I have operated 100% transparent letter writing and information exchange, whenever money earned was received.
- I was engaged in charitable work to pursue environmental technology during this period and its doesnt seem like a fair reward – next year i will just earn money for myself to avoid all this misery (www.clptech.com)
- What is required is a little more reasoning and patience and time, not six weeks, before i have bailiffs wandering around my apartment lifting things and taking my car for money "owed" which in fact i didnt owe.
- This process shouldnt begin before either; my tax declaration has been submitted and agreed, or a significant length of time has passed.
- Swedish businesses have taken more than 5 months to pay me for some invoices, how come I only get 2 months to pay this tax bill which was massively over estimated?.
- I have wasted a lot of time running around like an idiot, borrowing money from friends, my sister.
- I am still filling out tax forms for UK & Sweden and getting demands for both countries which doubles the paperwork to keep on top of.
- Note : all KronoF staff helpful and courteous at all times.

The irony of this complaint is that I thought recovery by KF was for age old tax due from 2004 and 2005, when in fact it was for Feb and Jan 2006, and only a few months into 2006 (April / May car taken away April 6th). I had no idea collection could be made against an estimate, particularly as the SV estimates had been wrong in the two previous years I received a salary, 2002 and 2005, resulting in both punitive KF action against me early in the year and then later large tax back at the end of the year. I.e. this is not the first time I have been chased for money I never owed.

Kronofogdmyndigheten: "Just Doing Our Job" (1 of 3)



Kronofogdemyndigheten

1 (1)

Kronofogdeteamet
Jonas Lindskog
031-634219

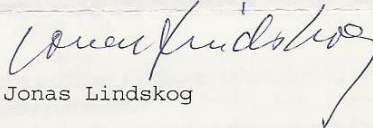
Datum
2006-07-17

Ben Collins
Signalgatan 4 B
413 18 GÖTEBORG

Svar på Ditt brev som inkom till myndigheten den 30 juni 2006

Såvitt jag kan bedöma rör Ditt brev enbart taxeringsfrågor. Kronofogdemyndigheten har - som Du säkert förstår - ingen möjlighet att pröva Dina taxeringar. Den saken sköter Skatteverket. Du har också skickat Ditt brev till Skatteverket.

Kronofogdemyndigheten har dessutom inte längre några indrivningsuppdrag mot Dig. Ditt brev föranleder därför ingen vidare åtgärd.


Jonas Lindskog

Webbplats: www.kronofogden.se

E-postadress: kronofogdemyndigheten@kronofogden.se

Postadress

Besöksadress

Telefon

Telefax

405 16 Göteborg

Rosenlundsgatan 8

0771-52 94 00

031-15 11 66

"Just doing our job / contact Skatteverket" response from KF to my complaint, IMO wholly unacceptable and an abdication of responsibility.

When you strip away a persons entire financial base, you should be absolutely sure it is for a real reason and that no other alternative was available. The number one issue that has created the problems herein was not the money "owing", how much or how little, it was the devastating haste and "legal" power to apply financial fingernail pulling, which later proved completely unnecessary. If KF pay a proportion of damages they might be inclined in the future to ask a few questions such as;

"Hej SV, are you absolutely sure all this money is owed?"

"Hej SV, why dont we wait till the end of the year to see if this sorts itself out (like in 2005 and 2002)?"

"Hey SV, we can't authorise financial destabilisation until we are satisfied other routes have been properly explored".

"Hej SV, We need to wait a fair period, six weeks is too short a timescale".

In my opinion, despite the polite exchanges and agreements at the time, my car was hijacked when taken away by force (legal not physical) by the KF workers (I drove the car, they followed) for money that was never owed.

Copied and paraphrased from - <http://www.elharo.com/journal/job.html>

Elliote Rusty Harold

I'm Just Doing My Job

I hate that phrase. It's used by soldiers burning down villages and napalming children, utility workers cutting off power to elderly widows, telephone solicitors calling you during dinner, network administrators working at spammer ISPs, data entry clerks who insist on getting your social security number even when you have a legal right not to provide it, and many others.

"I'm just doing my job" is an all-purpose excuse by anyone who doesn't want to take responsibility for their own actions or even consider that what they're doing might be wrong. It's as if the person who's just doing their job isn't a real person with the ability to make choices and moral decisions. Instead they're just an unthinking cog in the corporate machine with no more choice or responsibility than a photocopier or fax machine.

People aren't cogs and they aren't machines. They need to stand up and take responsibility for their actions. They need to make choices, and admit the choices they've made. They need to be prepared to defend those choices, and if they're wrong and can't honestly defend the choices they've made, they should be prepared to correct their mistakes.

I'm less alienated than most from my labor. I'm a freelance writer, and I write pretty much what I want to write, when I want to write it. I say what I want to say, and I admit that I've said it. Sometimes people disagree with me, and they let me know. Sometimes they're right; sometimes they're not; sometimes the issue is cloudy. That's fine. Sometimes I make mistakes, and I admit those too. But I accept responsibility for my actions. I don't claim that somehow I'm not responsible for something I said or did simply *because I was working for a paycheck when I said or did it*.



"Just Doing Our Job"

Treblinka staff - relax from their grisly deathcamp tasks, amongst the beautiful mountain scenery of Attersee lake, with their spouses and comrades.

Kronofogdymyndigheten: "Just Doing Our Job" (3 of 3)

A Dr Ingvarsson said, 'you're not bright, you can't have children',

Copied and paraphrased from - <http://www.dhushara.com/book/genes/ster.htm>

"I'm Just Doing My Job"

Shocked Swedes have learned that more than 60,000 women were sterilized to rid society of 'inferior' racial types and to encourage Aryan features. Sweden, which has long basked in its image as a champion of human rights, is reeling from the revelations this week that along with Norway and Denmark it pioneered racial, cleansing "sciences." What happened was nothing but barbaric, its Social Affairs Minister, Margot Wallstrom, admitted, adding that she was prepared to review laws that said the sterilisations were written into law and that damages could not be paid. Journalist Maciej Zaremba's revelations, published in the liberal newspaper Dagens Nyheter detail decades of governmental population control.

The sterilisations began in 1935, peaked in 1946 **and were not stopped until 1976**. Most victims were "inferior" or of "poor or mixed racial quality," meaning people with learning difficulties, poor or not of the common Nordic blood stock. One victim, 72-year-old Maria Nordin, said she was viewed as educationally "inferior" because she had no glasses as a child and could not see the school black-board. Miss Nordin was sent to a school for the mentally subnormal and made to sign forms when she was aged 17. "I signed because I knew I had to get out ... I was sent to Bolinas hospital where they took everything out. A Dr Ingvarsson said to me, 'you're not very bright, you can't have children', she said.

Mrs Wallstrorn, who confessed to feeling ashamed that she rejected Miss Nordin's application for damages in 1996, said she would raise the subject in cabinet. 'It's the least I can do.' Drawing comparisons between Sweden and Nazi Germany is like rubbing salt in a wound for many Swedes, who already feel blame about Sweden's neutrality during the Second World War and help offered by governments such as steel working for the German war effort. The issue is also painful in a country which prides itself on a tradition of a welfare state targeted at helping the needy. "The most astonishing thing is the ideological difference. In Germany it was the Nazis and in Scandinavia it was the welfare states that showed the most willingness to cleanse themselves of 'racial or socially inferior' types, Maciej Zaremba wrote. - **REUTERS**



"Just doing our job" is only an excuse for genuinely difficult work, however if that work is morally wrong or financially questionable then someone needs to start thinking by notifying a superior for example in my case with the following;

"There is a significant risk that this collection on behalf of Skatteverket may be erroneous and thus illegal, its is happening far too quickly to be safe and secure, it is based on an estimated bill, I recommend delaying".
If not, they are equally culpable.

SVEN BEHAVING BADLY

Ben Collins Versus Alfakassan (AK)

Erm, This person
is claiming AK

OK



Erm, we should send
him a form.

OK



Erm, I have another
question for him

OK



4 months later....

OK



Erm, I thought of another
question! Ask him where
he used to work.

Salus populi suprema lex esto.

The welfare of the people is to be the highest law

3rd September, 2008 Ben Collins.

Alfakassan (AK) Complaint Table, Contents and Notice

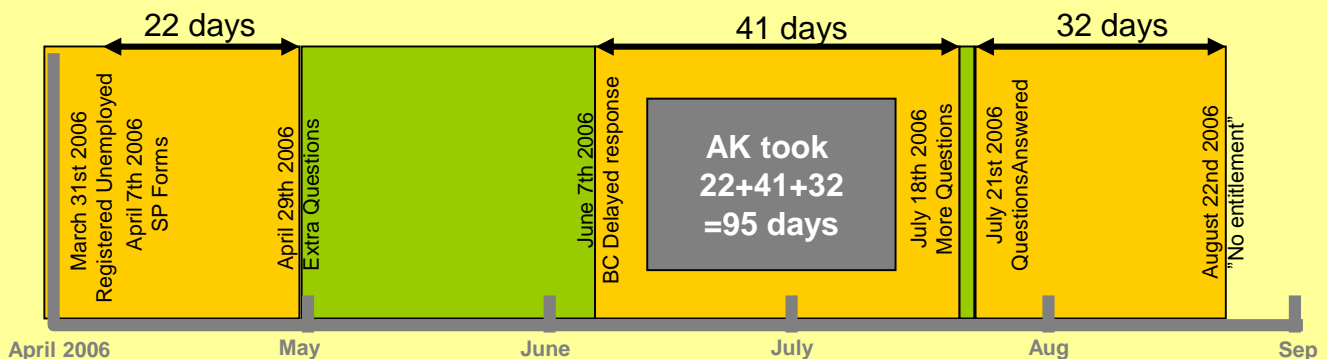
Complaint Summary

AK Alfakassan	Legal Argument & Complaint
C 4 Month slow processing Bereft of income.	4.5 months to inform me no entitlement, no interim income. This is a long time, despite interim reminder letters and prompting by me. This is time I could have lived in the UK and claimed my full entitlement. No information was supplied to suggest I could get social payments. AK Still asking basic questions 4 months into claim. No urgency. No income for five months, massive stress and worry, confidence collapse.

Contents

AKC	Ben Collins V Alfakassan
AK1	Alfakassan : Complaint Table, Contents and Notice
AK2	Alfakassan : References
AK3	Alfakassan : Complaint
AK4	Alfakassan : Main Issue - Slow Contact Loops

Diagram AK1 : AK Sloth of Action and Process Delays



Notice sent to AK 3rd September (CC European Court of Human Rights).

- AK processed my claim too slowly to be acceptable.
- This contributed to creating severe financial shortages for me (although this was mainly created by premature tax collection by SV/KF later returned at the end of the year).
- I am seeking legal representation in Sweden and have sent this information to the European Court of Human Rights and will enter into the full legal process thereafter, assuming AK do not agree to an independently set compensation tribunal in the interim period.
- I aim to improve your agency practices until adequate response times are standardised.
- Social payments from the local area should begin almost immediately after an EU citizen registers as unemployed, not six months later.
- My unemployment was caused by accelerated and illegal pretax collection by KF & SV.
- Please refer to the document attached and CD of references.

Damages

- I claim damages for unnecessary stress and misery caused by slow handling by AK.
- I claim monetary compensation equivalent to time*risk required to prepare this case.
- *You are invited to agree to take part in an independently set compensation tribunal or offer a settlement before the added expense of lawyers are involved from September 30th.*

Alfakassan (AK) References

References and Communications with Alfakassan.

Ref	Date	Subject Summary
Background 1	5th April 2005	Saving Volvo 4 million parts / hard work reference.
Background 2	12th July 2006	Full entitlement paid out rapidly in England.
Background 3	31 March 2006	Declared unemployed 31 March after unexpected tax bill.
Background 4	7th April 2006	Unemployment application form.
Background 5	7th April 2006	Unemployment application form.
Background 6	7th April 2006	Unemployment application form.
Background 7	7th June 2006	Went to England in June to try to stabilise situation.
Background 8	21 July 2006	Getting very desperate, had no information in regards to Linnestaden.
Background 9	7th August 2006	Complete confidence breakdown, psychological issues etc.
From AK 1	3rd April 2006	AK Standard procedure letter.
From AK 2	29th April 2006	Some extra questions.
To AK 1	7th June 2006	Unfortunately delayed response
From AK 3	17th April 2006	Notification of unregistering whilst in England.
To AK 2	18th April 2006	Reminder Letter : Null Krona i Banken
To AK 3	18th July 2006	Null Krona i Banken
From AK 4	18th July 2006	Some new extra questions.
From AK 5	18th July 2006	AK Standard information letter.
To AK 4	21st July 2006	Answers to the new questions.
From AK 6	22nd August 2006	AK response after nearly five months "NO" why does it take so long?.
To AK 5	25th August 2006	Null Krona Announcement
From AK 7	30th August 2006	Second immediate response to my second complaint letter.
Main Issue	18th July 2006	Very slow processing and dopey questioning process whilst bereft of income

Complaint

Following the removal of all personal funds and my vehicle by KF*, I was forced to become unemployed, stop my project and also apply for unemployment benefit (UB) in Sweden, something I never expected to have to do. (*Later to be mostly returned at the end of the year by SV).

So with no funds at my disposal I was pretty keen to receive some kind of living allowance, which never materialised, leaving me to beg and borrow off friends. In fact it took 4.5 months for AK to muster a cohesive reply, which was a "no", despite reminder letters from me asking what was happening. Why so long?

This was not an application for planning permission for a nuclear power station, but something that was essential for my living and quality of life. While I 100% agree that my AK contribution must have been too small, I wasn't au fait with the Swedish system to know I could have been receiving social payments from Linnestaden, and no communication from AK or Arbetsförmedlingen (ABF) told me otherwise until I rang up and discussed this issue at length with the British Consulate. Throughout this time I was also eligible for full rate UB in England, so would have switched countries or claimed direct from the UK had I known it would take AK so long and or that my claim was ineligible.

Basic human rights and bureaucratic performance means a 4.5 month turnaround is not acceptable and created a whole load of personal misery for myself and humiliation of borrowing money from my circle of people, and missing the subsequent repayment deadlines to them straining many personal relationships. These events in people's lives are big, my confidence was crushed by this shambolic and humiliating experience, particularly in respect of money taken off me by SV but later returned in December producing a summer of abject poverty.

The really bitter pill is that despite this slowness for a very important matter to me personally, when the situation is in reverse, i.e. I delay something by a month or two, a whole heap of trouble ensues from massive corporations that really can afford to wait a couple of months and survive without my two penneth. This is the imbalance for the lowly individual at the heart of motivation of these cases I wish to challenge.

The fact that my complaint to AK was dismissed out of hand shows the relative power and immunity this organisation has from serving the public. There seems to be no quality standard for response time, or an acknowledgement of responsibility in response urgency in consideration of the urgent need of many applicants, like myself at the time.

The issue herein is: What is an acceptable response time for AK?

In my opinion AK response was unacceptably slow, and I am due compensation for their contribution to my breakdown. This might also encourage them to get on with their appraisals more promptly or set a minimum standard for response speed.

Komplettering av ansökan om arbetslöshetsersättning

Arbetslöshetskassan Alfa (Alfa-kassan) har begärt vissa kompletterande uppgifter av dig.

Vi har följande uppgifter. Ditt företag är inregistrerat i England. Skatt är betald i Sverige sedan 5 år och sociala avgifter sedan april 2005. Dock har vi inte fått svar på var du arbetat, alltså i vilket land. Vi har inte heller fått kopia på aktuell skattsedel. Vi behöver också intyg från Skattemyndigheterna på att de sociala avgifterna är inbetalda i Sverige sedan april 2005.

Vi behöver också svar på om du tillhör någon a-kassa. Du har svarat att du inte vet det. Betalar du till något fack/a-kassa idag?

Du har tid att komplettera med resterande uppgifter till den 15 augusti 2006.

Om begärd handling inte inkommer, fattas beslut grundat på befintliga handlingar. Detta kan medföra att din ansökan om ersättning avslås.

Ingemar Svensson
Arbetslöshetskassan Alfa

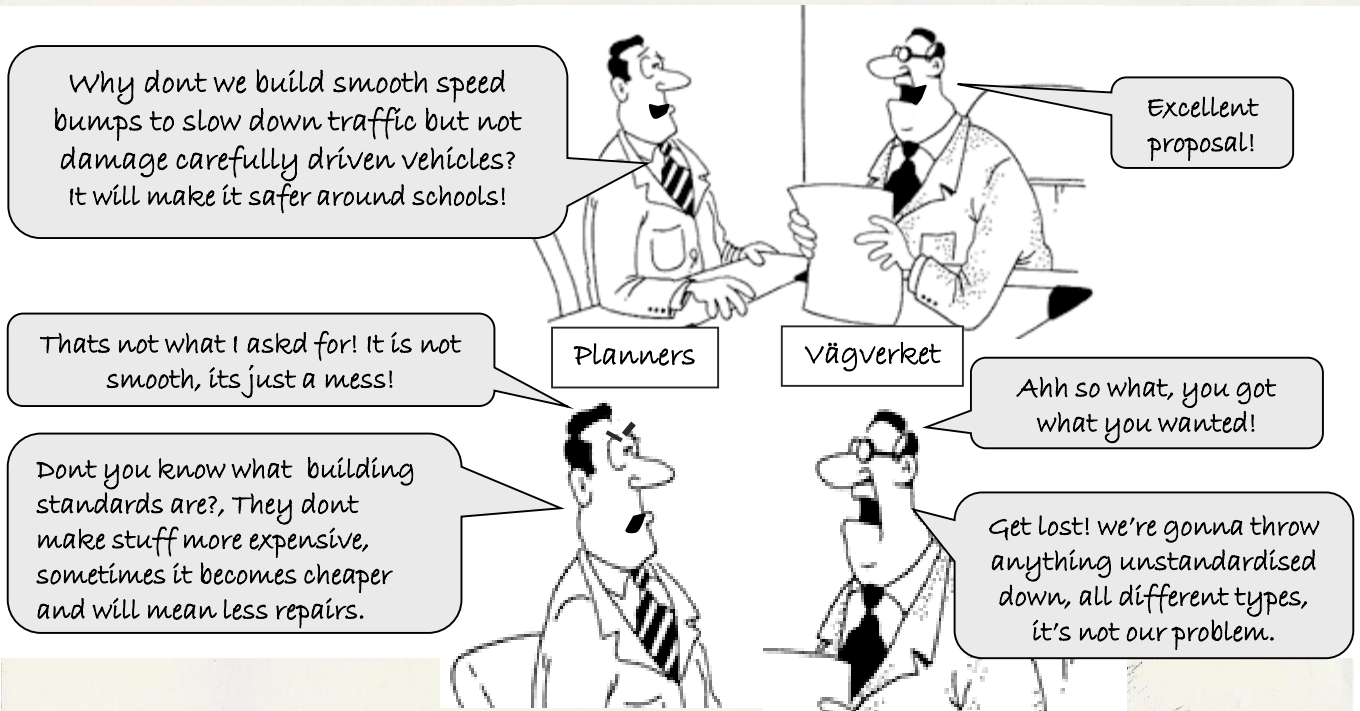
Some issues relating to the compensation application.....

- The questions "var du arbetat" and "i vilket land" should have been answered in my first basic form filling.
- Why were basic questions still being asked 16 weeks after my unemployment declaration?
- How is anybody supposed to survive that long unpaid?
- Dont AK have response timing standards?
- Is this normal to have the agency responsible for survival income without any local human representation and based 1000km away?

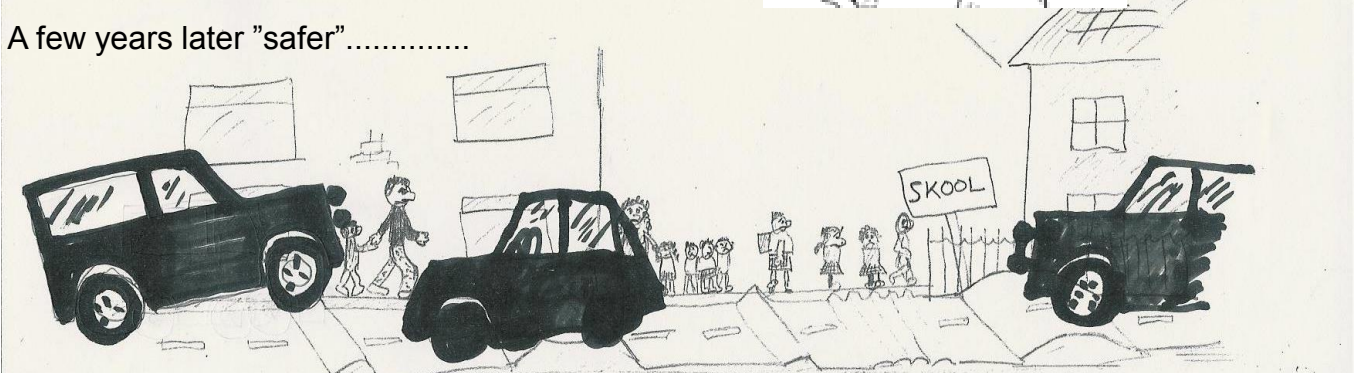
I have no problem that AK was not available to me due to underpayment of Swedish social payments, just the snail like response which prevented me applying at the time in England where I had full entitlement. At the time I was not aware of social payments from Linnestaden, which they refused to then backdate leaving me with 4.5 months missing survival income.

Having no income and all this uncertainty, contributed to my (probable) nervous breakdown,

Ben Collins Versus Vägverket



A few years later "safer"



Salus populi suprema lex esto.

The welfare of the people is to be the highest law

3rd September, 2008 Ben Collins

Vägverket : Complaint Table, Contents and Notice

Complaint Summary

Vägverket	Legal Argument & Complaint
Disabled Light Vehicle s / Creating CO2 Design	<p>Destruction of vehicle suspension and disablement by speed bumps (SBs). SBs have no standard design and this leads to lazy construction SBs damage vehicles even when travelled over slowly. SBs encourage "Qashqai" designs, high fronts endangering pedestrians. Properly built SBs work, badly made do not, needs higher standardisation. Need to establish quality control, vehicles prematurely damaged. Request contribution for suspension and other repairs, and vehicle scrapping Request contribution for case preparation multiplied by risk of case loss.</p>

Contents

VVC	Ben Collins V Vägverket
VV2	Vägverket : Complaint Table, Contents and Notice
VV2	Vägverket : References and Complaint Summary
VV3	Vägverket : Introduction and Complaint
VV4	Vägverket : Identification of Local Badly Made Speed Bumps
VV5	Vägverket : Photography of Local Badly Made Speed Bumps
VV6	Vägverket : SBs Notes & Motivate SUV Purchases
VV7	Vägverket : Badly Made Speed Bumps Create SUV Market
VV8	Vägverket : Prevalence of SUVs and Faux SUVs
VV9	Vägverket : SUV Versus Pedestrian
VV10	Vägverket : SUV Versus Car
VV11	Vägverket : Misaligned Crash and Defence Structures

Notice sent to Vägverket 3rd September (CC European Court of Human Rights).

- Poor road building on your part and ill thought traffic calming measures have prematurely damaged and scrapped my vehicle.
- Poor road building on your part and ill thought traffic calming measures have created a market in Europe for pedestrian and passenger car dangerous SUVs.
- I am seeking legal representation in Sweden and have sent this information to the European Court of Human Rights and will enter into the full legal process thereafter, assuming VV do not agree to an independently set compensation tribunal in the interim period.
- I aim to close your agency or modify it's practices until it builds roads suitable for low to the ground and lightweight (environmentally and pedestrian friendly) transport.
- Please refer to the document attached and CD of references.

Damages

- I claim damages for premature vehicle damage and immobilisation, vehicle scrapping, administration of a prematurely scrapped vehicle, loss of vehicle use for 2 years, and a contribution to vehicle replacement, all created by poor quality roadbuilding specifically poor and lazy quality control for building and maintaining of speed bumps.
- I claim monetary compensation equivalent to time*risk required to prepare this case.
- *You are invited to agree to take part in an independently set compensation tribunal or offer a settlement before the added expense of lawyers are involved from September 30th.*

References for Vägverket case.

Ref	Date	Photographic analysis	
AK1		SB (A)	Djurgårdgatan
AK2		SB (A)	Djurgårdgatan
AK3		SB (B)	Kjellmansgatan
AK4		SB (C)	Repslagaragatan
AK5		SB (D)	Fjällg/Repslagarag
AK6		SB (E)	Fjällgatan/Fjällskolan
AK7		SB (F)	Fjällgatan/Paradiseg
AK8		SB (F)	Fjällgatan/Paradiseg
AK9		SB (G)	Jungmansgatan

Complaint Summary

This complaint is a call to improve speed bump building standards, and a wake up call for the problems poor quality control of traffic calming measures has on; individuals, their cars, their life quality. It also highlights the considerable impact poor road building standards have on CO₂ emissions either by premature vehicle replacement, vehicle design and purchase choice and/or stop start driving.

Of seven speed bumps analysed locally, only one produced both low attritional damage vehicle characteristics and traffic calming, the others were or are simply built lazily to a lower standard and create these far reaching issues.

If all speed bumps were built to higher standards with due care and attention, costs would not increase and vehicle attritional damage would be at an acceptable level for the understandably speed sensitive urban environment, especially around schools.

Secondary Issue : Big Cars are Dangerous : 31st July 2008

<http://www.topgear.com/content/news/stories/3084/>

“Not nice, eh? Crash tests always look bad, admittedly, and we're not suggesting for a second that the 500 underperformed at all - a five-star rating is simply brilliant for a small car. Instead, the crash test highlights that a big car will almost always fare better in any David-versus Goliath impact. So what's the solution? Do we enter a Mutually Assured Destruction race where we all end up driving Challenger tanks? Or ban anything bigger than a 500 from roads?”

Horror Video : <http://uk.youtube.com/watch?v=6pVF1Wr7GLQ>



Vägverket Introduction and Complaint

I am writing to request compensation for vehicle damage caused by badly made speed bumps. I do not drive an SUV but a small, lightweight, low to the ground vehicle which produces good fuel economy, safe handling and presents minimal risk by weight to other road users and pedestrians. In my opinion lazy quality standards in the building of speed bumps has resulted in my vehicle being prematurely scrapped which represents a significant problem for me, and requires the carbon energy to manufacture a new vehicle prematurely.

I do not dispute the need for traffic calming measures, or the need for speed bumps to be used, especially around schools. However I dispute the fact you are happy to allow vehicles to incur attritional damage on every pass over of a speed bump. It must be possible for a normal and low to the ground lightweight car to pass over a speed bump at a modest speed, i.e. traffic calmed, yet incur no attritional damage, while also designing the speed bump so that passing over at an unsuitable speed would result in vehicle damage.

I have also noticed most vehicles achieve ground out on these speed bumps (SBs), including public vehicles, this indicates sloppiness on the part of VV and a lack of quality control and abdication of responsibility to provide a proper road. I should not have to resort to SUV purchase to avoid damage to my personal vehicle.

I can comment that normally I would not bother with such an action, but in consideration of recent history where the state has used relative fingernail pulling to extract money supposedly owed from me, I am obliged to ask the state to pay for the damage it has created to my personal wealth in return and in balance of those actions. The compensation sought is a contribution to; premature replacement of entire rear suspension including swing arms, exhaust and front drive shafts, and also part compensation for vehicle immobilisation during this period.

Secondly this action is a reminder of the obligation to provide smooth roads, and build SBs within a certain standard that do not attritional damage vehicles, either by;

- a) creating a reasonable standard for SBs
- b) raising the standard currently employed if such a standard exists, or
- c) better quality control - making sure that standard has been applied to every speed bump, i.e. provision of smooth roads, do the job properly.



Extreme rhomboidal angles which over the years have worn into grooves from continual vehicle impact, caused by excessive ramp angling and resulting in significant attritional damage to vehicles, even travelling at only modest speed. Bus ground contact occurs on most vehicle passes.

Vägverket : Identification of Local Badly Made Speed Bumps

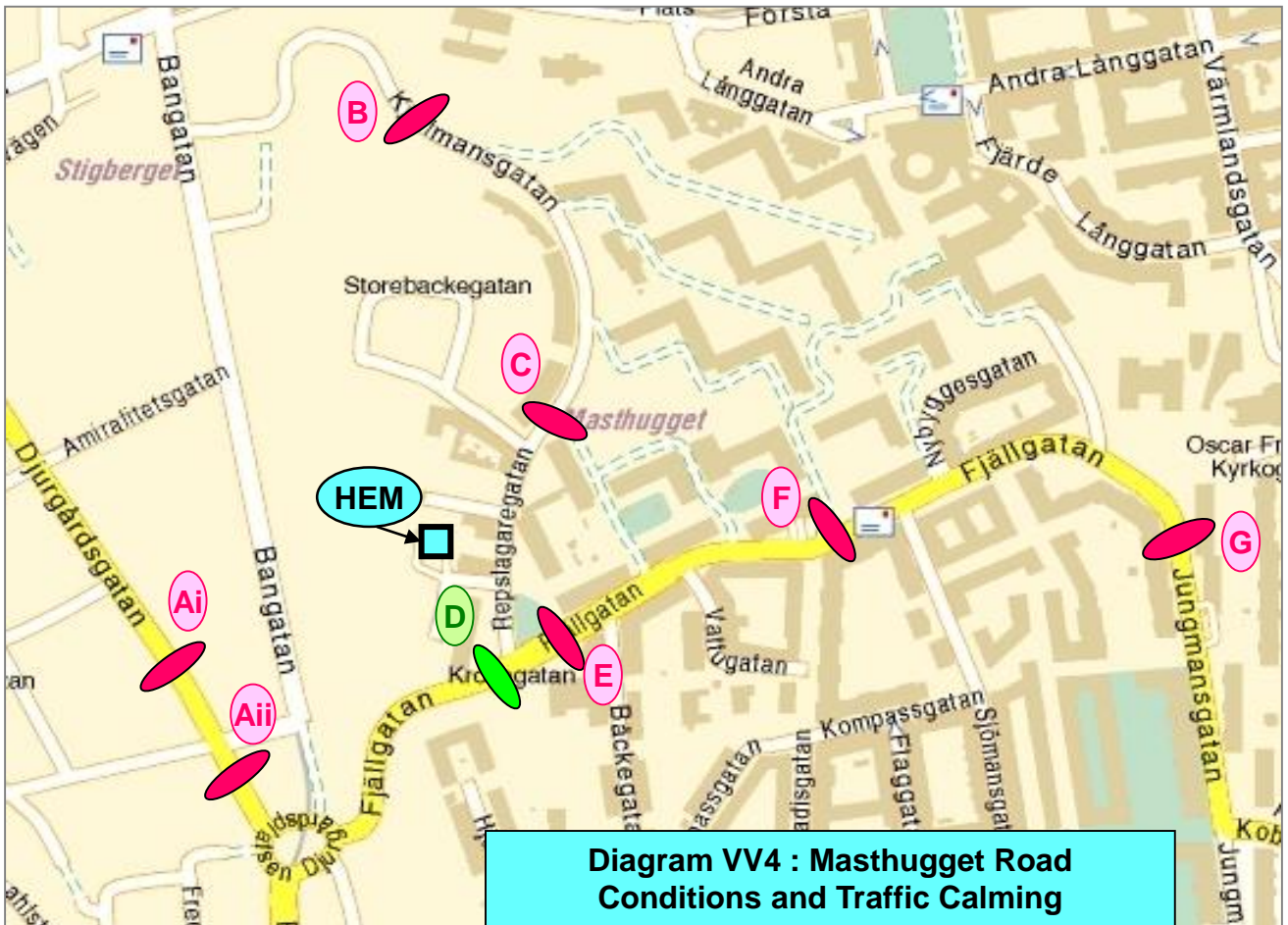


Diagram VV4 : Masthugget Road Conditions and Traffic Calming

Speed Bump References

All SBs are shown in the area, and it can be said that only one gives satisfactory performance, i.e. traffic calming yet without gradually damaging ordinary vehicles.

Ref	Where	Description	Impact Damage at Low Speed	Noisy?	Ground Contact with Buses?	Occ. Ground Contact with Car	Repaired Recently?	Still Bad?
SB (A)	Djurgårdsgatan	Sunken approach, severe impact angle.	Yes	Yes	Yes	No	Yes 2007	Yes
SB (B)	Kjellmansgatan	Ok when driven at a modest speed.	Mod	No	Yes	No	No	NO
SB (C)	Repslagaragatan	Sunken, severe concrete pyramid.	Yes	Yes	Yes	Yes	No	Yes
SB (D)	Fjällg/Repslagarag	Probably ok, but very worn.	Mod	Yes	Yes	No	No	Mod
SB (E)	Fjällgatan/Fjällskolan	Very high ramp and exit problems. R*	Yes	Yes	Yes	Yes	Yes 2006	Yes
SB (F)	Fjällgatan/Paradiseg	Very noisy for residents, was bad.	Yes	Yes	Yes	Yes	Yes 2007	Mod
SB (G)	Jungmansgatan	High ramp and impact problems. R*	Yes	Yes	Yes	Yes	Yes 2007	Yes
*Mod = moderate			*Rhomboid.					

Vägverket : Photography of Local Badly Made Speed Bumps

Of the seven SBs in my area, six are badly made and cause vehicle damage, not just to my car but also to buses travelling over them.

These SBs;

- damage vehicles attritively.
- create noise.
- generate excess pollution.
- encourage poor vehicle (SUV) purchase (from a progressive society's point of view).

The severity of these SBs is excessive, far beyond that which is needed to calm traffic.

SB (A) Djurgårdgatan



Sunken approach, severe impact angle.

SB (B) Kjellmansgatan



Ok when driven at a modest speed.

SB (C) Repslagaragatan



Sunken, severe concrete pyramid.

SB (D) Fjällg/Repslagarag



Probably ok, but very worn.

SB (E) Fjällgatan/Fjällskolan



*Rhomboid.

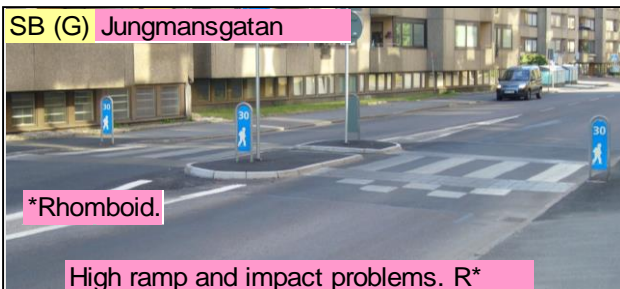
Very high ramp and exit problems. R*

SB (F) Fjällgatan/Paradiseg



Very noisy for residents, was bad.

SB (G) Jungmansgatan



*Rhomboid.

High ramp and impact problems. R*

Is mechanical vehicle damage the only solution to calming traffic, doesn't this just lead to larger vehicle purchase? Average wheel sizes have gone from 14" to 17" in just a few years. These SBs are studied in more detail in the accompanying electronic references booklet.

Motorists perspective:

"I am all in favour for restricting speeds on non main roads at school times to 15mph or 20mph. However, speed humps are thrown down all over the place, often built too high (i.e. in excess of the regulations) because they are cheap. I have two cars that can't even be brought into London because the non regulation speed humps cause damage to them.

We pay enough to use our roads and I think we are entitled to expect that the authorities spend some proportion of that money on higher tech solutions other than piles of concrete and tarmac.

I generally travel into London before 7:15am and after 6:30pm. I have to endure somewhere between 40 & 50 speed humps each way where ten years ago there were none. They cause damage to cars and inconvenience to car drivers. If it takes an X6 to drive over them in some comfort then so be it.

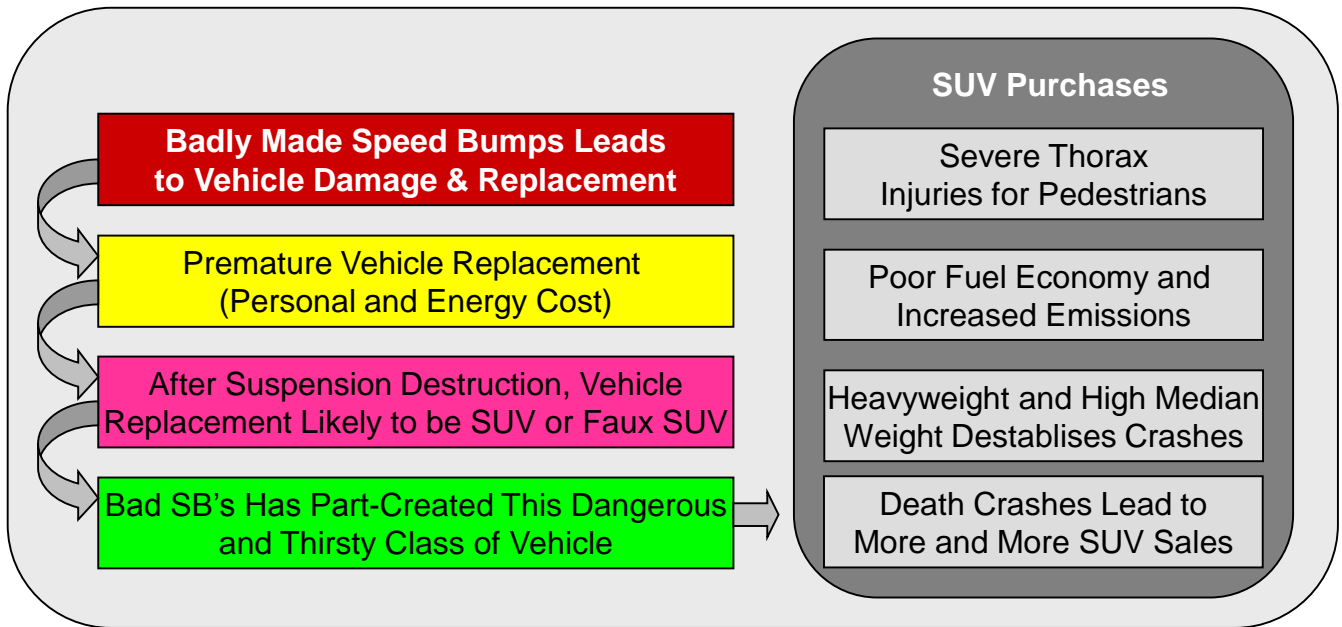
You protest for more speed humps and I will buy a bigger 4X4 to travel over them in reasonable comfort. It's a vicious circle that could be broken by using more sophisticated solutions to road usage."

<http://www.pistonheads.com/gassing/topic.asp?h=0&f=23&t=539277&i=180>

This motoring forum post from Howard Dawson brilliantly summarises the SB safety paradox:
Attritional damage traffic calming is leading to bigger and pedestrian-deadly cars.

Ref	Where	Notes
SB (A)	Djurgårdgatan	Are 15 cobble rows really necessary in 200m? Though now repaired, for 5 years the worst ramp area caused severe impacts. Even at low speed (less than 20kmh), attritional damage resulted.
SB (B)	Kjellmansgatan	Smooth and well indicated. Moderately worn. How a speed bump should be and still performing traffic calming even though aged.
SB (C)	Repslagaragatan	Concrete rhomboids plonked on surface. Damaging at almost any speed. Severe angles.
SB (D)	Fjällg/Repslagarag	Ok at slow speed, damaging at 15kmh. Very worn, repaired and noisy Multiple curvatures and or rhomboidal.
SB (E)	Fjällgatan/Fjällskolan	Ok at slow speed, damaging at 5kmh, very rhomboidal. High, very worn, repaired several times, noisy, multiple curvatures. Ground contact with buses and many cars,
SB (F)	Fjällgatan/Paradiseg	Entire section recently rebuilt and bumps removed. Very noisy and multiple rows of cobbles difficult even for cycling (when wet). No speed bumps or ramps anymore, but still very bumpy.
SB (G)	Jungmansgatan	Rhomboidal shape. Frequent vehicle ground outs. Recently extensively repaired probably at the request of Västtrafiken.

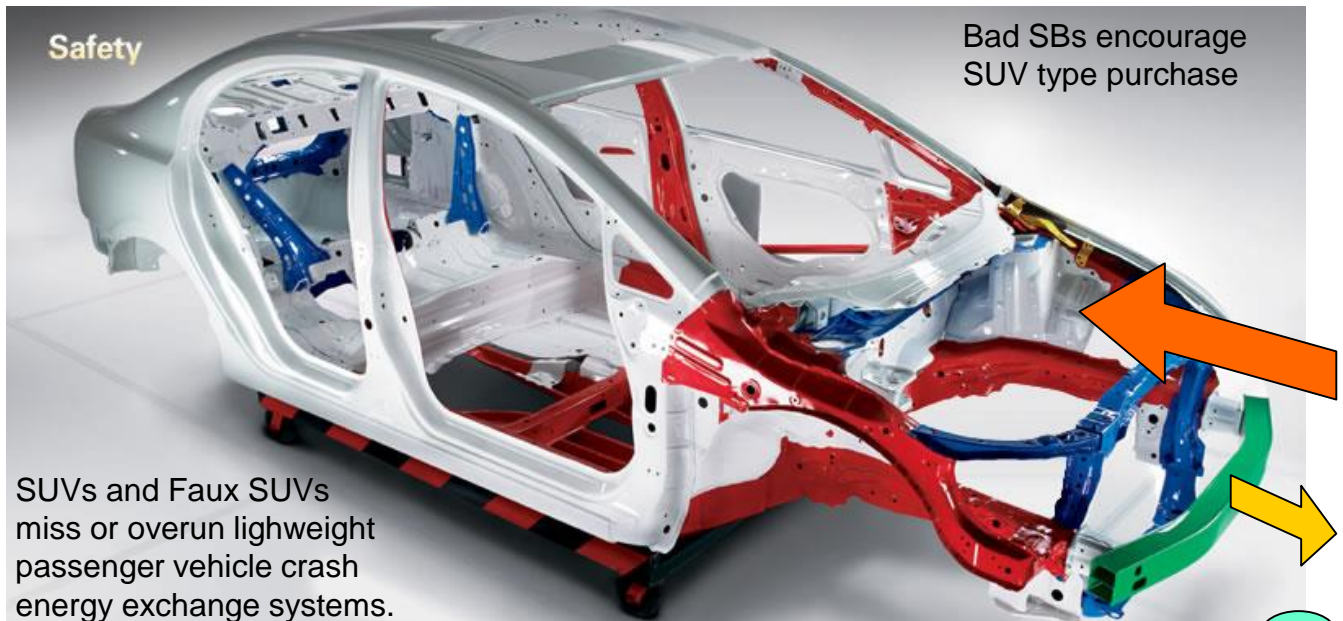
Vägverket : Badly Made Speed Bumps Create SUV Market



VV thinks it is acceptable to make bad SBs, it is not!
It has significantly contributed to the premature scrapping of my vehicle.

During the slowing down, accelerating and bumping excess noise and local and global pollution is created, especially unwelcome in residential areas and near schools.

Yet *when a SB is properly built and maintained* a vehicle can glide over them at a modest speed without resorting to excess braking or accelerating, thereby conserving momentum and maintaining a low, calmed and steady urban speed and low CO₂ emissions.



"I live just outside the London congestion charging zone, but my route to work is littered with so many speed bumps that an SUV is a pleasure to drive to work, because you can ride straight over the top of them without a care in the world."

<http://www.topgear.com/blogs/drives/>

Larger wheels and tyres reduce speed bumps vehicle damage, but they also make kerbs that protect pedestrians much easier to roll over.



Two problems here, the proliferation of speed bumps, but more importantly the proliferation of speed bumps that damage vehicles. It does not cost any more to make a good speed bump or a bad one, it just takes more thought and some basic quality control.

VV accepting badly made speed bumps is crass complacency and simple laziness in their execution of road building. While this problem is not specific to Sweden, Swedish roads are the responsibility of VV, and hence they are culpable for this lazy build practice of SB which has resulted in damage to my vehicle, prematurely and unnecessarily, which was unlikely to occur so soon had the speed bumps been properly built and fit for purpose.

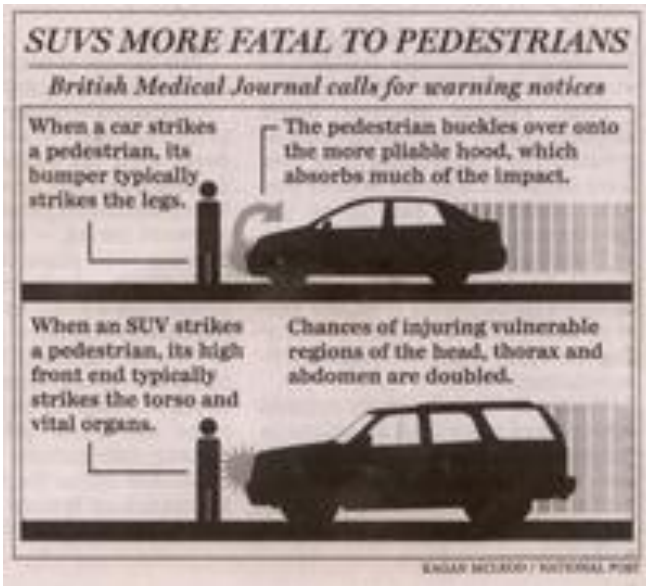
In the long view, these badly built SBs have created a market for SUV's which are both dangerous for pedestrians and bad news for CO₂ emissions, they also mean national vehicle matrices are being stocked up with fuel wasting vehicles that will have no use for the second or third tier buyers in our society in the next decades as fuel costs increase.

Nissan Qashqai, 300,000 sold in 4 years, "urban vehicle" faux SUV. An example of vehicle architecture made necessary to cope with Europes badly made low quality controlled speed bumps.

A new generation of bluff fronted, high median mass vehicles dangerous to lightweight vehicles and pedestrians is proliferating as a consequence of poor road maintenance and badly made SBs. Bluff fronts produces thorax injuries in children and more severe pedestrian impacts, with poorer fuel economy.

Vägverket : SUV Versus Pedestrian

<http://www.newscientist.com/article/dn4462-suvs-double-pedestrians-risk-of-death.html>

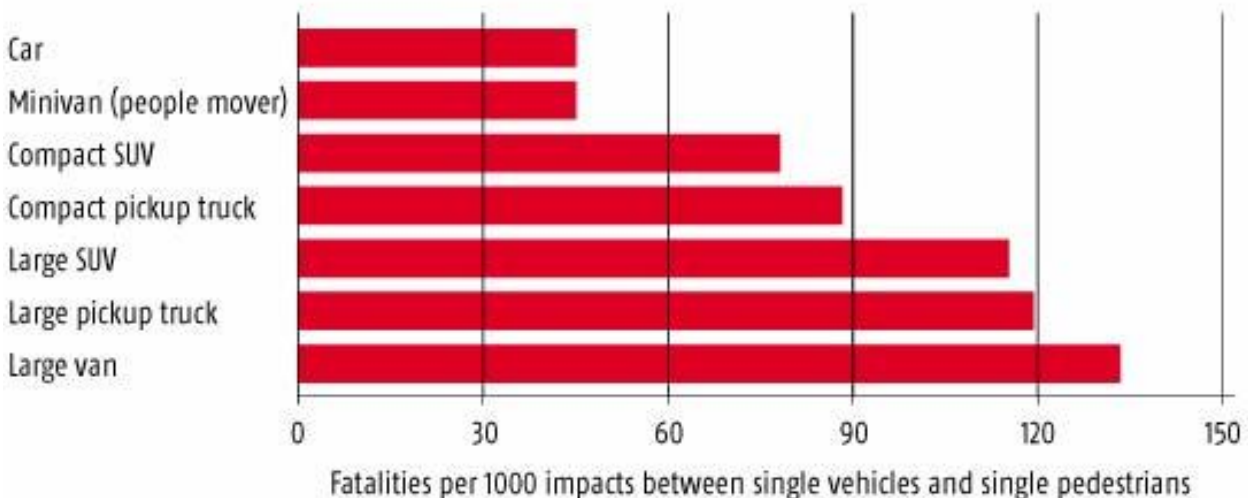


"Someone struck by a large sports utility vehicle is more than twice as likely to die as someone hit by a saloon car traveling at the same speed. The finding by American researchers will add further weight to calls for SUVs sporty vehicles with a high, blunt-fronted body atop a broad chassis to be made safer.

Their high centre of gravity makes them more likely to roll over. According to the NHTSA, 36 per cent of fatal SUV crashes in the US in 1998 involved a rollover, compared with only 15 per cent in cars."

"Now, by putting numbers to the risk pedestrians face from SUVs, research published in the journal Accident Analysis and Prevention (vol 36, p 295) will place more pressure on the makers to act. Making SUVs less dangerous to pedestrians will require radical changes to their design. "One way to reduce head injuries from SUV impacts would be to replace the blunt front end with a sloping, more aerodynamic one, making them more car-like. But this won't be popular with SUV buyers who like their rugged, off-road look," Gabler says. "

PEDESTRIAN FATALITIES



SOURCE: ACCIDENT ANALYSIS AND PREVENTION



SUV Versus Car

Despite the prevalence of NCAP testing, very few dare tackle the carmakers on the massive and fatal safety issues that SUV's and Faux SUVs present to normal cars on four fronts:

- Greater rollover instability and general instability increasing the likelihood of accidents.
- Higher median mass line which misses and runs over the top of normal car bumper heights
- Higher bumper height which miss colliding car bumpers and or side door protection.
- Higher masses producing uneven exchanges of momentum crushing the lighter cars.

NCAP do not test cars versus SUV's, only cars versus their own momentum, if NCAP did we can predict the results would be catastrophic (see next page) and strongly discourage the purchase of lightweight fuel efficient vehicles that the world needs.

Vägverket should be doing everything possible to discourage killer SUV purchase, which can quickly lead to repeat purchase by neighbours leading to cyclical or spiralling SUV purchasing as seen in the US.

Badly built speed bumps are the number one motivation for people buying SUV's in built up areas, that coupled with "defence" needed against other SUVs. The easy solution for Vägverket is to build (or modify) proper speed bumps that slows traffic but does not damage vehicles travelling at moderate speed. Extra cost : none, just stick to better quality standards.

My safer-to-pedestrians-vehicle (Fiat Barchetta) has been damaged by the low quality of speeds bumps provided by VV, basically through laziness and lack of adherence to standards rather than the very worthwhile and justified introduction of traffic calming measures especially near schools.

Vägverket : Misaligned Crash and Defence Structures

New for 2008 BMW X6 versus a 1996 VW Golf. Progress? Safe? Low CO₂? No, no and no. Speed bump defeating? Yes. Rolls over kerbs making pavements part of the road? Yes.



SUV Slaughter Link A

SUV Slaughter Link B

SUV Slaughter Link C



SUVs bumpers and median mass miss essential crash structures like car sills and thus destroy unprotected occupants. They should be banned as an unacceptably high risk, or at the very least heavily discouraged.

“After a series of safety tests it seems as if the 2008 BMW 5 Series luxury sedan has the worst side-impact protection, out of all the vehicles that were tested. These tests had been carried out just to see what would happen if a truck or SUV were to hit the side of a vehicle, as a speed of 31mph.

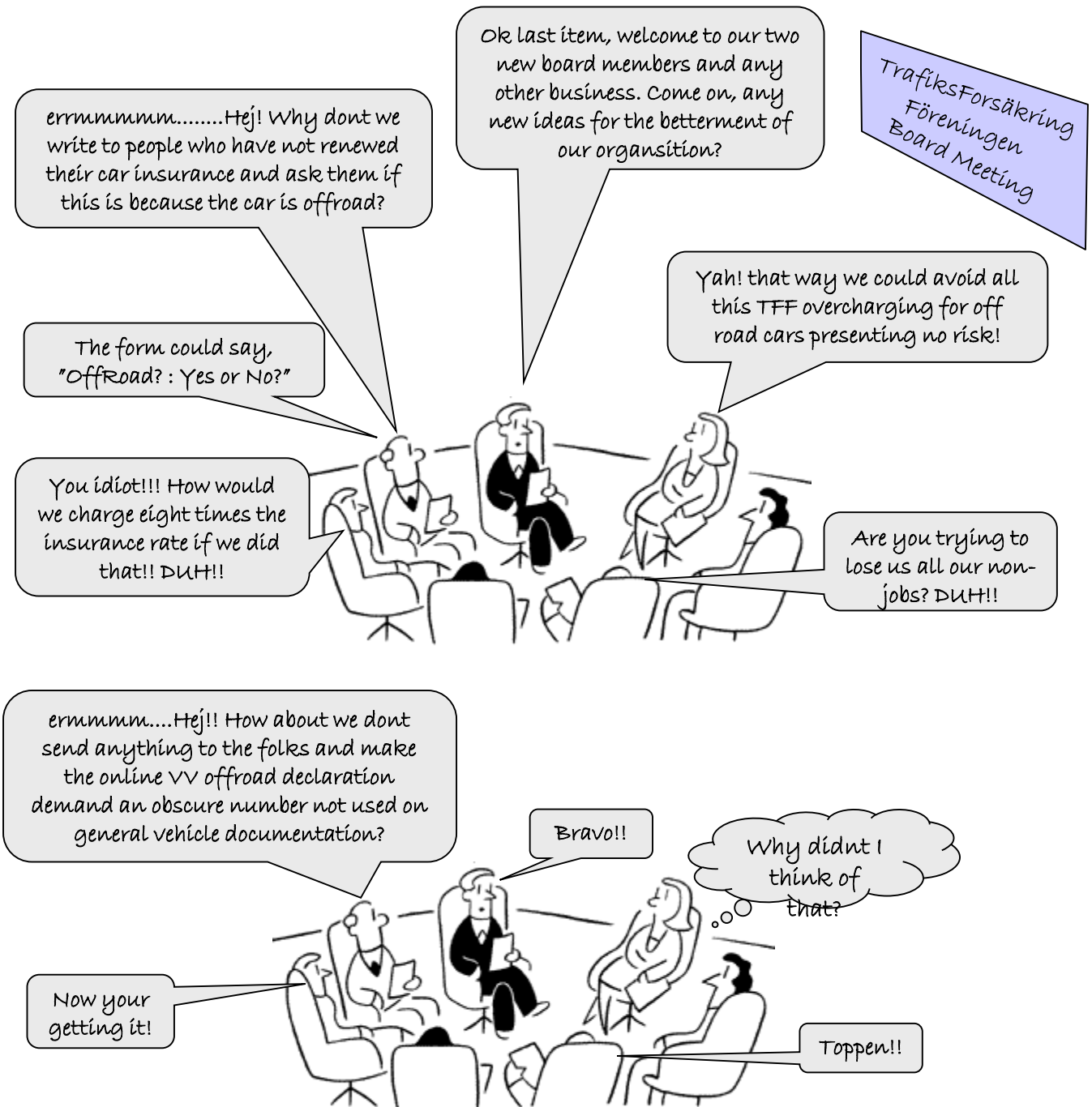
Side impact crashes as we know are one of the most common crashes which can often be fatal, in the US alone more than 9,000 people were killed in 2005.

Insurance Institute for Highway Safety who carried out these safety tests said that the 2008 BMW 5 Series was the worst out of all the cars tested, whereas the Volvo S80, Kia Amanti, and also the Acura RL all earned the highest safety rating.”

“As the sales of SUV’s go up each year, the Insurance Institute for Highway Safety said that these tests had to be done. All the sedans that were tested had the standard range of side airbags.

<http://images.google.se/imgres?imgurl=http://www.product-reviews.net/wp-content/userimages/2007/08/2008-bmw-5-series.jpg&imgrefurl=http://www.product-reviews.net/2007/08/17/2008-bmw-5-series-luxury-sedan-has-the-worst-side-impact-protection/&h=280&w=360&sz=17&hl=en&start=150&um=1&tbnid=Ja7NA02k3CV4LM:&tbnh=94&tbnw=121&prev=/images%3Fq%3Dcar%2Bversus%2BSUV%2BHead%2Bon%2Bimpact%26start%3D140%26ndsp%3D20%26um%3D1%26hl%3Den%26safe%3Doff%26rls%3DGGLJ,GGLJ:2007-12,GGLJ:en%26sa%3DN>

Ben Collins Versus TrafiksForsäkringFöreningen (TFF)



Salus populi suprema lex esto.

The welfare of the people is to be the highest law

Complaint Summary

TF Trafiksforsäkringsföreningen Legal Argument & Complaint

E	Bad Methodology / Cynical Profiteering	Disproportionate punishment and difficult offroad vehicle notification. Could easily send offroad notification forms and avoid whole issue. Probably cynical collection exercise / extortion through excessive charging. Opportunism using their superior legal position and knowledge.
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Contents

TFC Ben Collins V Trafiksforsäkringsföreningen

TF1	Trafiksforsäkringsföreningen : Complaint Table, Contents and Notice
TF2	Trafiksforsäkringsföreningen : Complaint
TF3	Trafiksforsäkringsföreningen : Reference Communications
TF4	Trafiksforsäkringsföreningen : Main Issue
TF5	Trafiksforsäkringsföreningen : Timings and Numbers
TF6	Trafiksforsäkringsföreningen : Completed Avställning Application VV
TF7	Trafiksforsäkringsföreningen : Background Information

Notice sent to TF 3rd September (CC European Court of Human Rights).

- These bills sent could have easily been avoided by better administration on your part.
- These bills are a cynical collection and extortion exercise of the unwary.
- I am seeking legal representation in Sweden and have sent this information to the European Court of Human Rights and will enter into the full legal process thereafter, assuming TF do not agree to an independently set compensation tribunal in the interim period.
- I aim to close your agency or modify it's practices until fair and humane.
- Your agency creates a poverty trap, unnecessary misery and is (probably) partially culpable for historical suicides and more general thought of suicide, depression, self loathing, low esteem and mental illness and victims of your practices are due compensation.
- I reject the bills you have sent as invented, easily avoidable with better administration practices on your part and unnecessary.
- I refuse to pay them. I will go to prison before I pay them.
- Please refer to the document attached and CD of references.

Damages Claimed

- I claim damages for unnecessary stress and misery created by TFF extortion.
- I claim damages for stress created by deliberate TFF solution avoidance for resolving Avställning/Offroad notification for the ordinary vehicle owner.
- I claim monetary compensation equivalent to time*risk required to prepare this case.
- *You are invited to agree to take part in an independently set compensation tribunal or offer a settlement before the added expense of lawyers are involved from September 30th.*

Related Communications with Trafiks Föreningen.

Ref	Date	Subject Summary
TF1	16th June 2008	Contents Page
TF2	7th July 2007	FIAT / IF standard försäkring bill 4622 PA
TF3	8th July 2007	FIAT / IF standard försäkring bill 4622 PA (II)
TF4	6th Sept 2007	To TFF My letter explaining offroad car.
TF5	13th Sept 2007	Fiat Försäkring Useful Advice
TF6	10th Oct 2007	Written notification to Vägverket car offroad.
TF7	15th Feb, 2008	Second Offroad Notification to TFF
TF8	15th Feb, 2008	To KF : Disagree with money claimed owed by TFF
TF9	15th October 2007	TFF First Massive Bill
TF10	12th November 2007	TFF Second Bill
TF11	12th December 2007	TFF Third Bill
TF12	8th January 2008	TFF Fourth Bill
TF13	5th February 2008	TFF Fifth Bill
TF14	5th February 2008	Reverse of Bills
TF15	5th February 2008	TFF Guide Notes I
TF16	5th February 2008	TFF Guide Notes II
TF17	10th January 2008	KF Billing
TF18	10th January 2008	KF Billing
TF19	10th January 2008	KF Billing
TF20	10th January 2008	KF Billing
TF21	11th January 2008	KF Billing
TF22	23rd January 2008	KF Billing
TF23	Blank	
TF24	29th January 2008	KF Billing
TF25	19th February 2008	TFF Letter
TF26	19th February 2008	TFF Letter
TF27	20th February 2008	TFF Letter
TF28	20th February 2008	KF Billing
TF29	14th March 2008	KF Billing
TF30	14th March 2008	KF Notes
TF31	19th March 2008	KF Tingsrätt
TF32	20th March 2008	KF TFF Communication
TF33	20th March 2008	KF TFF Communication
TF34	20th March 2008	KF TFF Communication
TF35	20th March 2008	KF TFF Communication
TF36	20th March 2008	KF TFF Communication
TF37	20th March 2008	KF TFF Communication
TF38	20th March 2008	Tingsrätt Notification
TF39	20th March 2008	Tingsrätt Notification
TF40	20th March 2008	Tingsrätt Notification
TF41	20th March 2008	Tingsrätt Notification
TF42	20th March 2008	Tingsrätt Notification
TF43	20th March 2008	Tingsrätt Notification
TF44	14th March 2007	Final attempt to start car March 2007
TF45	5th March 2008	Attempt to sell Fiat
TF46	5th March 2008	List of faults with Fiat, and sales car notes
TF47	13th June 2008	Tingsrätt Summons
TF48	13th June 2008	Tingsrätt Summons Continued
TF49	16th June 2008	Tingsrätt Second Summons
TF50	16th June 2008	16th June 2008 : Information from Vägverket
TF51	16th June 2008	16th June 2008 : Second Information from VV
TF52	16th June 2008	16th June 2008 : Avställning Application VV Part 1
TF53	16th June 2008	16th June 2008 : Avställning Application VV Part 2
TF54	19th June 2008	Completed Avställning Application VV
TF55	25th June 2008	Avställning Completed : Agreement from VV

The fees requested for insurance by TF are excessive, they deliberately and cynically exploit the ordinary citizen who is (almost) powerless to question the amounts levied.

TF would like me to pay SKr16,650 for six months insurance on a static and immobilised privately parked vehicle notified by writing to VV as off road. My previous six months for the same car, movable and daily driven was SKr2,300. Excluding risk of fire, the current car present absolutely no risk to anybody and TF are therefore abusing their position of power and extorting money from me.

In which mindset can this be fair and just in a modern EU democracy? This is obviously extreme profiteering and smug exploitation of the legally weak citizen, masquerading behind the law and the expertise of legal knowledge TF holds versus the cowering individual. Once a debt quagmire builds it is very difficult to escape, especially when wildly increasing fines / insurance demands are made, backed by the state and legal mechanisms. There has to be control and reason behind agencies and in my opinion TF are out of control in their financial powers and punishment scaling, and it seems the individual is powerless to counteract money printing from citizens and legally backed demands.

In my opinion this car should never have been taken off me, and was done so for money that I do not owe, i.e. technically stolen due to impatience at KF and SV. After having paid for a years insurance without the car moving I did not renew (06-07), thereafter I receive huge daily bills for a car that is mechanically disabled for reasons created by third parties (KF & SV).

- TF should not be able to charge for vehicles that are off road, parked on private paid spaces and notified as such to VV by letter and hence I dispute money is owed.
- TF should not be able to charge more than the previous annual cost of insurance for the car when it is on road, never mind disabled and off road.
- TF should be obliged proof that the owner is using their vehicle uninsured before charging these astronomical fees.

While uninsured vehicles are no doubt a problem, hoping to financially solve the issue of stolen and crashed uninsured vehicles and load all that responsibility onto uninsured unmovable cars is moving blame from the car thief and the society that creates the thief on to the individual who is merely owning the vehicle and has failed to fill in a form correctly.

I refuse to make this payment, now or in the future and challenge legally the notion that I owe the vast amount of money, I am not an easy meal ticket for giant insurance companies. I will choose a custodial sentence rather than pay this money demanded.

I would be interested in statistics evaluating the influence of huge TF bills on suicide cases in the last ten years, and whether excessive TF bills represents a contributory bunch of straw for the camel's back. I.e. whether TF has been partially culpable for suicidal thoughts and actions. In the end this entire massive sum is due to not being able to find a number to fill in the form on the fully automated VV avställning website, which I wrote to VV about in October 2007.

By simply writing to the uninsured vehicle owner at the time of non-insurance supplying appropriate “tick box forms” all this hassle could be avoided and hence the suspicion herein this is a cynical collection exercise and thinly veiled extortion by TF as their fining begins almost immediately and then accelerates wildly.

As an EU citizen resident in a different country when “mistakes” are made regarding administration I shouldn’t be exposed to rampant profiteering and such practises and hence I have refused to acknowledge this bill as legitimate and refused to pay insurance on a vehicle that was notified in writing to VV as offroad, cannot be used or drive and is permanently immobilised. I also reject the amount claimed for insurance by TF as excessive. VV form filling should not be allowed to be deliberately complicated.

My Previous Years Insurance

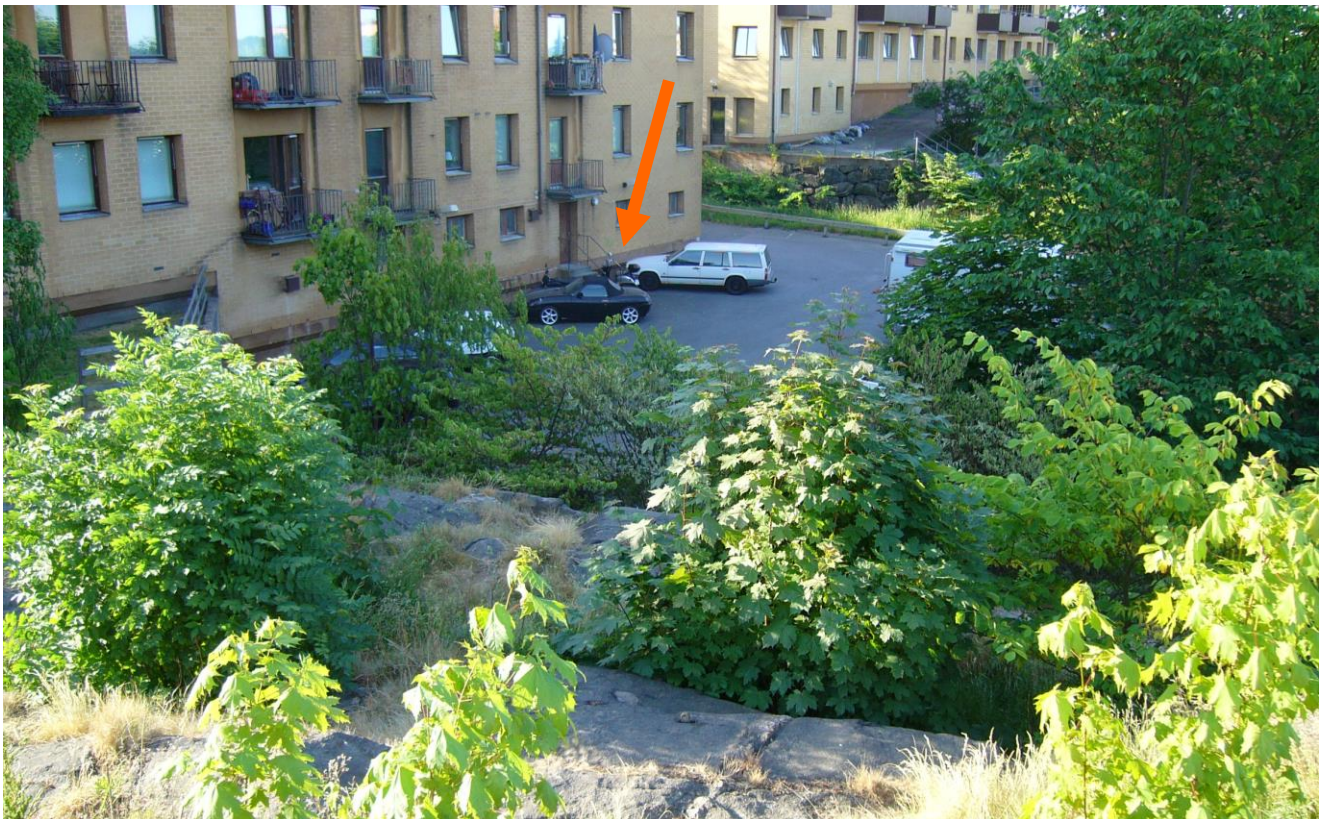
Car driving daily on the roads presenting considerable risk, which can also be stolen at any time, annual insurance **SKr4622.**



TrafiksForsäkring Föreningen

Immobilised car, privately parked, cannot move, cannot be stolen annual insurance SKr 33,446.

Balance in all things – these two boxes cannot be determined as fair minded in my opinion and has led to massive sums “owed” and my criminalisation. I reject the bill claimed by TF which I claim as prejudiced and excessive and therefore unlawful under EU law.



TrafiksForsäkring Föreningen : Timings and Numbers

My Previous Years Insurance

Car theoretically driving daily on the roads presenting considerable risk, which can also be stolen at any time, annual insurance **SKr4622.** (although wasnt driven due to damage created by a third party.)

Insurance quoted by IF for off road vehicle

544

4,622

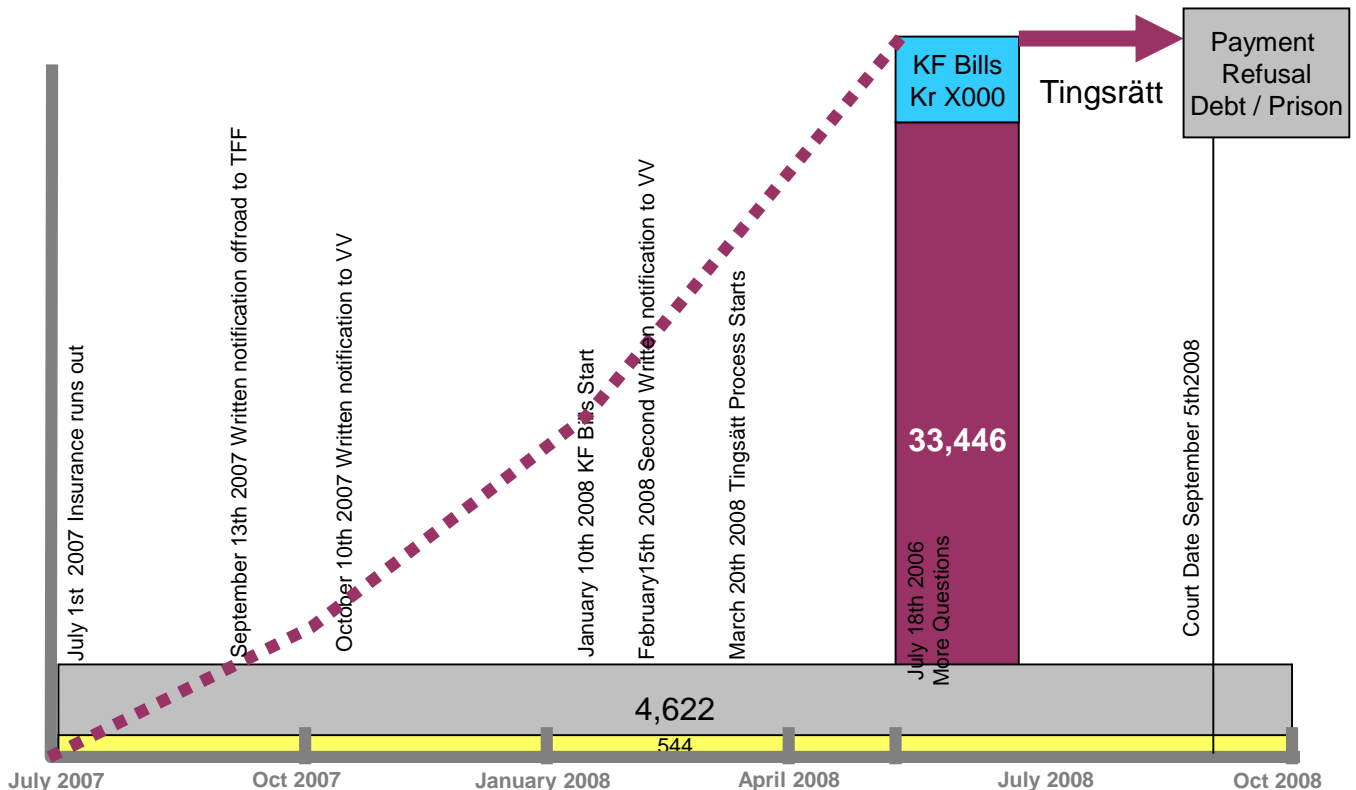
33,446

TrafiksForsäkring Föreningen
Immobilised car, privately parked, cannot move, cannot be stolen
annual insurance **SKr 33,446.**

I have;

- Driven 21 years and never had an accident.
- Never had a speeding ticket or any driving offence.
- Claimed only once on insurance in twenty years (drug addict slashed roof stereo theft Köln 1999) cost €3,000.
- Always pay insurance for cars I drive or that are drivable.

- 1) Question not asked..Your vehicle is now uninsured, Is your vehicle to be on or off road?
- 2) Why do I need a wierd number to avställ when I have supplied the registration plate.
- 3) Is this process deliberately difficult to exploit the unknowing?
- 4) Is money being cynically extorted using knowledge of the law, or fairly charged?



Criminalised in a year, or is money being extorted by "legal" yet unfair means?



Vägverket

Anmälan om av- eller påställning, beställning eller övrig anmälan

Registreringsnr

SHS730 6

Person-/organisationsnr

6903095096

Kontrollnr

1178534749



Avställning



Avställning (Du kan inte ställa av fordonet bakåt i tiden.)



Kod på skrapat kontrollmärke

(Om du inte kan uppge koden, ange orsak under Övrig anmälan.)

Påställning



Påställning (För att kunna göra en påställning måste du ha tecknat en trafikförsäkring för fordonet.)

Datum (Ska endast anges om påställningen ska ske framåt i tiden.)

Ar

Månad

Dag



Beställningar



Kontrollmärke



Framskylt med EU-symbol



Framskylt utan EU-symbol



Del 2 av registreringsbeviset



Bakskylt med EU-symbol



Bakskylt utan EU-symbol

Övrig anmälan

Tag onska att avställa bilen från 1st Juli 2007 men ha inte hittade behörighetskod föredag. Ha skrivat om det 3 gånger. *Också kan inte uppge kontrollmärke kod, det är osynligt på skylten. Mvh Ben Collins 19 Juni 2008

Ägare/Brukare

Collins, Benjamin Christopher

Personbil

Fiat Barchetta

Underskrift

Ägare/Brukare

Ben Collins

V.002

Offroad declaration application finally received 18th June 2008 sent 19th June 2008. A simple form with one tick box, can this not be auto-sent when insurance runs out? How come the online form isnt as simple as this, and demanded wierd numbers not easily accessed?

So because this wasnt filled in TFF gets to charge me €3,000 for a dead car that cost €420 to insure driven daily the previous year?

In my opinion, the process is deliberately complicated, and cynically collects money.

I have taken 5 years sabbatical in which to develop 42 new eco-technologies, which are just about finished. This has been funded by my own pocket resulting in very low income (@kr40,000 per annum).

This income level is not a hindrance to my life and I accept it willingly given the chance I get to develop concepts that have been dragging in my head for decades, which is an unhealthy state of mind. This level of income and "monk like" lifestyle however, does not allow for nasty financial surprises.

My Fiat Barchetta is the perfect car for me, small, nice, zero depreciation, a car that I have owned and maintained for 11 years and know mechanically inside and out. The car has low insurance (kr4500) which I paid when the car was working and not off road.

Why the Vehicle is Offroad

In November 2005 I was given a tax refund of kr32,000.

In February 2006 I was given a new tax bill saying owing kr32,000

Through March I questioned the legitimacy of this owing to the SV and KF without success. I was not given any time to pay the "owed" amount and six weeks later in March KF came to my apartment for a second time, marched around and took everything I owned, including my Fiat Barchetta.

The car was due to be sold, but after borrowing money from my sister, and maximising out my UK Visa credit card and drawing Swedish money over several days, visiting KF (at a very poor exchange rate) I was able to pay the "money owed" to KF. This stopped the sale in May of my ten year owned and beloved car, ten minutes before the online auction. My car was released to me some time later after yet more form filling, tail chasing and masses of wasted time.

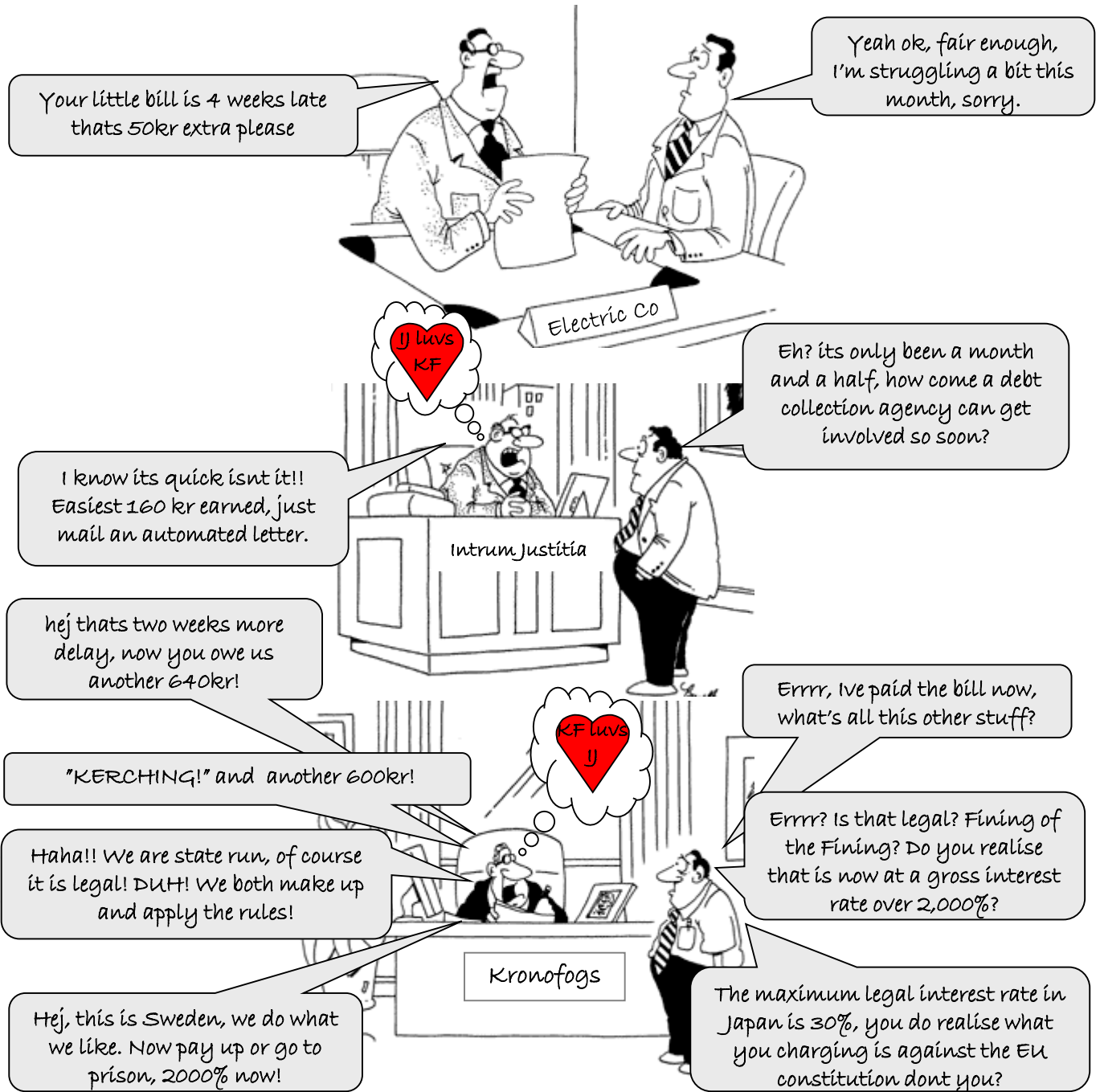
When the car was returned, I was unable to replace a worn CV joint as I had no money to repair (all given to SV). Thereafter being stationary at the Auction house and also in my private parking space for two months it had developed a second more serious mechanical fault, a frozen alternator which can only be repaired by engine out, a repair deemed illegal according to neighbourhood rules on noise etc.

This also means new auxilliary belts and might have caused other damage.

Basically the vehicle was now unroadworthy (August 2006) though I was hopeful of a repair so i paid my insurance (kr4500 paid out in September 2006).

In the end the car problem was unresolved due to low income and lack of time and has not moved since August 2006, though an unsuccessful attempt was made in March 2006 to fix the alternator in the car (including new battery purchase). I decided to live without a car which is a big pain and just get on with my sabbatical project which is my core issue in my life. The final irony is that after earning no more money since February 2006, having had to go unemployed for several months, suffering depression a collapse of self esteem, and probably suffering a nervous breakdown, the Tax office repaid me kr48,000 in November 2006, but that was too late to do anything about remobilising the car, now unmoved for 2 years.

Collins Versus Kronofogdmyndigheten & Intrum Justitia



Salus populi suprema lex esto.

The welfare of the people is to be the highest law

KF & Intrum Justitia : Complaint Table, Contents and Notice

Complaint Summary

KF & Intrum Justitia	Legal Argument & Complaint
Extortion /	Excessive escalation of collection fees in too short time period.
Excessive collection terms	Cynical profiteering from the financially weakest, 1000+% Gross PA Interest Collection too soon, you should wait a fair period, extortionate terms.

Contents

IJC	Ben Collins V KF & Intrum Justitia
IJ1	KF & Intrum Justitia : Complaint Table, Contents and Notice
IJ2	KF & Intrum Justitia : Collated; Dates, Payments and Notifications
IJ3	KF & Intrum Justitia : Complaint
IJ4	KF & Intrum Justitia : Legal Detail
IJ5	KF & Intrum Justitia : Timings and Finings
IJ6	Payment Demands and Relative 2000% PA Interest
IJ7	Gross Interest Charts
IJ8	Manufacturing Poverty, Misery, Paper Mountains and Non-Jobs
IJ9	KF Bill Tripled after 1.5 Months
IJ10	KF & Intrum Justitia : Loan Sharks and Damages Claimed
IJ11	KF & Intrum Justitia : Summary
IJ12	Balance and Social Conscience

Notice sent to Intrum Justitia and KF 3rd September (CC European Court of Human Rights).

- These original bills were paid within 3 months of the due date, which is fast enough in a fair and civilised society.
- All the other costs you have supplied are invented through unnecessary and illegal haste in collection.
- You are extorting money from me at **a rate over 1000%** which is unacceptable in a fair and free EU.
- I am seeking legal representation in Sweden and have sent this information to the European Court of Human Rights and will enter into the full legal process thereafter, assuming KF & IJ do not agree to an independently set compensation tribunal in the interim period.
- I aim to close your agency or modify it's practices until fair and humane.
- Your agency creates a poverty trap, unnecessary misery and is (probably) partially culpable for historical suicides and more general thought of suicide, depression, self loathing, low esteem and mental illness and victims of your practices are due compensation.
- I reject the bills you have sent as invented, premature and unnecessary and refuse to pay them. I will go to prison before I pay them.
- Please refer to the document attached and CD of references.

Damages Claimed

- I claim damages for unnecessary stress, misery, cyclical debt, poverty trapping, extortion and destabilisation of cashflow.
- I claim monetary compensation equivalent to time*risk required to prepare this case.
- *You are invited to agree to take part in an independently set compensation tribunal or offer a settlement before the added expense of lawyers are involved from September 30th.*

Main Communications and References with Intrum Justitia and KF.			Interest Per day	
Ref	Date	Göteborg Energi Subject Summary	% PA	1,4 kr
IJR1	16 June 2008	Charging and Timing Graphs		
IJR2	18 June 2008	Göteborg Energi Related Letters	0%	0,0 kr
IJR3	30th April 2008	Göteborg Energi Bill Fine Transferred	0%	0,0 kr
IJR4	16 January 2008	Reminder Bill	137%	1,9 kr
IJR5	11th Feb 2008	Göteborg Energi IJ Collection Agency Starts	268%	3,8 kr
IJR6	25th Feb 2008	Second fee applied	561%	7,9 kr
IJR7	1st March 2008	IJ Bill Reverse (Bill paid March 1st)	561%	7,9 kr
IJR8	6th March 2008	3rd letter and home visit to sign papers	484%	6,8 kr
IJR9	4th April 2008	KF Starts	562%	7,9 kr
IJR10	4th April 2008	KF 340+300 fees	821%	11,5 kr
IJR11	4th April 2008	KF bill continued.	821%	11,5 kr
IJR12	4th April 2008	KF bill continued.	795%	11,1 kr
IJR13	7th April 2008	Joint Statement 7th April, IJ also delivers KF	795%	11,1 kr
IJR14	7th April 2008	Joint Statement Continued.	795%	11,1 kr
IJR15	23rd April 2008	KF Statement	683%	9,6 kr
IJR16	23rd April 2008	KF 23rd April Continued	683%	9,6 kr
IJR17	23rd April 2008	KF 23rd April Continued	659%	9,2 kr
IJR18	30th April 2008	IJ Statement	643%	9,0 kr
IJR19	27th May 2008	KF New Fines and Statement	839%	11,7 kr

Main Communications and References with Intrum Justitia and KF.			Interest Per day	
		Favoptic Subject Summary	% PA	1,1 kr
IJR20	13th December 2007	Basic Transaction With Favoptic and Invoice	0%	0,0 kr
IJR21	June 11th 2008	Favoptic Customer	0%	0,0 kr
IJR22	2005-2008	Favoptic Customer History	0%	0,0 kr
IJR23	14th December 2008	Order Confirmation Standard Customer Letter	0%	0,0 kr
IJR24	11th December 2008	Basic Transaction With Favoptic	0%	0,0 kr
IJR25	January-June 2008	KF & IJ Graphs of Timings and Finings	0%	0,0 kr
IJR26	January-June 2009	Favoptic KF & IJ Collected Letters	924%	10,0 kr
IJR27	5th February 2008	IJ First Bill	901%	9,8 kr
IJR28	19th February 2008	KF fees, Kr850	2134%	23,1 kr
IJR29	19th February 2008	KF Bill and Process	1338%	14,5 kr
IJR30	19th February 2008	KF Bill and Process	1645%	17,8 kr
IJR31	19th February 2008	KF Bill and Process	1645%	17,8 kr
IJR32	19th February 2008	KF Bill and Process	1645%	17,8 kr
IJR33	March 1st 2008	Favoptic Payment March 1st	1645%	17,8 kr
IJR34	March 6th 2008	IJ demand to collect fee for IJ & KF	1234%	13,4 kr
IJR35	23 April 2007	KF 23 April 2008	711%	7,7 kr
IJR36	23 April 2007	KF continued and home visit.	711%	7,7 kr
IJR37	17 June 2007	IJ Statement 17th June 2008	476%	5,1 kr
IJR38	20th February 2008	Main Issue Summary		

Are Intrum Justitia (and KF) manufacturing a poverty trap, paper chain mountain and a sequence of legal non-jobs all paid for by the poor? Why does fining and collection start so early? The paper mountain of two cases is analysed overleaf.

I would like to challenge the legality of the KF & IJ process detailed herein either through Swedish law or through the European court.

In my opinion this recovery method and process is excessive to the point of being illegal. It is overcharging and extorting money from the financially weakest and most vulnerable people at the fringes of society. This company is obviously wise to legal processing and manipulates and uses KF as their big stick. In my opinion there is a big difference to saying you are owed something and actually owing something. IJ and KF should not just be able to print money from the backs of financially weak people and use their knowledge of law for exploitation and bullying.

In my opinion there must be a reasonable length of time given to pay a bill which has not been the case herein. In my opinion there must be restrictions on the ability to multiply the original bill, certainly within a reasonable per annum (PA) interest rate and timeframe (30%?).

**The bills I have received from Intrum Justitia has an equivalent interest rate of 1000+++% per annum less than 3 months from the invoice date.
*Is this legal in a socially just EU? Surely not?***

I also wonder if such wildly escalating payment demands have been contributing factors in Sweden's higher than average suicide rate, and whether families and dependents of the victims who were under process or extortion by Intrum Justitia and KF at the time of suicide are due partial compensation from IJ and KF.

I have been on very modest income this past five years while completing my project to eliminate fossil fuel dependence (see www.carbon-down.com), during this time I have been shocked at several of the overly aggressive, self-perpetuating and unnecessary processes initiated against me. As an interested proponent of social justice I would like to challenge these processes, in particular IJ and their friend in cohorts KF.

*I consider the power of IJ and KF is out of balance versus the individual.
I would like to see IJ and KF either significantly curtailed or closed.*

I appreciate reminders cost money and 100kr scaling charges can be proportionately applied, and that late payment disadvantages businesses and prompt paying customers, but there has to be proportion in fining and cost spiralling.

IJ needs to become more reasonable in financial appraisal and debt control practices, right now its behaves in an unjustifiably aggressive manner, more similar to the Russian Mafia than a state backed agency.

Favoptic Case History:

- A payment I expected was not received so I was unable to pay for 2.5 months (10 weeks).
- In that time my bill went up from 350kr, to 1600kr.
- That equates to an interest rate of well over 1000% PA.
- I have already ordered four pairs of glasses before over several years and was a known customer.

I do not wish to question the following:

- The right of companies to impose late payment penalties of 50kr or 100Kr.
- To charge interest well above the national rate whilst they await payment.
- To register the person as non paying after three months delay.

I question the legality of:

- @1000% PA interest.
- Quadrupling of bills within a short time period (2 months).
- This financial approach is going to compound any financial difficulties the individual or family is suffering.
- One bill is a problem, six bills quadrupled and the individual is facing a financial crisis.
- The right to use a collection agency after 2 months and implement fining.
- The right to home visits for such petty amounts.

Purpose:

- I would like to see people struggling to pay their bills, be able to pay their bills within a reasonable timeframe without entering an extortionate financial penalty whirlpool.
- In the end the excellent person-nummer system in Sweden already protects the seller from buyer exploitation, by giving a credit history and preventing or recording long term payment defaulters.
- Volvo was paying me 10 weeks after my invoice was provided, that is a common business practice.
- I appreciate the seller prefers to be paid on time, (*Bis dat, qui cito dat* "He gives twice who gives promptly." Publilius Syrus) but the present system is imbalanced.
- Challenging this issue can redress the balance and improve social justice in Sweden.
- Restrain exploitation and profiteering from the poor.
- I have had financial "injustices" committed against me in other situations, but I don't have the right to charge manic penalty payments after 2 months and would not wish to.
- Spiralling costs are terrifying and may lead to contemplation of suicide.

Judicial Approach:

- Use the financial balance approach, illegal overcharging etc.
- If that fails, take the contributory blame suicide route, which will make agencies and their stewards indirectly responsible and contributors to suicides, i.e. partly culpable. This will make agencies think long and hard before applying madly escalating fees to bills.
- The defence is likely to point at costs incurred, post etc, but this should be tackled as 50kr reminder bill wholly acceptable.

KF & Intrum Justitia : Timings and Finings

Diagram IJ5a : Göteborg Energi & IJ / KF

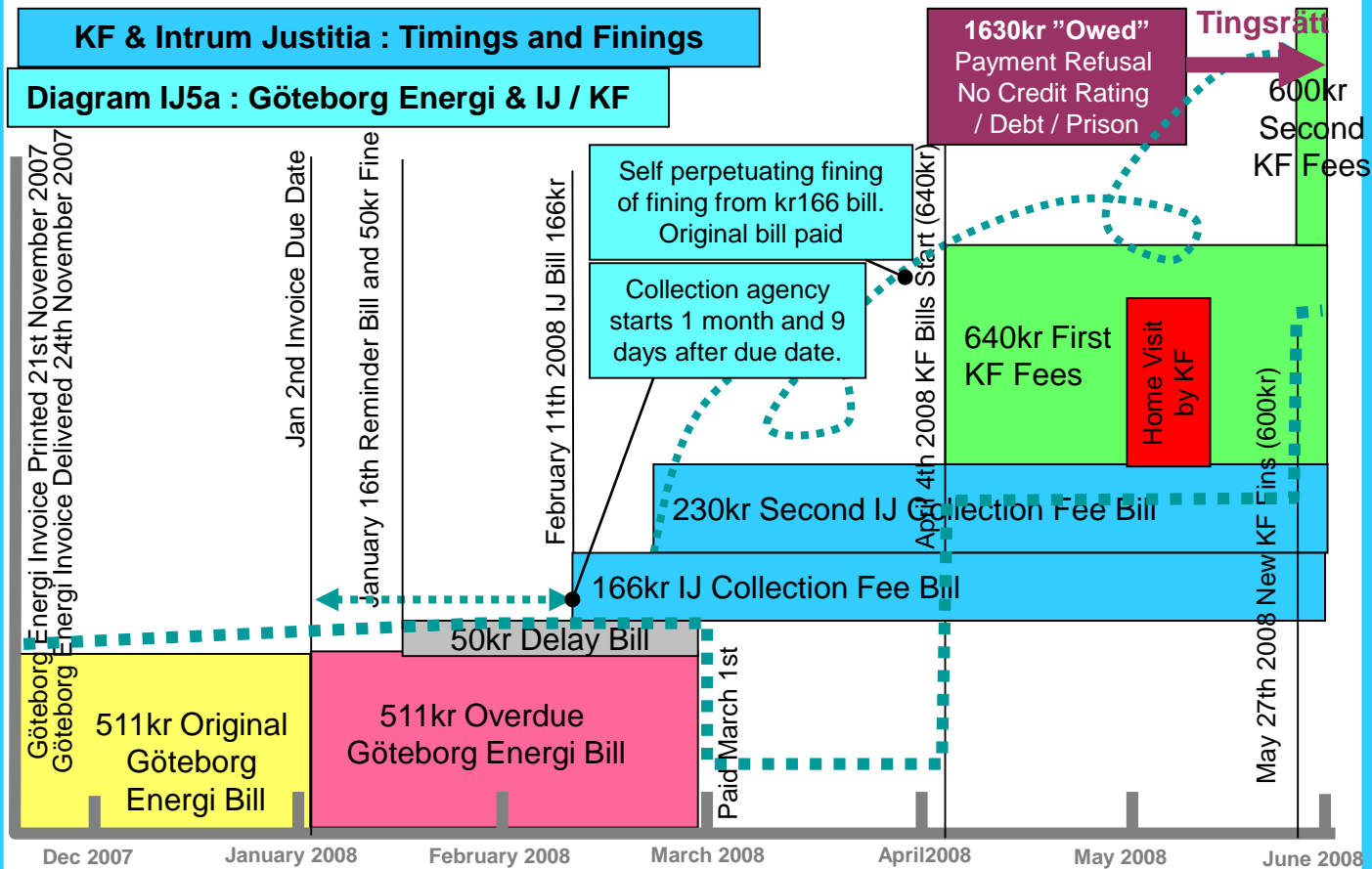
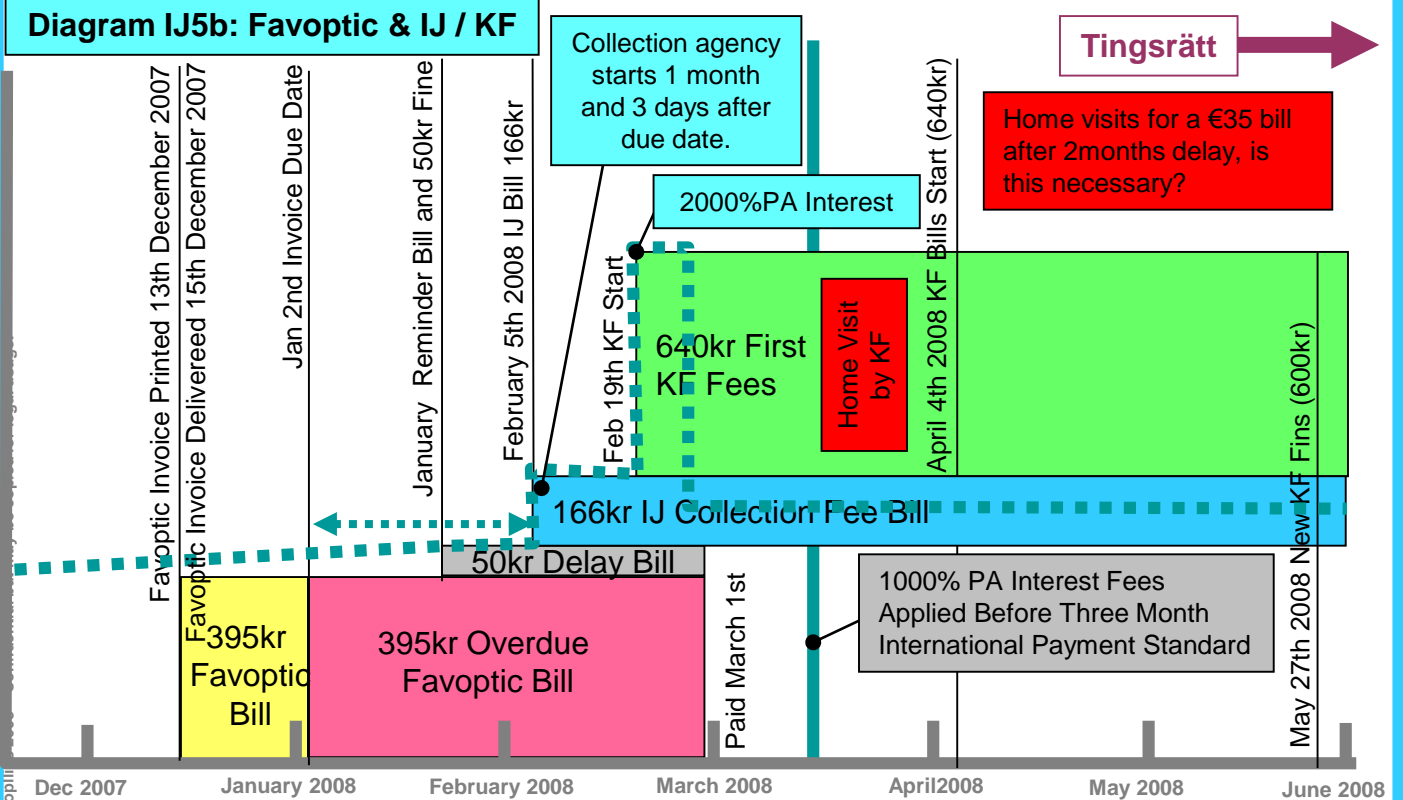


Diagram IJ5b: Favoptic & IJ / KF



With the threat of Tingsrätt looming, the ordinary citizen is forced (blackmailed?) into payment of these (extortionate and too soon applied?) extra fees.
Is it moral and legal to be fined about the fining, even though the original bill is paid?

KF & Intrum Justitia : Payment Demands and Relative 1000% PA Interest

Main Communications and	Amount	"Owing"	Extra	Days After	Days After	Interest	Per day
Ref	Date	Main Bill Paid March 1st 2008		Due Date	Invoice Date	% PA	1,4 kr
IJR1	16 June 2008			2nd Jan	21 nov 07		
IJR2	18 June 2008	511,00 kr	511,00 kr	0,00 kr	0	0	0%
IJR3	30th April 2008		511,00 kr	0,00 kr	0	0	0%
IJR4	16 January 2008	50,00 kr	561,00 kr	50,00 kr	26	67	137%
IJR5	11th Feb 2008	160,00 kr	721,00 kr	210,00 kr	56	97	268%
IJR6	25th Feb 2008	230,00 kr	951,00 kr	440,00 kr	56	97	561%
IJR7	1st March 2008	-561,00 kr	390,00 kr	440,00 kr	56	97	561%
IJR8	6th March 2008	0,00 kr	390,00 kr	440,00 kr	65	106	484%
IJR9	4th April 2008	300,00 kr	690,00 kr	740,00 kr	94	135	562%
IJR10	4th April 2008	340,00 kr	1 030,00 kr	1 080,00 kr	94	135	821%
IJR11	4th April 2008	0,00 kr	1 030,00 kr	1 080,00 kr	94	135	821%
IJR12	4th April 2008	0,00 kr	1 030,00 kr	1 080,00 kr	97	138	795%
IJR13	7th April 2008	0,00 kr	1 030,00 kr	1 080,00 kr	97	138	795%
IJR14	7th April 2008	0,00 kr	1 030,00 kr	1 080,00 kr	97	138	795%
IJR15	23rd April 2008	0,00 kr	1 030,00 kr	1 080,00 kr	113	154	683%
IJR16	23rd April 2008	0,00 kr	1 030,00 kr	1 080,00 kr	113	154	683%
IJR17	23rd April 2008	0,00 kr	1 030,00 kr	1 080,00 kr	117	158	659%
IJR18	30th April 2008	0,00 kr	1 030,00 kr	1 080,00 kr	120	161	643%
IJR19	27th May 2008	600,00 kr	1 630,00 kr	1 680,00 kr	143	184	839%

Main Communications and R	Amount	"Owing"	Extra	Days After	Days After	Interest	Per day
	Main Bill Paid March 1st 2008			Due Date	Invoice Date	% PA	1,1 kr
				13th Jan	13 Dec 2007		
IJR20	13th December 2007	395,00 kr	395,00 kr	0,00 kr	2nd Jan	13 Dec'07	0%
IJR21	June 11th 2008	0,00 kr	395,00 kr	0,00 kr	0	0	0%
IJR22	2005-2008	0,00 kr	395,00 kr	0,00 kr			0%
IJR23	14th December 2008	0,00 kr	395,00 kr	0,00 kr			0%
IJR24	11th December 2008	0,00 kr	395,00 kr	0,00 kr			0%
IJR25	January-June 2008	0,00 kr	395,00 kr	0,00 kr	0	0	0%
IJR26	January-June 2009	50,00 kr	445,00 kr	50,00 kr	5	35	924%
IJR27	5th February 2008	164,55 kr	609,55 kr	214,55 kr	22	52	901%
IJR28	19th February 2008	640,00 kr	1 249,55 kr	854,55 kr	37	67	2134%
IJR29	19th February 2008	0,00 kr	1 249,55 kr	854,55 kr	59	89	1338%
IJR30	19th February 2008	0,00 kr	1 249,55 kr	854,55 kr	48	78	1645%
IJR31	19th February 2008	0,00 kr	1 249,55 kr	854,55 kr	48	78	1645%
IJR32	19th February 2008	0,00 kr	1 249,55 kr	854,55 kr	48	78	1645%
IJR33	March 1st 2008	-395,00 kr	854,55 kr	854,55 kr	48	78	1645%
IJR34	March 6th 2008	0,00 kr	854,55 kr	854,55 kr	64	94	1234%
IJR35	23 April 2007	0,00 kr	854,55 kr	854,55 kr	111	141	711%
IJR36	23 April 2007	0,00 kr	854,55 kr	854,55 kr	111	141	711%
IJR37	17 June 2007	0,00 kr	854,55 kr	854,55 kr	166,00 kr	196	476%
IJR38	20th February 2008						

@800% PA
@2000% PA

At these interest rates there is no chance of debt containment.

KF & Intrum Justitia : Gross Interest Charts

Diagram IJ7 : Göteborg Energi and IJ / KF

Gross PA interest rate of fining is at 300-850%, socially acceptable? *Not in Japan.*

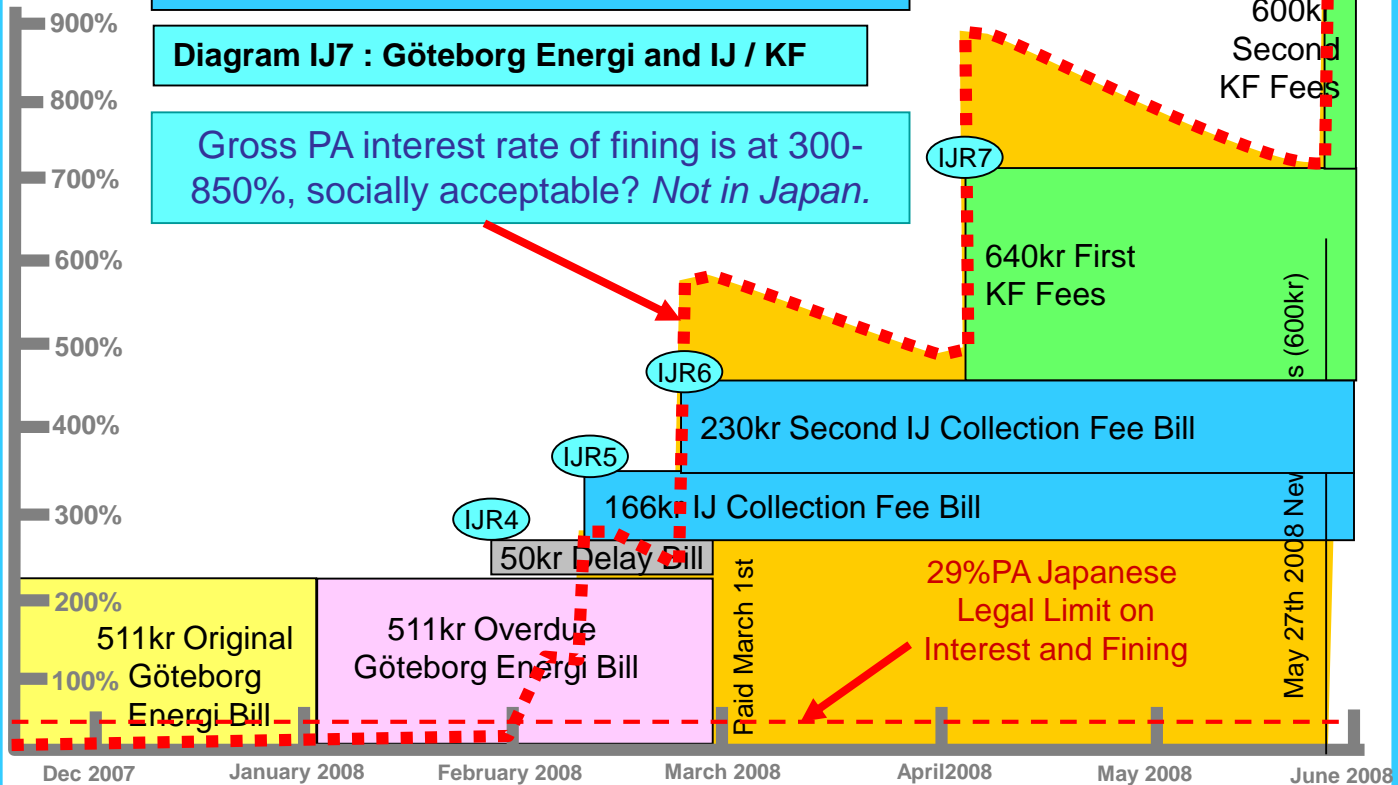
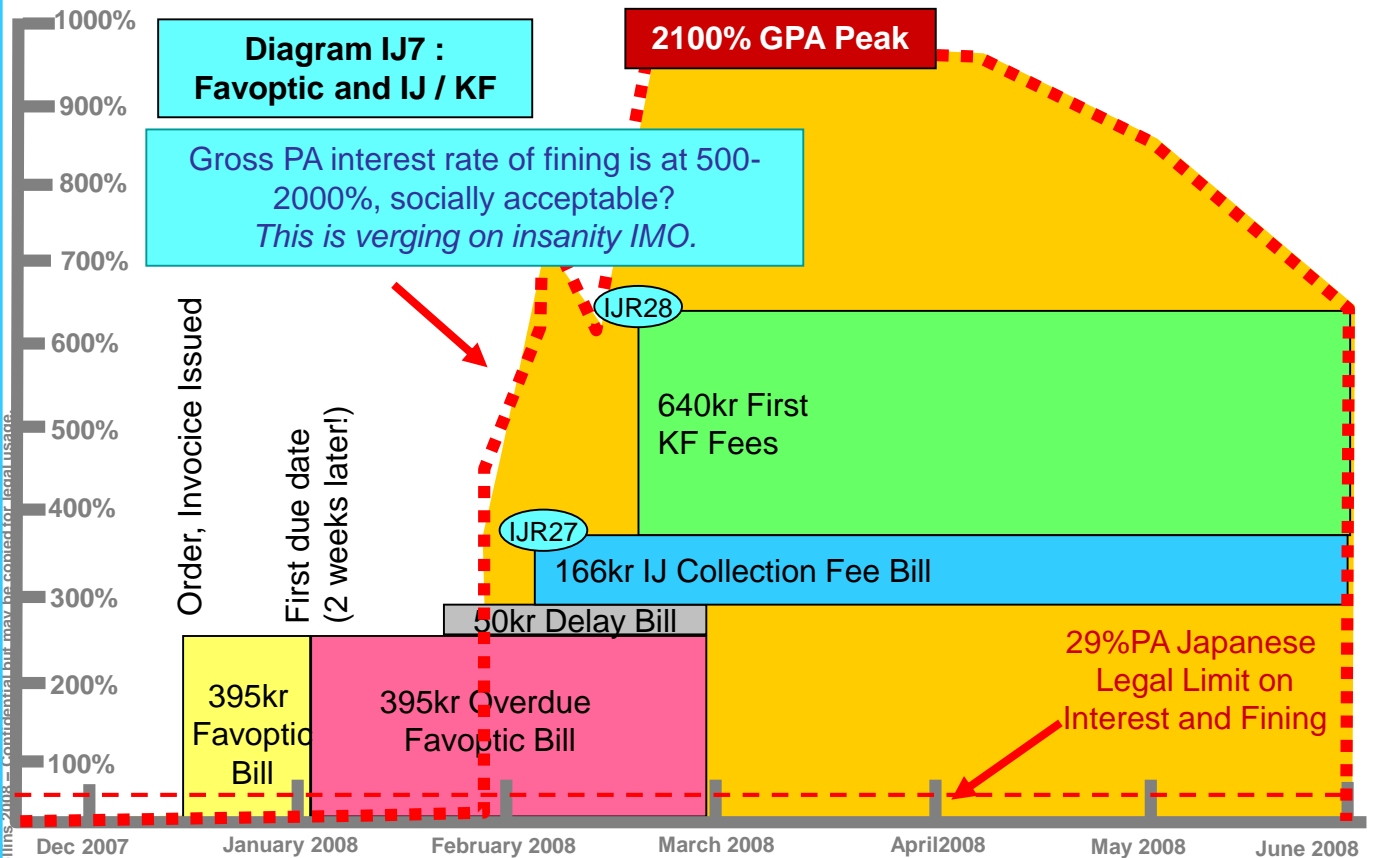


Diagram IJ7 : Favoptic and IJ / KF

Gross PA interest rate of fining is at 500-2000%, socially acceptable? *This is verging on insanity IMO.*



Gross interest calculated against the original bill (red dotted line). Just because IJ and KF create their own cost issues doesn't mean they are legitimised if that debtor has not had reasonable time to pay the bill when these charges were applied.

Kronofogden

Enheten för summarisk process
Kundcenter
Tel 0771-73 73 00 /Fax 0522-97225
Öppet kl 8 - 18

FÖRELÄGGANDE

Datum
2008-02-19

2

Person-/organisationsnummer
690309-5096
Målnummer
14-28405-08*/1

Betalningspåminnelse	50,00 kr
Du ska ersätta sökandens kostnader för inkassokrav utformat enligt 5 § inkassolagen, utsänt 2008-02-05	160,00 kr
Summa kostnader	850,00 kr
Summa kapitalbelopp	395,00 kr
Summa ränta	6,36 kr
Total summa*	1 251,36 kr

- Glasses Ordered : December 13th.
- 2.5 Weeks to pay (Jan 2nd).
- 1 month due date would be Jan 13th.
- February 19th 2130% Gross Interest.

***Observera**

Ränta tillkommer på kapitalbeloppet fram till dess betalning sker. Innan du betalar, kontrollera med sökanden/ombudet hur stor räntan är. Om du inte skickar bifogat delgivningskvitto till Kronofogdemyndigheten kan kostnader för delgivning tillkomma.

Förklaringstid

Du får nu tillfälle att yttra dig över sökandens yrkanden. Ditt eventuella bestridande (din invändning) ska vara Kronofogdemyndigheten tillhanda 10 dagar från det datum du skrivit på delgivningskvittot (förklaringstid). För vidare upplysningar se information som medföljer detta föreläggande. Mer information finns också på www.kronofogden.se.

MAIN ISSUE:
State run
2130% Gross
Interest.

Viktigt att tänka på

- Underteckna och återsänd delgivningskvittot genast, oberoende av din inställning till kravet.
 - Genom att genast betala den totala summan, inklusive kostnaderna, förhindrar du att Kronofogdemyndigheten meddelar utslag. Du betalar till sökanden/ombudet och inte till Kronofogdemyndigheten. Innan du betalar, kontrollera med sökanden/ombudet hur stor räntan är.
 - Meddela Kronofogdemyndigheten skriftligt om du motsätter dig sökandens yrkanden. Meddelandet ska ha kommit till Kronofogdemyndigheten inom 10 dagar från det datum du skrivit på delgivningskvittot (förklaringstid).
- Glöm inte att skriva under!**

Viktigt att tänka på

- Bill now at kr856,36 not including kr395 for the original bill, that is 2100% after from date of order or 40 days after a one month invoice.
- The power of KF is unyielding.
- They have ultimate control.
- They make up a number, you pay.
- They understand the law, you do not.
- They can just keep adding to these numbers, without doing anything, for free every month.
- They are determined to create non-jobs.
- As an individual you are always going to lose fighting this giant state octopus.



Kronofogden

Enheten för summarisk process
Kundcenter
Tel 0771-73 73 00 /Fax 0522-97225
Öppet kl 8 - 18

Föreläggande

Datum
2008-02-19

Sid 3

Person-/Organisationsnummer
690309-5096

Målnummer
14-28405-08*/1

Summa kostnader

Summa kapitalbelopp

Summa ränta

Total summa*

850 EXTRA

850,00 kr

395,00 kr

6,36 kr

1 251,36 kr

* Observera att ränta tillkommer på kapitalbeloppet fram till dess betalning sker. Innan du betalar, kontrollera med sökanden/ombudet hur stor räntan är! Om du inte skickar bifogat delgivningskvitto till kronofogdemyndigheten kan kostnader för delgivning tillkomma.

Förklaringstid

Du får nu tillfälle att yttra dig över sökandens yrkanden. Ditt eventuella bestridande (din invändning) ska vara kronofogdemyndigheten tillhanda 10 dagar från det datum du skrivit på delgivningskvittot (förklaringstid). För vidare upplysningar, se "Information om betalningsföreläggande" som medföljer detta föreläggande. Mer information finns också på www.kronofogden.se.

Viktigt att tänka på

- Underteckna och återsänd delgivningskvittot genast, oberoende av din inställning till kravet.
- Genom att genast betala den totala summan, inklusive kostnaderna, så förhindrar du att kronofogdemyndigheten meddelar utslag. Du betalar till sökanden/ombudet och inte till kronofogdemyndigheten. Innan du betalar, kontrollera med sökanden/ombudet hur stor räntan är!
- Meddela kronofogdemyndigheten skriftligt om du motsätter dig sökandens yrkanden. Glöm inte att skriva under! Meddelandet ska ha kommit till kronofogdemyndigheten inom 10 dagar från det datum du skrivit på delgivningskvittot (förklaringstid).

Only two months and 8 days after ordering the glasses, Bailiffs are calling at the house so that I sign papers acknowledging the debt. I greeted this information with disbelief. IJ and KF working together both sending bills. Lots of pressure, original amount owed @ €40 !!!

On what planet does this make any sense for a 395kr (@€40) bill?
This is creating non-jobs on the backs of the people in financial difficulty.
Extorting 850kr 1 month after the due date, even the Mafia dont charge 800% interest after ONE MONTH!

KF and IJ are in cahoots in this extortion, using the state mechanism as their big stick, bullying individuals with no legal expertise.

Salus populi suprema lex esto.

The welfare of the people is to be the highest law

Paraphrased from Wikipedia: <http://en.wikipedia.org/wiki/Loanshark>

A) "The phrase "loan shark" came into usage in the United States late in the nineteenth century to describe a certain type of predatory lender. The lenders to whom these epithets were applied charged high rates of interest and designed their credit products in such a way as to make **orderly retirement of the debt difficult**. Borrowers became trapped by their loans and were unable to pay off the principal. The interest payments dragged on and many borrowers **became virtual debt peons**.

KF Multiple stacking and accelerative fining of the fining, even when the original bill is paid off is loansharkesque.

B) Recent cases shows that Loan Sharks also displays the borrower's identity card on a huge banner and post it on fences. Since Ah Longs only need the identity card from borrowers, this tactic is becoming common so that the borrower will feel humiliated due to public attention and will quickly pay up. IJ know how to use KF as their big stick and publicise debt using the personal number system. Loan Sharks like to give pressurising visits, and so do KF.

C) In Japan illegal money-lending has **become a social issue**. Illegal moneylenders typically charge 1800 percent per annum. **This is against the law that sets the maximum interest rate at 29.2 percent.**

Japan considers interest rates above 29.2% illegal. IJ & KF demands accrue to 2000%PA.

Damages from KF & IJ claimed by BC:

1) Multiple extortion stress created by illegal (?) loan-shark type practices.

2) Time : It is not my job to establish basic principles c fair treatment for ordinary citizens, while everyone else dealing with this case will be well paid, my contribution is voluntary, therefore should be calculated as *risk x standard rate*. The chances of overturning entrenched Swedish law practice using European "common" law cannot be rated very high so the "risk" factor should also be set highly. Gathering this case together (six cases in all) takes time especially inconsideration that this topic is way outside my field of expertise.



A responsible and fair society requires responsible and fair debt collection, with adequate time given to the debtor without wild and accelerating fees.

I suggest that this entire IJ and KF process for these two bills;

I demand a pound of flesh!

- is unnecessary.
- targets people at the fringes of society.
- creates new problems that never really existed.
- is extortion.
- creates an entire industry of non-jobs.
- is counter productive.
- creates misery for ordinary people.
- is financial bullying.
- is an abuse of power.
- is not fair minded.
- is against the constitution of the EU.
- against the goals of a balanced and fair society.
- is against natural justice.
- is superfluous to the personal number and debt registration system in place.
- makes no sense except to the profiteering collection firms.



It is important for people with financial difficulties to be able to contain and isolate the issue and develop some kind of exit plan and not have financial issues develop their own extra "walls closing in" momentum or generate feelings of hopelessness.

Collection by visitation should be a last resort, time should be given (at least four-six months) before collection agencies can be considered and the seller should make use of the *Personal Number* system to protect them from fraud and rest easy that payment will be forthcoming eventually. The seller should also acknowledge that every transaction incurs a non payment risk or a delay of payment risk and that is part of general business practice.

On a wider social scale I suggest this bill collection process;

- alienates / sidelines people.
- creates mass waves of low self esteem and misery.
- removes disposable income which might be circulated in the economy.
- creates a cycle of poverty, i.e. a fining "trap".
- encourages substance abuse, particularly alcoholism.
- is likely to be a contributory factor in many suicide cases.
- creates isolation and unsocial behaviour.

In short, this process is against the principles of a free and fair European society and spreads misery unnecessarily. Allowing cynical profiteering from the financially weakest is the symptom of a weak minded and backward society. Demanding payment and using expensive debt collection so early creates self perputating problems.

KF is out of control.



Ben Collins Opinion

What is the true cost of KFs policies? Be them "over eager" in some peoples eyes, or downright extortion - in my eyes.

What are the costs of suicides and sidelined alcoholics to society and what creates these human tragedies? What financial and moral costs are KF creating or contributing to?

While we can almost certainly say KF has not been solely responsible for alcoholism or suicide, it is very likely their policies have *significantly* contributed to low self esteem. We can also be certain that low self esteem is one of the route causes of both alcoholism or suicide and we should actively weed out those causes.

We can also be sure that this low self esteem created by KF, has been a *significant contributory factor* in many alcoholism and some suicide cases. The degree of contribution is hard to define and needs to be considered case by case. We can certainly say that while a fair and robust bailiff system is needed in a functioning society, ***that bailiff system must recognise its powers have limits and must work within an acceptable framework***, such as the 30% PA interest law in Japan, not over 1000% fining as now.

KF have not been acting responsibly with restraint and are therefore likely to be culpable in numerous cases of suicide and alcoholism. KF are out of balance and control and have created financial conditions where citizens and human rights have been abused.



Notes



- Bas14 Contact List and Addresses
- Bas15 Results Table
- Bas16 Cover Letter to SV : 3rd September 2003
- Bas17 Cover Letter to KF : 3rd September 2004
- Bas18 Cover Letter to AK : 3rd September 2005
- Bas19 Cover Letter to VV : 3rd September 2006
- Bas20 Cover Letter to TF : 3rd September 2007
- Bas21 Cover Letter to KF&IJ : 3rd September 2008
- Bas22 **"David V Goliath" Closing Statement**

David Versus Goliath Contacts and Status

David v Goliath Contact List and Contact Status

Ref	Agency	Contact Person	How	Email	Telephone
CT1	Skatteverket Göteborg	Invitation to settle damages	Letter	Don't know	+46 31 xxxxxx
CT2	Kronofogdymndigheten	Invitation to settle damages	Letter	Don't know	+46 31 xxxxxx
CT3	Alfakassan	Invitation to settle damages	Letter	Don't know	+46 31 xxxxxx
CT4	Vägverket	Invitation to settle damages	Letter	Don't know	+46 31 xxxxxx
CT5	Trafikförsäkringsföreningen	Invitation to settle damages	Letter	Don't know	+46 31 xxxxxx
CT6	Intrum Justitia	Invitation to settle damages	Letter	Don't know	+46 31 xxxxxx
CT7	Kronofogdymndigheten	Invitation to settle damages	Letter	Don't know	+46 31 xxxxxx
CT8	EU Court of Human Rights	Cases introduction	Letter	Don't know	+46 31 xxxxxx
CT9	Göteborgs Tingsrätt	Response to Summons	Letter	Don't know	+46 31 xxxxxx

CT10

CT11

CT12

2008

Ref	Address	Contact			Reason / Latest	Latest Contact	Latest	
		Date	Replies	Calls			Date	Status
CT1		12/jul			Awaiting response.	No reply yet.	12/jul	open
CT2		12/jul			Awaiting response.	No reply yet.	12/jul	open
CT3		12/jul			Awaiting response.	No reply yet.	12/jul	open
CT4		12/jul			Awaiting response.	No reply yet.	12/jul	open
CT5		12/jul			Awaiting response.	No reply yet.	12/jul	open
CT6		12/jul			Awaiting response.	No reply yet.	12/jul	open
CT7		12/jul			Awaiting response.	No reply yet.	12/jul	open
CT8		12/jul			Awaiting response.	No reply yet.	12/jul	open
CT9		12/jul			Awaiting response.	No reply yet.	12/jul	open

CT10

CT11

CT12

Ref Notes

CT1

CT2

CT3

CT4

CT5

CT6

CT7

CT8

CT9

CT10

CT11

CT12

David Versus Goliath Status Results

Ref Case List		Result	Date	Method of Arbitration
A	Ben Collins V Skatteverket	Unresolved		Case submitted for settlement or independent tribunal
B	Ben Collins V Kronofogdymndigheten	Unresolved		Case submitted for settlement or independent tribunal
C	Ben Collins V Alfakassan	Unresolved		Case submitted for settlement or independent tribunal
D	Ben Collins V Vägverket	Unresolved		Case submitted for settlement or independent tribunal
E	Ben Collins V Trafikförsäkringsföreningen	Unresolved		Case submitted for settlement or independent tribunal
F	Ben Collins V KF & Intrum Justitia	Unresolved		Case submitted for settlement or independent tribunal

Notes:

Ben Collins 690309-5096, Signalgatan 4b, 41318 Göteborg, Sverige. 0046 31 422107 /
0046 708 453589

Advokat Avdelning Skatteverket
Skattekontor 2 Göteborg
Box 2825
403 20 Göteborg

3rd September, 2008

Ben Collins Legal Action Versus Skatteverket for Amoral Tax Collection Protocol in 2006

Dear Sir or Madam,

Overleaf is a legal notice inviting SV to settle damages caused by SV authorising sequestration of my assets and essential-for-living finances for estimated income tax in 2006, also following similar over estimated and collection problems in 2005. The method, calculation, legal basis and speed of your action I consider amoral and illegal under the EU citizens charter.

Swedish Law may give SV carte blanche to collect taxes amorally and do whatever it wants with authorising sequestration for **estimated** bills, but the top court and law in Europe is *European law and based in Brussels* and the citizens charter is fundamental to that. That is the basis for this challenge.

Please consider the documents and attached references enclosed on the CD in powerpoint format. If a satisfactory response and compensation offer is not received then this matter will be attempted to be taken through either the Swedish or European court or both.

Forlåt for min Engelska, Tack för ert tålamod. Skriv mig i Svenska självklart.
Please respond before October 1st.

Yours sincerely,

Ben Collins (collinsben@hotmail.com)

Ben Collins 690309-5096, Signalgatan 4b, 41318 Göteborg, Sverige. 0046 31 422107 / 0046 708 453589

CC: Advokat för Kronofogdymndigheten
Jonas Lindskog
Kronofogdeteamet
Rosenlundsgatan 8
405 16 Göteborg

3rd September, 2008

Ben Collins Legal Action Versus Kronofogdymndigheten for Illegal Sequestration of Assets and Amoral Harassment For Incorrect Tax Estimates in 2006

Dear Herr Lindskog,

Further to your unsatisfactory response on July 17th 2006, answering my complaint letter of received 30th June, overleaf is a legal notice inviting KF to settle damages caused by KF's harassment, extortion and accelerated erroneous sequestration of assets for estimated and incorrect taxes during 2006, also following similar over estimated and collection problems in 2005. I consider that illegal under the EU citizens charter.

Swedish Law may give KF carte blanche to behave amorally and do whatever it wants during sequestration for **estimated** bills, but the top court and law in Europe is *European law and based in Brussels* and the citizens charter is fundamental to that.

Please consider the documents and attached references enclosed on the CD in powerpoint format. If a satisfactory response and compensation offer is not received then this matter will be attempted to be taken through either the Swedish or European court or both.

Forlåt for min Engelska, Tack för ert tålamod. Skriv mig i Svenska självklart.
Please respond before October 1st.

Yours sincerely,

Ben Collins (collinsben@hotmail.com)

Ben Collins 690309-5096, Signalgatan 4b, 41318 Göteborg, Sverige. 0046 31 422107 /
0046 708 453589

Advokat för Alfakassan
KlagoMål Avdelning
Alfa-kassan
827 82 Ljusdal

3rd September, 2008

Ben Collins Legal Action Versus Alfakassan For Slow Processing of My Application in 2006

Dear Sir or Madam,

Overleaf is a legal notice inviting Alfakassan to settle damages caused by your 4.5 month slow processing of my claim for Alfakassan in 2006 during unexpected unemployment caused by a (probably EU illegal) tax collection and sequestration of assets by Kronofogdymndigheten based on incorrect tax over estimation.

Please consider the documents and attached references enclosed on the CD in powerpoint format. If a satisfactory response and compensation offer is not received then this matter will be attempted to be taken through either the Swedish or European court or both.

Forlåt for min Engelska, Tack för ert tålamod. Skriv mig i Svenska självklart.
Please respond before October 1st.

Yours sincerely,

Ben Collins (collinsben@hotmail.com)

Cover Letter to VV : 3rd September 2008

Ben Collins 690309-5096, Signalgatan 4b, 41318 Göteborg, Sverige. 0046 31 422107 /
0046 708 453589

Advokat för Vägverket
Vägverket
SE-70181 Örebro

3rd September, 2008

Ben Collins Legal Action Versus Vägverket För Premature Vehicle Disablement in 2006

Dear Sir or Madam,

Overleaf is a legal notice inviting Vägverket to settle damages caused to my vehicle by your failure to maintain a proper highway in the Masthugget area of Göteborg.

Please consider the documents and attached references enclosed on the CD in powerpoint format. If a satisfactory response and compensation offer is not received then this matter will be attempted to be taken through either the Swedish or European court or both.

Forlåt for min Engelska, Tack för ert tålamod. Skriv mig i Svenska självklart.
Please respond before October 1st.

Yours sincerely,

Ben Collins (collinsben@hotmail.com)

Ben Collins 690309-5096, Signalgatan 4b, 41318 Göteborg, Sverige. 0046 31 422107 /
0046 708 453589

KlagoMål Avdelning / Advokat för Trafiksförsäkringsföreningen
Trafiksförsäkringsföreningen
Tullgårdsgatan 12
115 87 Stockholm

3rd September, 2008

Ben Collins Legal Action Versus Trafiksförsäkringsföreningen for Extortion in 2007 and 2008

Dear Sir or Madam,

Overleaf is a legal notice inviting Trafiksförsäkringsföreningen to settle damages caused by your attempts to extort insurance money from me, which I consider illegal under the EU citizens charter.

The vehicle in question was made offroad by Kronofogdmyndigheten's illegal sequestration of my vehicle for an invented income tax estimated bill that was never owed in reality in 2006.

Please consider the documents and attached references enclosed on the CD in powerpoint format. If a satisfactory response and compensation offer is not received then this matter will be attempted to be taken through either the Swedish or European court or both.

Forlåt for min Engelska, Tack för ert tålamod. Skriv mig i Svenska självklart.
Please respond before October 1st.

Yours sincerely,

Ben Collins (collinsben@hotmail.com)

Ben Collins 690309-5096, Signalgatan 4b, 41318 Göteborg, Sverige. 0046 31 422107 /
0046 708 453589

Advokat för Intrum Justitia
Advokat för Kronofogdymndigheten
Kronofogdymndigheten
BOX 706
451 25 Uddevalla

M.G Anderson / L Hedstrom
Intrum Justitia Sverige AB
105 24 Stockholm

Ref 6954383/12

3rd September, 2008

Ben Collins Legal Action Versus Intrum Justitia and Kronofogdymndigheten for Extortion and Amoral Collection Practices in 2008

Dear Sir or Madam,

Overleaf is a legal notice inviting KF and IJ to settle damages caused by their attempts to extort money from me, which I consider illegal under the EU citizens charter.

The original bill you are collecting against was paid within three months and you have subjected it to more 1000% gross interest charges which must be illegal in a fair EU. Swedish Law may give KF carte blanche to behave amorally and do whatever it wants during bill collection and fining, but the top court and law in Europe is *European law and based in Brussels* and the citizens charter is fundamental to that.

Please consider the documents and attached references enclosed on the CD in powerpoint format. If a satisfactory response and compensation offer is not received then this matter will be attempted to be taken through either the Swedish or European court or both.

Forlåt for min Engelska, Tack för ert tålamod. Skriv mig i Svenska självklart.
Please respond before October 1st.

Yours sincerely,

Ben Collins (collinsben@hotmail.com)

D v G : Closing Statement

I have been very disappointed with becoming frequently financially criminalised by the Swedish system, either for tax money that I don't owe, ridiculous loan shark type money recovery or insurance demands for cars that are parked and notified as offroad and cannot be used due to damage by a third party.

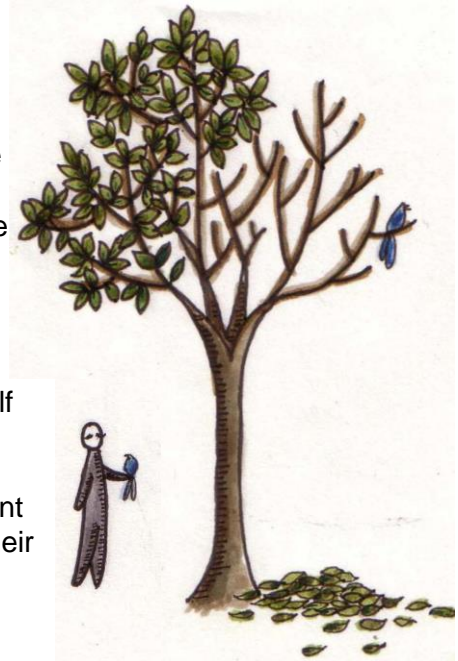
I have forwarded this letter to what I think is the appropriate European Justice Department. While this is a massive waste of time for my part, I am sick of being harassed for reasons caused by other peoples failings and I have decided to fight back. I would like to challenge this in court and the other problems so that people on fringe incomes like myself are not bullied by such agencies who, from my perspective at least, seem drunk with power and wholly irresponsible. The most surprising aspect of this experience is it has not been the result of administrative error, rather *fundamental systemic problems*. When I have made a mistake or a delay, a ton of bricks drops, when the agencies make a mistake or delay, nothing happens. There is a lack of balance.

I find it hard to reconcile that I can be charged an extra 1600kr in fees for a bill that is only 450kr and 11 weeks old. Yet when I have all my possessions removed and life destabilised for a tax estimation after the same 11 weeks, with the tax estimation notified to the tax authorities as wrong, I am not even due an apology! Something is badly wrong indeed and needs to be changed!

I also suspect some of this money "owed" is no more than profiteering and exploitation of people at the fringe of society on low income, generating paper mountains and clerical non-jobs to administrate them.

In a socially just and fair country and EU, as an EU resident :

- I should not have money extracted when very high proportionately-to-my-income large amounts of money in six weeks are demanded for wrongly estimated tax.
- Have all possessions (and pride) removed if not paid within six weeks for tax not due.
- If you owe a bill for two months for kr400, it should not be able to be raised to kr1600 by a collection agency, this is extortion.
- I should be due compensation if all my possessions and pride are removed for a sum of money that turns out later not to be owed in the first place.
- I should not be fined insurance for an immovable car at six times the previous annual rate of a daily driven car, whose immobility is the responsibility of someone else.
- Not everyone is legally minded enough or have enough time or energy to expend challenging state mechanisms, hence we can be pretty sure these instances explained herein are not isolated to myself or extreme by way of example.
- These agencies need to be reminded they are dealing with fragile people that err, as well as numbers, and that 2000% interest is flagrant bullying and not acceptable, just because they have legal might on their side.
- In the end, staring at my belly button bemoaning my plight does not resolve anything, something has to be done, hence this document....dum spiro spero, akta non verba!



Akta non Verba



Salus populi suprema lex esto.

The welfare of the people is to be the highest law