

Notes on Presentation in the Richie Allan Podcast 17 January 2024

How to Potentially Resist through peaceful non-compliance

Topics to cover.

Disclaimer

This is not legal advice. I am no longer a practicing solicitor. Take your own advice from someone who knows what they are talking about and who you trust.

Taking back control from a corrupt system and a corrupt government...

Daily Life for many is getting increasingly intolerable - the media is untrustworthy; the legal system is rogue, and our leaders are only interested in serving themselves and their paymasters...

The news items and social media information all acts like water dripping onto marble. Water is nice and we need it, but like anything that's used or directed in the wrong way it can be incredibly harmful. Shakespeare said "*Much rain wears the marble.*"

The marble that's currently being worn down is our own attitude, our health, our hope. People speak of being ground down by events. A lack of hope and increasing fear-based news causes stress and chronic stress takes a toll.

So, is it time to act? Is it time to do something? I would suggest it is and a lot of people take to the streets and attend rallies, wave flags and banners, shout, chant and meet others who are like-minded. They all want Passive, Peaceful and Lawful Rebellion...civil disobedience.

But on Monday morning we all go back to work, or we have a flat tyre and nothing gets done.

But if you want to do something you have to think about this question.

Is it for personal gain or collective societal change?

The only person you can affect is you...the way to reach the rest of the world is one person at a time, so this is how you do it. You have to do it first and only then can you help other people.

This is how you affect change and start to make a difference.

So, who am I and why should you listen to what I have to say. Well. I'm from an entrepreneurial family. All self-employed. Grandparent, Parents, brothers and sisters. I was self-employed importing beer, wines and spirits. Then owning and operating restaurants in Ireland. 150 Staff at one point. Left that to do a law degree in my early 30's.

Former Lawyer. Worked in a medium sized law firm – 25 lawyers and partners and 120 staff. Covered all branches of the law. Conveyancing. Litigation. Corporate. Private Trusts, IP etc

Left the law as it was not serving the people it was supposed to serve.

I suggested that all lawyers should work pro-bono for only 20 hours a year instead of or in addition to CPD points. Law Society said no. I also clashed with them about email disclaimers. They're not necessary. Also, the partner in the firm had a parking space but no car. Centre of the City. I suggested we should let our most valued clients park there and this was seen as "subversive". Combined with a few other things I decided to resign.

Then I worked with another older ex-lawyer and together we showed law firms how to make money and how to market themselves and how to find high-paying clients. After my older partner died, I joined an Investment group where my task was to evaluate propositions and to prepare entrepreneurs for investment. That eventually led to property investment and now we are building affordable homes.

I was listening to The Richie Allen Radio Show all through the lockdowns. It was Maria in Edinburgh who told me about it. I really like what he is doing, and I encourage people to support him by telling others and by making a regular contribution.

My business was decimated by lockdown. I thought the whole thing was a sham from the start and I posted on Facebook on 26th March 2020 at 7:01 which was the same day that Rishi Sunak proposed his package of financial help, and I thought it would not work as it didn't reach everyone...yet everyone was affected. I suggested how to reach everyone, and the post received hundreds of comments but was never going to be adopted by anyone in power.

On 8th October 2008 the UK banks said to the government, we are less than 24 hrs away from collapse, we need money! The UK government (Alistair Darling and Gordon Brown at the financial helm) said ok, here's £500bn.

On the 11th March 2020 UK businesses said to the UK government we need £350bn to survive. On the 26th of March 2020 Rishi Sunak said "Ok fill out these forms and if you qualify we might get you some money." By the end of April 2020 just 4% of SME's had received any money and guess who was responsible for handing out the cash....UK banks.

On the 23rd April 2020 I posted another ramble on Facebook where I wrote about the Corona virus escapade as a war and we should treat it as such. We are at war against an invisible enemy, but the enemy is not a virus. It's red tape. It's bureaucrats. It's the application forms online, the constant drip of increasing prices and the people who never answer the 'phone!

As a direct result of the lockdowns, the sham, the lack of help, my £4m business was eventually taken over by the bank after we had exhausted all our savings trying to keep the business afloat and pay our living expenses. We were eventually evicted

from our home, which they have since sold well below value and we are now living in rented accommodation...so I know what it feels like to be neglected and screwed over. However, we are taking an action against the bank for their unlawful action, and I have secured funds to buy back the business.

I will admit to being a card-carrying conservative. I always thought that they offered the man-in-the-street the best system to better himself and historically at least, the lowest taxes. They were a business party. Good for business. That was then. This is now. They are the absolute opposite of what they are meant to be. And I now find myself politically homeless.

Capitalism worked great...for a while...then we learned it was only great for the ones WITH capital, and boy did they end up with most of it!

We are deeply in the era of poor governance (local, corporate and at National level) lack of ethics, accountability and mostly hypocrisy – I can give some recent examples of hypocrisy at a government level. These are heavily documented examples that were promoted through the media visually, verbally and in print and all colours of politicians are involved.

Boris Johnstone – Con - party-gate

Keir Starmer – Labour - Beer and Curry-gate

Michelle Mone – House of Lords - PPE Contract

Rishi Sunak making David Cameron Foreign Secretary (unelected bloke appoints an unelected bloke into one of the main government jobs)

Michael Mathieson – SNP – runs up £11k in roaming charges on holiday in Morocco and get the Scottish Government to pay the bill.

The sheer fiasco that's happening in Wales...

MP's expenses. None of them suffered during lockdowns.

Public austerity v personal spending.

Climate change activists using private jets.

Just Stop Oil protesters using oil-based products and wearing orange T-shirts whilst flying in planes etc etc

Swedish teenagers who claim to know more than genuine scientists such as John Clauser who won the Nobel Prize for Physics in 2023. He joined the Co2 coalition and all these thousands of scientists totally rebut the mantra that man-made co2 is responsible for climate change.

Rock stars used to sing "Stick it to the man!" They are now saying "Stick it in my Arm!"

Immigration – why do they let undocumented migrants in? My guess is because of their value as future economic workers. How much is a 25 year-old uneducated male worth in Somalia in \$ terms? Maybe \$10,000. He's worth \$250,000 in the UK as an economic tool.

And more recently, the Post Office scandal. Why has that been such a media success? Everyday for the last 2 weeks there have been revelations of incompetence, greed and downright lying...and the Post Office is not the only large organisation to behave in this manner.

Large organisations have financial interests and claims on loyalty and obeisance. In other words, if you work for us, shut up or you will be out of a job. Hence, whistle-

blowers are thin on the ground! And if they do appear they are quickly shot down as an example to others. It's quite convenient how they will always find a quote, a picture, some scandal or other to condemn and vilify the whistle-blower and discredit their argument.

This public, forced thinking and sheer hypocrisy trickles down in large or medium organisations and lets others think that it's ok for them to break rules or do what they like. So, you have councillors and company directors misbehaving and lining their own pockets at the expense of others. People seeing the Police enforce the law in one area and ignore others – Braverman and her twin policing comments were spot on, yet she was sacked for telling the truth. Look at Joey Barton ex-premier league footballer and his comments on female football commentators. Just for mentioning it he's pilloried in the press. In fact, Jeremy Vine has sent him (Joey Barton) a letter before action saying that he slandered him. And now other commentators are saying that even though Joey Barton has a point, the conversation has become contaminated and even if you agree that some female commentators are not qualified or lack the ability to present on live TV, then you will be cast in the same light as Joey Barton...so this closes down the debate. If you just make the suggestion that some female commentators are not qualified or they lack the experience than it's called online abuse, hate speech or harassment and if you agree or even re-tweet something you could be cancelled.

Doctors – too many to mention - telling everyone that there is a world-wide problem with excess deaths, but nothing is done. The mantra of safe and effective is anything but.

Fake news. Public enquiries that make no difference, perceived rigged elections etc etc the list goes on and on. It seems to be everyman for himself.

This leads people to think...that they are powerless...they think what can be done? What can I do? I'm only one person. My vote won't make a difference. Going on a protest march makes no difference. Commenting on Twitter or Facebook makes no difference.

Or does it?

For those listening to the podcast or reading this who think "I want to do something." Then this is for you.

History tells us that doing nothing is not an option. The squirrel in the middle of the road gets run over. It's time to pick a side.

There's a great analogy of the Hummingbird and the forest fire... "There's a raging forest fire and a single Hummingbird, who lives in the forest and wants to save it, is flying to the river, taking a beak full of water and flying back to the inferno and dropping the tear drop of water onto the flames, then repeating the process several times. Some of the other creatures of the Forest ask why it's bothering. It cannot possibly make a difference. The Hummingbird says "I have to do something. I cannot sit back and watch my home being destroyed."

The spirits of the untouched part of the Forest and the hills are so inspired by this that they cause it to rain and this puts out the Forest fire and saves the rest of it. So,

no matter how small you think you are...like the Post office Sub-postmasters... you are not alone and you can make a difference.

You either passively accept whatever BS the current government and media feeds you with this week, or you call them out and do something. Enough is enough.

But is it time for the “R” word - Revolution?

Protesting long enough and strong enough can lead to a revolution. But let's clear up what is meant by it. It's an emotive word and for many it will feel like a step too far.. They might think: “I don't want to dust off my pitchfork and man the barricades....surely it hasn't come to that...has it?”

My own circumstances forced me to look for a remedy. To speak to others. To research and find out what I could do about what had been done. But I found out much more. I found out that a lot of the things that we thought were legal, are not actually legal. Remember that I am a trained and qualified lawyer. I did a 4-year law degree, a one year legal diploma, two years as a trainee (so 7 years just to get the ticket) and many more years as a qualified lawyer specialising in Company Law and intellectual Property Law in a firm with 150 people, so I like to think that I have a better than average grasp of how the law works. Or at least how I thought it worked.

Quite often the wrong laws are applied or the system has always been done in such a way and so we just accept it. For example, debt collectors turning up at your door.

Until recently, they never did, but I used to pay them or do deals with them to try to settle things. It was one of the worst things I could have done. Now I know better.

Same with the bank. Now I know better.

Same with the eviction process. Now I know better.

Had I known then what I know now, we would still be in the family home and I probably wouldn't be talking to you or sharing this information sheet....so I want other people to get this and to understand what their actual legal privileges are so that they don't end up paying over-inflated debt collection fees or worse, get evicted from the home as it's one of the worst things that can happen. And this is 2024. No family should be evicted. We had a remedy to offer, we had a plan... but they totally ignored it. Why? The value of the assets exceeded the loan so everyone in their chain would get well paid.

Administrators and Receivers who liquidate a person or company in the UK in 2024 is the closest thing to legalised theft that we will ever experience.

(Note I didn't say “legal rights” There is no such thing as 'legal rights', as legal is whatever the government says it is. There are only legal privileges. Rights are an inherent aspect of having been born a sovereign human being.)

A lawyer I contacted about my circumstances said that she thought I was a bit of a conspiracy theorist...a bit mad when she first spoke to me in April 2023. Now, (as of

early December 2023) she thinks I'm on to something and that I was right. And that I will be proven right.

We are all living in a rogue system.

History shows us that when we eventually wake up to see the rogue system that has hijacked our 'rights' or privileges, we seek ways of "doing something about it..." This leads to talk of "something must be done". Or even Revolution. But we are not French, Spanish or Argentinian and we British (or Canadians!) like to form an orderly queue or "tut tut" silently in the background. But if you've gone past that, then you probably want to know what else you can do...so here are some observations and some suggestions that might help.

(As an aside...and I want you to remember this part...have you ever seen a Diplomatic plated car? You know the ones that have a D or an X in the middle of the registration plate? They belong to Diplomats based in the UK but they're from another country. Do they pay parking fines? Speeding tickets? If they ever get arrested, they are soon set free if they produce a Diplomatic 'passport'. Why are they so different from us? After all they are living, breathing human beings that walk about, eat in restaurants, drink coffee and generally do whatever we do. The answer is that they have a bit of paper and they know the law as it affects them. What about if YOU could get that bit of paper? What if YOU could have a 'Diplomatic' registration plate on your car? It IS possible and I know people that have done it and are doing it. If you've read this far and are interested in this, email me using the word "Diplomat" in the subject line)

Now, are we ready to revolt?

Revolution. There are three Stages of Revolution.

1. Ideological Resistance
 2. Civil Disobedience
- and
3. Physical resistance

Stage One: Ideological Resistance.

This is the part where we need to wake up as many people as possible about what is happening and the direction where we are headed.

All revolutions start with a shift in the mind-set of the population and no other meaningful resistance is possible without it. This is where the ideas need to spread.

Online and through Podcast recordings and YouTube or ideally, Rumble and Bitchute, might be the best way to go. Reach and effectiveness can be measured by online metrics, such as listeners, viewers, followers, likes and comments.

So, what are the ideas? What are the areas where a shift in the mind-set of the population needs to occur?

1. The so-called vaccines are not safe and effective.
2. Climate Change is happening but it's not man-made.
3. Central Bank Digital Currency is not wanted.
4. The sexualisation taught in schools needs to stop.
5. Grifting politicians need to be held accountable.
6. Greedy utility companies need to stop scamming their customers.
7. One-sided policing needs to stop.
8. Uncontrolled immigration needs to be fixed.
9. More affordable houses need to be built.
10. Cancelling people for their opinions needs to stop.

For evidence of how to do this, simply look at others who have applied ideological resistance in real life.... one example is...

Our own UK government. They have a department known as the Behavioural Insights Team – also known as The Nudge Unit - and their own website states what they do: “We apply an evidence-based understanding of human behaviour and find out what works, for whom, and when.”

In other words, if you imagine (as they do) that people are “moist Robots” then they can be programmed and “nudged” in a certain direction. For example: Putting fruit at eye level in a supermarket increases the sale of fruit. Playing Spanish music increases the sales of Spanish products. Telling people in a letter that your neighbours are paying their taxes makes people pay more tax. There are literally thousands of examples of nudging...for good and bad.

For example, in the Pandemic we saw lots of examples involving three-letter phrases. Hands. Face. Space. “Look into his eyes and tell him you are not getting the vaccine”. Daily news bulletins listing cases and death counts. It takes a serious strength of character to resist these nudges. But the starting point is that you need to know there are forces at play and that they are targeting you.

(Death counts. I mean more people die from flu... but that's something that gets lost in the data. The leading cause of death is usually listed as Heart-disease, cancer and strokes. In July 2023 the leading cause of death in England was “Symptoms, signs and ill-defined conditions.”

For early death worldwide it's listed as “heart disease and stroke, cancer, respiratory conditions, dementia and self-harm.”)

Another example of nudge would be the CIA or the Russians during the Cold War where they instigated “regime change”. They would put the national flag of whatever country they were in, on a ballot paper underneath the box they wanted people to tick or mark with an X and a dark flag under the other option and get 78% of people to vote for the option with the national flag.

In fact, even in the 1930's in Nazi Germany, people were “nudged” to vote for the Nazi party by making the voting box on the ballot paper bigger. They didn't call it “Nudge” then of course – that phrase wasn't first used until 1995 and then

popularised by Economists Richard Thaler and Cass Sunstein in their 2008 book: *“Nudge: Improving decisions about health, wealth and happiness.”*

So, can we use nudge tactics to create or grow ideological resistance? I think we can. Especially through repetition and through letting people know that they are not alone.

To quote Thaler and Sunstein from their book: *“A nudge, as we will use the term, is any aspect of the choice architecture that alters people's behaviour in a predictable way without forbidding any options or significantly changing their economic incentives. To count as a mere nudge, the intervention must be easy and cheap to avoid. Nudges are not mandates. Putting fruit at eye level counts as a nudge. Banning junk food does not.”*

Nudge behaviour tactics can probably be better deployed in the next stage in the revolution through practical application. Let's not just nudge people lets actively encourage them to take action...and that takes us to stage two of Revolution.

Stage Two: Civil Disobedience

This is also known as non-violent resistance. This is where you put your money where your mouth is and withhold your obedience and money from the government.

Practiced in mass (and it must be by as many people as possible) this method alone is enough to bring a regime to its knees.

Take taxes as an example of an area where people can object and withhold money.

Most people believe their UK taxes go towards hospitals, lighting, bin collection, pensions and a plethora of other public services. In fact ALL TAXES (Including fines) go to a parliamentary Consolidated Fund of which 5-10% finances illegal wars via the MOD. These foreign wars have cost the UK taxpayer £1.2TN since 2001 and killed 1.8M people (6M since WWII). In 2022/23 £1.2Trillion was raised in tax in the UK. I'll break that down later.

Tax 'rebellion' has been the single most important principle underlying all responsible rebellions in history. Magna Carta started with a tax rebellion, the English Civil War, American War of Independence, French & Russian Revolutions, Gandhi's Salt Tax Rebellion, the Glasgow Women's Rent Strike in 1915 and the 1990 UK Poll Tax.

There is a great book on tax by Dominic Frisby called: *“Daylight Robbery – How Tax shaped our past and will change our future.”* In it he uses historical examples of major events that were caused by tax charges such as the ones I've just mentioned. There are others. Jesus being born in Bethlehem. The American Civil War. Window Taxes in the UK. His position is that governments don't actually need to raise taxes from individuals as they can simply print money. Taxes are used to control spending in the economy. They are used to change direction or control specific sectors. Stamp duty on housing. Car tax. Airport tax. Income tax. Inheritance tax and so on. They allow a government to control the moist robots of the population and make them move in a certain direction.

But when some of these 'moist robots' wake up and decide enough is enough. It's a good idea to stop paying direct tax. Indirect tax is another matter. For an example of an indirect tax that you can't avoid in the UK is when you buy fuel for your car, you are paying 53p a litre fuel duty and also 20% in VAT. So, if a litre of fuel is £1.60 (divide by 1.2 to get the vat which is .27p) so fuel would be £1.33 a litre if there was no VAT, then deduct 53p for fuel duty = 80p a litre. Then of course there are transport costs, refining, and garage profit...all of which are indirectly taxed...but you are paying for that as the end user. So, these indirect taxes will continue to accrue to the government through day-to-day spending. But direct taxation IS something you can stop paying.

So how do you go about starting a tax rebellion? And what taxes should you stop paying.

The starter list would be:

1. BBC Licence Fee
2. Parking charges
3. Council Tax
4. Income Tax
5. Utility Bills

Credit Cards are not a tax, but they do strip wealth from people by their very existence.

Then we can go on to look at Mortgages. Not a tax either, but a major part of most people's living expenses and in many cases, a fraud or misrepresentation has been played on the people of this country around mortgages and this might affect you directly.

But, let's start with the first one – the [BBC Licence Fee](#) – it's not a TV licence fee as the money goes directly to the BBC and only them.

The entry level for most people to start a non-violent rebellion of civil disobedience would be not pay the ludicrous BBC Licence fee...which is a tax on watching one channel. I bet if you're listening to this you already pay to watch Sky or Netflix or Apple, BritBox, Amazon Prime, YouTube, "Now TV" or whatever else. So why do you need to pay for something that delivers nothing new or nothing better than the others?

Incidentally, Scotland, where I am from has the lowest level of compliance per head of population in the country.

Why don't the BBC set out their stall and compete? It's not going to happen. People pay £159 a year (and they are trying to increase it by £10 to £169 a year) and the BBC spend nearly £2 billion to spread - what is effectively - propaganda. The left will tell you it's a Right-Wing Mouthpiece and the Right will tell you it's full of left wing luvvies. They are both cheeks of the same arse The truth is that the BBC is a

dinosaur and it needs to adapt or die...but it certainly needs to stop prosecuting people for non-payment of this ridiculous tax.

The BBC used to be an institution that people respected. The BBC World service was revered around the world for broadcasting truth (or what we thought was the truth) to people who were forbidden from listening to broadcasts from the West.

I'm thinking of course of World War 2 where resistance fighters listened in to the BBC for hope and guidance. During the Cold War, it gave people in Poland (as just one example) hope that they could one day shrug off the shackles of a particular brand of communism that was imposed on them as they sat behind the Iron Curtain and were ruled by Russia. Polish people could tune in and know that there was a better world out there.

But lately and unfortunately, the BBC has become a shadow of its former self. There's a great book by David Sedgwick called "Is that True or did you hear it on the BBC?" and it's loaded with examples of all the times the BBC told lies. In fact, just recently The BBC has issued a humiliating apology after it admitted that captions it put up during a debate on excess deaths in Britain were "biased".

The adjournment debate called by Reclaim and former Tory MP Andrew Bridgen was linked to concerns he has been raising about the impact of COVID-19 vaccines. Throughout his speech, which Mr Bridgen has claimed was carefully researched, the BBC Parliament channel ran a series of captions purporting to correct what he was saying.

After complaints were made the BBC today issued a statement accepting they had acted in a biased way. He's now suing them. And quite rightly too.

If you've decided you no longer want to pay the BBC licence fee tax, go to defundbbc.uk and follow their process. You cannot simply stop paying your DD there is a process to follow. Cancel the licence first, then cancel the DD. If you've paid in full, simply wait until it runs out then have nothing more to do with it.

It's all on DefundBBC.uk. If you follow the steps, you will be fine. No one will come to your door and no one will force you to pay a fine. You need to know the proper, formal steps and it's all there for you.

Next, in the tax rebellion you can rebel by refusing to pay Parking charges, speeding fines, ULEZ Fines, council tax and even income tax.

Did you know that tax is only a way to manipulate, dominate and control people. If they can print money, why should anyone pay tax? It doesn't make any sense.

All tax. All fines can only be enforced if you agree. If you accept. By doing nothing you accept. You need to do something which is you need to “Conditionally accept”.

You say or write: *“Ok, I see what you are trying to do here, so I will accept IF you prove to me that we actually have a contract”*...again, there are websites and various online groups that have templates and guidance on how to do all this and I will read them out at the end to give people a chance to get a pen and paper or to listen to the end of this section in the recorded podcast.

Back to the law on these matters. There is a principle known as the Clearfield Doctrine – named after a March 1943 case in the US involving the Clearfield Trust Co and The US that effectively stated that all law is contract law. It’s valid in the UK as well the same doctrine.

The main thrust of all commerce is: Do you have a contract? Do you have a contract with the parking fines people? Do you have a contract with the Council? Do you have a contract with the Utility company?

If so. Can they prove it?

Parking Fines

When I get a parking fine, have I agreed to the terms? If so, show me. Since I discovered this a few years back I’ve never paid any parking notices, fines from car park companies, ULEZ notices or whatever. I don’t ignore them, I send a Notice of Conditional Acceptance. In other words, I will accept if you can prove we have a contract. They can’t. And so IT... (the fine) falls. They will put up a fight and tell you that you’re wrong.... because they know that a certain amount of people will capitulate. These companies play a numbers game. For every 100 tickets they send out they get 80% who will pay within 14 days. 50% will pay immediately, same day or next day. So, 100 tickets and 50% pay at £30 is £1,500 Then a further 30% will pay when the ticket hits the higher amount another £1,800 and 15% will ignore and the PCN company will claim that they are now owed £2,250 from non-payers and the final 5% (or less) will ignore or Conditionally accept and the PCN Company will eventually send a letter saying something like “On this occasion we have decided to cancel the charge...”

In 2022 8.6m tickets were issued (165,000 a week) (27,000 a day excluding Sundays) (3,500 every hour). By the earlier calculations that is £258m paid immediately. £154m paid late and £193m being chased through the courts. They write off £12.9m. Why not? The ticket costs £1 to print and serve. The £29, £59 or £149 profit they make from that is well worth it.

If everyone tomorrow decided to not comply, they would have serious cash-flow problems. Stop paying and tell everyone you know to do the same. Parking charges and speeding fines are not criminal law. Someone has to be hurt for it to be criminal. It's not civil or criminal it's a penal gray area in law. But they know...all debt collectors know... that the psychology that has been used on you your whole life will kick-in and you will capitulate if you don't know how to fight back.

To start...Go Here: <https://t.me/BeatBailifs/17>

Now apply the same reasoning to **Council Tax**. Which is a tax on already taxed income. I know of many, many people who have stopped paying their council tax mainly because they don't want to support terrorism. But mostly because it's something that you can ignore. Not only ignore it but you can also reclaim any payments you have made under the Direct Debit indemnity scheme. I did this recently. There are a couple of sites that you can go to and get further information on this: thepeopleslawyeruk.com or InOnePlace.com or Telegram Groups such as 'The Peoples Lawyer', "Knowledge is Power" or "Beat The Bailiffs". Or email me directly and I'll send you a pre-prepared pdf document of a couple of pages that has all these links...so put your pen away, you only need to make a note of one thing and that's my email address that I'll give out at the end if that's ok?

<https://sites.google.com/view/council-for-council-tax/>

Income Tax.

There is no legal requirement to pay income tax. It was a temporary tax to cover the cost of the Napoleonic War and it's still here. Brought in by Pitt The Younger in 1799 at just 1% of income over £60. Then stopped when the war was won. Then brought in again by Sir Robert Peel in 1842 at 3%. In 1853 Gladstone said it would be phased out within 7 years. In 1909 David Lloyd George increased Income tax to 5% and then the cost of World War 1 saw it rise to 30% World War 2 saw it rise to 50%

then in the 1970's some people had tax rates that exceeded 100% It's voluntary, it's contractual. If you're self-employed, don't fill in a tax return.

They might send you a fine. Ignore it. Then more fines. Keep ignoring them. Write to HMRC and tell them you no longer want to be involved. You are disengaging.

Tell them, *"I've gone private, I'm living as a man or woman working with other men and women and could you please stop writing to me?"* I did this and they stopped.

I'm only telling you things that I have done. And many others I know that have done this and many that are doing it.

If you're employed, then the employer has a contractual arrangement to deduct your tax and NI. So, it's out of your control.

However, if you're self-employed then there is no requirement to pay income tax. Disengage. Ignore.

In 2022/23 The public sector receipts for tax breached £1 trillion for the first time in history. You can get this online from the House of Commons Library - Tax Statistics published 05 June 2023

£249bn in Income Tax

£178bn in National Insurance

£160bn in VAT

£83bn in Corporation Tax

£42bn in Council Tax

£25bn Fuel Duty

£25bn Business Rates

£22bn Tobacco and alcohol duties

Other receipts £102bn (such as TV licence). The only country in the world to impose such a tax.

Other taxes £187bn (Stamp Duty. IHT. CGT. Insurance premium tax. Customs Duties. Car Tax. Environmental levies)

Per day the Government are taking £2.7bn a day

£116.95m an hour in taxation

£1.9m a minute

£32k a second

Are you getting value for money? Roads, schools, Hospitals?

(Tell the Stamp Duty Story.) SDLT raises about £16bn a year. There are groups of people in the UK who adopt strategies to mitigate the amounts they pay and that saves them about £200m which is a small amount in the scheme of things so these “loopholes” will never be closed. Especially if the loopholes are used by MP’s and Peers in the House of Lords! Sports stars and Diplomats.

To learn more about not paying Income Tax. Go Here:
enrol@thepeopleslawyeruk.com

Utility bills.

I’d like to link back to one of The Richie Allen Show episodes earlier this year.

In February I listened to Two callers in that episode.

Sarah from Fareham – in debt. Family. Grown up kids living at home and things are getting worse. She said she was concerned about her kids future.

Zoe near Reading - cost of living crisis was affecting her. She is on UC. Make-up artist who lost a lot of money on products - she lost her best friend to debt issues. Single Mum. How are some people affected and some not. Zoe went bankrupt.

The episode was broadcast on Wednesday 22 Feb 2023

Many callers in that episode and others were affected by utility companies sending in debt collectors and changing meters and hearing that....and people being repossessed and thrown out of their homes....made me start to look at the law surrounding these matters.

Since that time I’ve helped quite a few people to legally get rid of debt collectors defend their homes, and take back control and have some hope where there was none.

Hope from what?

Would you like to stop the utility company from billing you in the first place?

If they sell the debt, would you like to stop the debt collectors from turning up at your door? And if they do turn up would you like to know how to turn them away or even to earn money from them?

If you look at the law. Again it's contract law and we can go into the parts required for a contract to be valid...but before I do that there is one main item that comes up and that is, do they have a right to enter my property and turn off the meter...or change it to a smart meter and the answer is as always...well what does the law say?

Rights of Entry, (Gas and electricity Boards) Act 1954 (Yes, it's still valid in parts but has been repealed and updated in parts as well)

Let's look at How interim injunctive relief can assist both individuals and businesses when locked in a dispute with their energy provider. What does the law say?

1. Energy suppliers may obtain a warrant from the Magistrates Court to enter a property and disconnect the gas supply. Such an application is made pursuant to Section 2 (1) of the Rights of Entry (Gas and Electricity Boards) Act 1954 and is called a '*warrant to authorise entry*'. A problem with the 1954 Act is that it is limited in scope and there is no real higher court authority on how the Act is to be interpreted and applied.

2. Accordingly, a warrant may be granted if the Magistrate is satisfied that it is '*reasonably required*' to permit entry to disconnect the gas supply. There is no guidance as to the interpretation of '*reasonably required*' and what steps a Magistrate needs to take in order to be so '*satisfied*'.

3. The 1954 Act has now been amended by the Gas Act 1986, Schedule 2B. In accordance with Section 7 (3), and (5) of Schedule 2B a gas supply shall not be disconnected where an amount is '*genuinely disputed*' between the parties. Again, there is no guidance as to what may amount to a '*genuine dispute*'.

So, the answer is to dispute your bills. Dispute the meter reading as being uncalibrated and therefore not accurate. You should write to the company that sends your bill and via a DSAR, ask them: "*Specifically, I require billing data and energy consumption data for the past three years, as well as copies of certification for the meters installed at my property.*"

They cannot take any action whilst this is ongoing. You need to find out if they actually own the meter in the first place.

Ecos national grid - to find out who owns the meters. Only accessible by utility companies. But a DCA who visits can be given the meter number and he can find the owner online. A lot of the time the utility company who is looking to get paid doesn't even own the meter. So check. In my case it was fitted by Midlands electricity. Then in 1999 they were sold to Npower. Then Powergen in 2004 and then Eon and I get billed by British Gas for electricity. So, when I wrote and asked I got nothing. Silence. It took three attempts to get a reply that I had to send by Recorded delivery and they confirmed they did not own the meter.

A Distribution Network Operator DNO is responsible for the main fuse. After that it's the Utility company. They can charge you to remove it. Legally. You must not touch it. They may also have an isolator which comes after the meter.

There is a DNO map here: <https://www.energynetworks.org/>

A magistrate has no authority to grant a warrant to anybody else including "suppliers". To do so is fraud and the warrant, as confirmed by Lord Denning, is null and void ab initio. It doesn't need to go back to court. Any warrant, writ or order from a court that hasn't followed legal protocol is immediately void.

But if ownership of the meter is a reason to get a warrant. Why not simply remove that reason?

Change the meter. It then becomes your property.

If you go onto eBay and search "electricity meter" you can buy a 100 amp single phase digital refurbished meter for £17 with free postage and have it delivered in 3 days. A disk meter is only £12.

A qualified electrician will fit these, legally, properly, safely for £65.

Keep the old meter. Put it in a box with bubble wrap and if someone calls to get it, and confirms that they own the meter, then you can hand it to them.

What about the meter readings? You can still send readings and continue to pay. You cannot steal electricity. But my readings conveniently only add up to about £20 a month. I'm free from fluctuations in the market. They are not allowed to cut you off.

They get round this by installing smart meters.

Avoid these at all costs. They are not very smart. They pick up readings from other properties.

I know a landlord who owns 12 identical 3-bed houses in a row. He built them 6 years ago. He rents them out. They are all occupied by young families. Two adults and two children. As good a test case as you could imagine. It stands to reason that they will consume roughly the same amount of energy. Two of the properties have smart meters and the bills are higher than the others. He told me this when we were discussing EPC (Energy performance Certificate) and how the government at one

time were looking to prevent landlords renting out any property with an EPC of D or lower.

The smart meters are wireless and were picking up signals from somewhere other than the house they were in and the bills were approximately 15% to 20% higher.

But here's the main thing about smart meters.

If you can't pay or don't pay your utility bills they cannot cut you off... but they can simply and easily change the smart meter to a pay-as-you-go meter and if you don't top up the meter, you cut yourself off. And remember, your pay-as-you-go payment will include paying their arrears. So, if you only have £20 say. You pay £20 towards the meter. You actually get about £10 worth of energy and £10 goes towards the arrears. Plus, your Kw Per hour rate is also higher as you are considered a credit risk. So just like an Ocean Credit card for high-risk borrowers (40%) as opposed to a 9% rate for perfect payers. The same rules apply to the utility companies. You are regarded as a pain in the ass and they will financially punish you for it. And the ones they are punishing are the least able to afford it.

For the people I have assisted in this, they said the main benefit was not saving money – although that was a huge benefit – the main impact was taking back control. Not fearing the knock at the door. The element of control made them more confident and they could sleep at night again. They also said that they told at least 3 other people.

Then scare and bullying tactics of debt collectors don't work when you call them out. And you absolutely MUST call them out. Every time because they will try to trap you into paying them. They may say, your debt is £1,000. And ask you can you afford to pay £10 per month? You might think that yes, that's affordable and it stops all this hassle. DON'T DO IT.

The reason is, they have no contract with you. You don't owe the debt collectors anything at all...despite what they might tell you or try to make you believe with their official looking letters...sometimes written in red for added effect.

But, if you agree to pay £10...now they have got you. This is a new contract with them and now they can enforce it.

Bear in mind that the debt collector will most likely have bought the debt from the original creditor. They may have paid 20p in the £. So, your £1,000 debt cost them £200 and they want to recover that. So, they will add in a whole host of charges and interest and then...lo and behold...they might make you an offer. Pay £500 or £250 now and we will cancel the debt. Again, don't do it.

There is one major document that a debt collector must have and that is a Deed of Assignment.

Banks, credit card companies and other lenders regularly buy and sell debts. If you are a creditor, then you can do so too. But you need to do so in writing. A deed of assignment of a debt is the document to use for this. You would need to assign the whole of a debt, as you cannot assign only part of it. The debtor cannot assign the

debt to someone else unless the creditor agrees, and you would then do this via a deed of novation.

A deed of assignment is a legally-binding document. In order to make the assignment legally binding on the debtor, the creditor should give notice of the assignment to the debtor. They never do this.

A debt collector has not more authority over you than the Manager of McDonalds...but they will try to scare you into thinking that they have authority. And let's face it, the banks have done a great job over the years into scaring people and using psychological tactics to coerce people into paying....even though...listen very carefully...even though they will already have been paid in full.

This gets even worse when we talk about mortgages...but let's stick with smaller amounts first.

Go Here: <https://t.me/BeatBailifs/17>

There is a list in alphabetical order, go to Utilities.

A credit card bill.

First of all the name gives it away. Where do they get the "money" from to give to you?

They don't get it from anywhere, they often create it out of thin air. They need you to sign a loan agreement which becomes a financial instrument that they can create the money and trade it on the financial markets. So, they get cash and you are listed on their balance sheet as an asset. Then they give you back your own money and charge you a much higher interest rate on it. So that's what actually happens.

But here is where they will tell you they get it from.

Credit card companies typically get the money they lend to cardholders from a variety of sources:

1. **Interest charges:** One of the primary ways credit card companies make money is through the interest they charge on balances carried over from month to month. This interest is typically quite high, which contributes significantly to their revenue. Be real clear, they make a lot of money this way. They don't always lend that back out as they have costs to pay, shareholders to pay and directors salaries and bonuses to pay.
2. **Fees:** Credit card companies also generate revenue from various fees, such as annual fees, late payment fees, foreign transaction fees, balance transfer fees, and more. These fees can add up and contribute substantially to their income.
3. **Interchange fees:** Merchants pay interchange fees to credit card companies for processing transactions. These fees are a percentage of the transaction amount and contribute to the card issuer's revenue.
4. **Securitisation:** Credit card companies can bundle and sell the debt owed by cardholders to investors in the form of asset-backed securities. This allows them to free up capital and continue lending to new cardholders.

5. **Deposit interest:** Some credit card issuers, especially banks, may use the deposits they hold to lend money to credit card users. They earn interest on these deposits, which they can use to fund credit card loans.

6. **Capital markets:** Credit card companies can also borrow money from capital markets by issuing bonds or taking out loans from financial institutions. This provides them with additional funds to lend to cardholders.

By utilising these methods, credit card companies obtain the capital necessary to extend credit to consumers while generating profits through interest, fees, and other financial mechanisms.

So, your £1,000 over the course of a year typically earns the credit card company an average interest rate of 21%

So, if you pay off the interest only every year, then after 10 years you will still owe them £119 and it's still gathering interest.

If you don't pay the interest and you let it accumulate, then after 10 years you will owe the Credit Card Company £6,726. Assuming they pay interest on the money they "borrowed" to give to you, they will have paid c£500 in interest and you will owe them £6,726. So, they have made a profit from you of £5,016 (the amount you pay less the amount they pay in interest). Remember they charge compound interest. A bit like alcohol duty and VAT. A tax levied upon a tax. They charge interest on interest.

Their profit is astronomical. Now you know why they declare profits in the Billions. They are rinsing you. After an outcry from consumer groups a number of years ago, credit card companies introduced monthly minimum rates. So, this was not a government directive, a mandate or specific legislation, but something that card companies brought in themselves. And the consequences of that was less bad debt and less late payment fees.

So, they make money by getting you to give them the money in the first instance. The financial instrument.

They give you your money in the form of a loan or a credit limit.

You pay monthly – more money for them.

If you fail to pay, they can claim an insurance policy after 90 days to get paid again.

Then they can sell the debt for 20p in the £ and get more money.

So after just a few years your £1,000 "loan" has made the bank the following:

£1,000 – You created it

£5,016 – Interest

£1,000 – Sale of the Financial Instrument

£1,003 in a sale to the DCA

£8,019 for each £1,000 of "credit"

Now you know how they declare millions in profit.

But you can rinse credit cards if you know how. There is a guy called Michael Yates and he wrote a book on this. He rinses about 5 credit cards a year and it doesn't affect his credit rating.

As an aside: Nancy Pelosi a US Democrat and former speaker of the house of representatives recently (2022) sold stock in Visa and made between \$4m and \$5m She's allegedly worth \$120m. She made \$5m on tech stocks at a time when Tim Cook of Apple lobbied her in opposition to new tech regulations. Like most politicians in 2008 for example, she got out of the market before the public knew what was about to hit them. Either she has an uncanny knack of timing the market perfectly, or she used her position and insider knowledge to trade stocks to her advantage. To be fair to her though, she has never been formally charged with any offence. Even a "60 Minutes" exposé on allegations of insider trading. But they make the law, so they know which way the wind blows. Interestingly, any attempt to bring in legislation to curb politicians buying stock or trading has never raised more than 14 votes out of 535 voting members. There's no way these Turkeys will vote for Christmas.

There is always a remedy if you know what the problem is.

For some people outraged at what goes on dominates their life. If it's a game, learn the rules. For some it's something they will not do. But the internet and social media can help. But beware of the sites that offer bad advice.

It's gone on this way for years. Can you do something? Yes. Resist in a low-key quiet way and not make yourself a target.

It's all reduced to contract law and Tort (Duty of care law that you owe to your neighbour)

Common Law has been eroded in practice and replaced by statute and parliamentary rules that are known as "The Law". But it's just effectively corporate rules.

For any contract to be enforceable there are 5 parts that must align.

1. Full Disclosure – They must be open and honest about what is being agreed
2. Consideration – what we bring to the table
3. Lawful terms and conditions – you cannot demand an act that is unlawful or illegal – not deception. If the clauses
4. Mutual Intent – what do you hope to achieve. The banks never state their intent. They say that they are advancing something, they never actually lend anything. They want to fleece you and that was not your intent...ever.
5. Meeting of the Minds – all persons must agree

Mortgages

Now let's look at **Mortgages**.

If you are faced with moving from a fixed rate to a variable rate and staring down the barrel of massive monthly payment rises, what can you do about it? There is something and I'll get to that in a moment.

First you need to know that quite a number of UK and Irish Banks (not all) engaged in...and are still engaging in... nefarious practices whereby they deceive borrowers by misrepresenting the terms of the loan, maliciously registering false charges on the land registry and even misrepresenting who actually loaned the funds in the first place!

(See the Press release by Irish MP Mattie McGrath on 26th October 2023)

I wrote to my own bank/Mortgage provider in March 2023 and asked to see the original loan agreement. They wrote back to me on 9th April 2023 and said, "*we are unable to locate your loan agreement.*" (copy letter can be provided if required)

I asked for a copy of the title deeds. They could not provide them, so I requested and paid for a copy from the Land Registry. The copy arrived and had forged signatures on it. In other words, it was not my signature nor my wife's and even the witness signature was forged. They were attempts at our signatures, but anyone could see they were forged.

The bank was relying on (and had uttered) a false document for their security over our family home on an alleged loan (mortgage).

Faced with this, I reached out to a conveyancing lawyer and sent a copy of the loan agreement that I had – this was a copy not the original. It was only signed by my wife and I, not the bank or their representative.

Here was her report:

In summary, it is our opinion that:

1. The Mortgage contract evidences non-compliance with s.2 of the Law of Property (Miscellaneous Provisions) Act 1989. It does not detail the contract terms in a separate document.
2. The Mortgage contract fails to be executed with the required signatures as prescribed by s.44 of the Companies Act 2006.
3. The Mortgage Deed evidences non-compliance s.1 (3) of the Law of Property (Miscellaneous Provisions) Act 1989, and s.52 (1) of the Law of Property Act 1925, and s.27 (1) of the Land Registration Act 2002.

4. The Power of Attorney clause is evidence of non-compliance with the Power of Attorney Act 1971 Ch. 27 1 (1) and Law of Property Act 1925 Section s.52 (1)
5. The accounts fail to comply with Generally Accepted Accounting Principles GAAP FRS 100. The accounts are contrary to the Companies Act 2006 relating to GAAP (Generally Accepted Accounting Principles/Practices).
6. The terms of the contract were not individually negotiated and are deemed unfair, specifically the purported Power of Attorney. This evidence breaches of s.5 of the Unfair Terms in consumer Contracts Regulations 1999 and S.I. No. 160/2013 European Communities (Unfair Terms in Consumer Contracts) (Amendment) Regulations 2013.
7. The contract is not executed by attestation signatures of the mortgagors or signed by a director and the secretary of the mortgagee, or by two directors of the mortgagee.
8. The security note was placed into a security consortium by the Lender and an assignment of the equitable title interest in the charge has been assigned to a third party without full disclosure to the borrower, contrary to s.136 and s.196 of the Law of Property Act 1925.
9. Non-disclosure is a serious breach of trust and fiduciary obligations. The Beneficiary always has the right to be informed.

End of Report.

Let's remind ourselves of [The Five Pillars of Contract Law](#)

1. Full disclosure – it must be transparent and simple
2. Consideration – what we bring to the table
3. Lawful terms and conditions – you cannot demand an act that is unlawful or illegal – not deception. If the clauses require an act to be done that is unlawful then the contract is ultra vires (beyond the powers)
4. Mutual Intent – what do you hope to achieve. The banks never state their intent. They say that they are advancing something, they never actually lend anything. They want to fleece you and that was not your intent...ever.
5. Meeting of the Minds – two or more people wish to contract together based on their mutual understanding

As they had breached virtually all the terms of the Agreement...it was ultra vires.

Knowing it and proving it in a court of law are two totally different things.

Here's how we *think* the legal system works:

1. Someone wrongs you
2. You hire a lawyer

3. You get justice

Here's how it *actually* works:

1. Someone wrongs you
2. He with the deepest pockets wins

But just like PPI, LIBOR rate rigging and many other matters, the Banks can be challenged and I am currently in the middle of a class action against the banks...more on that in a minute...but here are some recent examples where Banks and lenders were successfully challenged.

(Remember this, banks and bankers only care about 1 thing, profit. Profit helps the bottom line and the share price. They only (only ever) think in terms of cost analysis, they don't care about you, your family or your business. It's an asset or a liability to them and they make more money from loans or mortgages that default than performing loans so they want you to default and miss payments.

Some recent fines:

Barclays - £26m for poor treatment of 1.5m struggling borrowers and mistreating customers during covid. £2.5bn for predatory action. \$360m for LIBOR rigging in the US

Bank of Scotland - £64m for failures in relation to handling customers in payment difficulties and will have to pay £300m in redress.

Tesco Bank - £164m for failing to secure customers data and spreading data from their club card to their bank. (The story of Target in the US and the Pregnant teenager!)

Lloyds Bank - £300m for suspected fraud in recovery loans and £28m for pressurising employees into selling unnecessary products.

Currently at court right now. Clydesdale Bank and Virgin Money for LIBOR rigging. Verdict due end of March 2024 or early April 2024

The trial took place in Court 21 on the third floor of the Rolls Building Fetter Lane, London (look out for "FAROL HOLDINGS LIMITED & OTHERS V (1) CLYDESDALE BANK PLC AND (2) NATIONAL AUSTRALIA BANK LIMITED").

But enough of that. What about your mortgage?

The generally accepted term or length of a mortgage is 25 years. Less if you're older. Longer if you're in Japan! There they have 100-year mortgages due to the gap between earning and property values – look it up.

(A recent innovation in the Japanese real-estate industry to promote home ownership is the creation of a 100-year mortgage term. The home, encumbered by the mortgage, becomes an ancestral property and is passed on from grandparent to grandchild in a multigenerational fashion.)

In the 1980's the earnings and value gap in the UK was 3. In other words, three times the gross salary of the potential mortgagor (borrower). Mortgagee, Bank or lender.

So, if you were earning average wages of £10k a year you could get a mortgage of £30k and in Edinburgh in 1987 you could buy a two bedroom house or flat with garage for £30k.

Now in 2023 the average house price in the UK is £290k and average salary is £34k or 8.5 earnings. So you need a much bigger deposit. You must save or get a loan from the bank of Mum and Dad.

Why? Population UK 1987 – 56.8m

Population UK 2023 – 67.7m

Increase of 10.9m

There has also been a shortfall of new houses being built since 1987 of 3.8m properties (Source: UK Parliament housing supply research briefing files excel spreadsheet) We need 300k new properties each year to keep up but build on average.

There are an additional 7.1m people looking for accommodation. Supply and demand means that prices go up. Property purchase prices and rent go up and up and we can see that playing out in real time right now. Nov 2023 largest hike in UK rents for 10 years 10.2% (Source: Hamptons Estate Agents) Rents up 38% in 10 years.

The banks have also played their part in causing house prices to rise. If you're a bank manager and you have £10m to lend. If you get approached by a businessman looking to build a factory and employ people, or someone looking to buy a house, you will lend the money to the house buyer. Why? Because it's a lot less risky. You get the house as security and the buyer has a job and a credit score. You are always going to take the easy way. Plus, you guarantee your bonus for lending and the bank gets a bonus and extra fees for taking back the property if you fail to pay the mortgage. Or if you lose your job. It's win/win for them.

Enough of that, what about my mortgage and my change from fixed to variable? I don't care about all the statistics I hear you say, your mortgage has gone up by £500 a month and with all other 20% inflationary price rises, coupled with a pay rise of 7.8% on my average salary now £34k (Take home £2,297) up from £31k (Take home £2,091) I'm only taking home £200 a month more since 2022 but I'm paying out £500 a month more on my mortgage and a further £350 a month on everything else...I'm worse off by £650 a month (a massive 28% increase in costs) something has got to give.

So, what are people doing? They are cutting back on nights out, trips to the pub, clothes, food, scrimping and saving on everything... but spending more on TV subscriptions as they stay in. We are being cocooned in our own homes! The social cohesion is breaking down. Isolated people are watching the news, the fear porn and are being indoctrinated through the TV programmes to think that the world is a scary place and only the government can look after them.

I say to everyone listening on the podcast or reading this, life is for living and enjoying. We were not put on this planet to cower indoors around a candle and eat beans out of a tin! Wake up and do something!

So, by now you should be cancelling your TV licence – do it properly. And recovering your pre-paid council tax.

Challenging all and every “fine” and asking yourself, if my utilities are already paid, why am I paying them twice?

Great so far but what about my mortgage?

There is a valid law covering your mortgage in the UK (Especially England...but some mortgage contracts in Scotland are covered by English jurisdiction) That law called The Law Of Property Act 1925 (Still valid as of January 2024) Check out Part III section 87 (1) (a) which states: *where a mortgage is a mortgage of an estate in fee simple, a mortgage term for **three thousand years** without impeachment of waste had been thereby created in favour of the mortgagee;*

Mortgagee is the bank. Mortgagor is you, the borrower.

The bank can/could grant a mortgage term for up to three thousand years if they wished. But they don't. But if they cannot find your loan agreement or show you the original...you can simply start paying according to s87 of the Law of Property Act 1925

(NB: There is a process to this. You must follow the process! See 'Links' at the end)

The average UK mortgage in 2023 is £184k at 5% interest only for 20 years that is £1,214 per month. Up from £752 if the fixed rate was 1.98% so an increase of £462 a month.

However, in the absence of the loan agreement (remember the 5 pillars of a contract

1. Full disclosure – it must be transparent and simple
2. Consideration – what we bring to the table
3. Lawful terms and conditions – you cannot demand an act that is unlawful or illegal – not deception. If the clauses require an act to be done that is unlawful then the contract is ultra vires (beyond the powers)

4. Mutual Intent – what do you hope to achieve. The banks never state their intent. They say that they are advancing something, they never actually lend anything. They want to fleece you and that was not your intent...ever.
5. Meeting of the Minds – two or more people wish to contract together based on their mutual understanding

Under s87 you are legally entitled to revert to the terms in the 1925 Act

3,000 years is 156,000 weeks 36,000 months. £184k/ 156,000 = 34p a week or £1.45 a month

Interesting amount considering the recent quote:

"Literally the last thing I ever want to do is repossess someone's home," I was told by one top mortgage industry boss.

"We do an income and expenditure analysis, a budget analysis with somebody who's struggling to pay. So long as they can afford to pay one pound - I want to keep them in their home."

The candidates for repossession are those who are obstructive or do not communicate at all.

(Source: <https://www.bbc.co.uk/news/business-66133116>)

Which brings up an interesting matter.

How do banks, credit cards, council tax, debt collectors normally handle arrears?

They want you to do an Income and expenditure analysis. They ask you to remove any (as they see it) unnecessary expenditure. Cut down. Cut it out. Do without. Eat beans out of a tin for 10 years and get your score up. They all do it. Can you afford it? What's your credit score? Doesn't matter who you go to or what book you read about getting out of debt. They all take the same approach.

I say go to the core of the matter. Is the original contract valid?

What contract are they relying on?

What is their legitimate interest?

I think many people actually know that it's all a scam. The whole financial system. The debt built up. Printing money. They know that they are being manipulated. They know the government and the banks and utility companies don't actually care about anything other than their own bottom line. You are expendable. A useless eater. They want to stop you going out, travelling in your car, meeting other people, eating meat. They want you to stay in their rented home. Pay as you go. Preferably by

CBDC. You don't pay, they take it away. You don't pay, you don't play (I see now that even online computer games are pay to play)

If we all know it's a scam what is going on? It's wilful blindness. Many people don't want to see it... as acknowledging it will cause stress and trauma... especially if they don't know what to do about it. But once you do know something about it, you cannot go back to 'not knowing.'

We saw it during the pandemic. Despite all the psychology used against us, we saw through it. We knew something just wasn't right and we did something about it. We didn't wear a mask. We didn't get the experimental drug. We went out.

I reckon that 80% of people will comply always and will do nothing or will do as they are told. It's the old pareto principle – 80/20 rule. You get 80% of your hassle from 20% of your customers!

80% will comply with authority. It was like that at school. 20% were “rebels”. Quite a lot of those rebels went on to achieve an awful lot more than their teachers predicted!

Quite simply because they asked questions and if they didn't like the answer, they asked more questions. They got suspended or detention or even expelled but later on in life they met their old school friends who told them they supported them. They agreed with them, but they were too afraid to step out of line...and that's exactly what the authorities want.

A solid 20% will not comply and I think it was G. Edward Griffin on a recent podcast who said to start a change you don't need more than 20% of the people to start a movement. Red Pill movement he called it.

(Interestingly he's called a Far-right wing conspiracy theorist on his Wikipedia page which must tickle him as he's made a number of predictions over the years which have been right so far!)

So, question everything. Question me and what I'm suggesting. Question my opinions. Never take anything at face value. Do your own research and connect with the other online and offline groups that are slowly but surely actively being disobedient, sceptical and some would say unreasonable in their requests.

Is it unreasonable to challenge a bill?

Is it unreasonable to challenge a fine?

Is it unreasonable to challenge a fine on top of a fine? Where debt collectors charge a fee to recover an alleged debt?

If it is, then I say be unreasonable.

George Bernard Shaw said “*The reasonable man adapts himself to the world; the unreasonable one persists in trying to adapt the world to himself. Therefore, all progress depends on the unreasonable man.*”

The progress we all need depends on everyone listening doing something.

I've outlined a number of things that you can do but I also understand that many people listening might be reluctant. I know from speaking directly to people that their main concern is that they don't want to upset their credit score.

The credit score is the forerunner of the social score. They will use it to manipulate, dominate and control you. You can always challenge the credit reporting companies. They have to report accurately. If you are challenging an alleged debt to find out if the contract actually exists and to make sure you're paying the correct company, they cannot make a bad report. Many will, but you can challenge it. Not only can you challenge it, but under GDPR you may actually be able to recover damages and costs from any company that does that and fails to retract it.

I know and have spoken to people who have stopped paying the TV Licence, Council Tax, Income tax, Utilities, Parking fines, Stamp Duty and have reduced their mortgage payments all in line with the law. But you need to know what that law is and how to apply it.

Start off with <https://thepeopleslawyeruk.com/pre-course-study-videos/>
70 free videos outlining everything.

Take the course at your leisure for only £120 <https://thepeopleslawyeruk.com/online-course/overview/>

If you want to join in the weekly Zoom calls to ask questions and talk to other people, it's an extra £120 for unlimited lifetime membership. These calls last about 2 hours and you can ask direct questions and get a direct answer to your specific circumstances.

At the very least, take a look at the website and join the Telegram group The People's Lawyer (TPL) Currently 7,581 subscribers (as at Dec 2023)

If you want to contact me directly, use: keepatem@gmail.com

Final Word.

I have already started my peaceful non-compliance, all humans should have the courage and support of our community to do so without fear, but rather with guidance and support to pave the way of a new model in order to make the current model obsolete.

Courts mean nothing to me without proof. Play them at their own game, you will soon find you have been scared for no reason, tricked and conditioned.

Be like the HummingBird trying to put out the forest fire.

Do something for yourself now that you know where to start.

Email me: keepatem@gmail.com and I will send on more links and suggestions of where you can get more information and how you can start your own personal Revolution.

Remember the three Stages of Revolution.

1. Ideological Resistance – tell people.
 2. Civil Disobedience – stop funding things that you don't need to fund. Kepp your money
- and
3. Physical resistance – let's not go there!

End

Links:

If you've decided you no longer want to pay the BBC licence fee tax, go to defundbbc.uk and follow their process.

Council Tax: Go Here: <https://sites.google.com/view/council-for-council-tax/>

Utilities Go Here: <https://t.me/BeatBailiffs/17>

You can also get a Notice of Conditional Acceptance there and advice on Parking Fines

To learn more about not paying Income Tax. Go Here and email David Adelman: enrol@thepeopleslawyeruk.com

To Challenge a loan or mortgage, You need dedicated templates, so email me for them: keepatem@gmail.com

If you would like to show your appreciation with a contribution, send some money to Richie Allen.

If you have specific circumstances that you think might require more detailed help, then I could be available depending on time and complexity and I could also refer practising solicitors or other professionals to help. Email me if that's you.

END