

*On Earth as it is in Heaven*

THE HIDDEN

**WEALTH  
OF THE  
WICKED**

IS STORED UP FOR THE RIGHTEOUS

S T E V E N   G L E N N

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ISBN 978-1-68197-622-8 (Paperback)  
ISBN 978-1-68197-623-5 (Digital)

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Christian Faith Publishing, Inc.  
296 Chestnut Street  
Meadville, PA 16335  
[www.christianfaithpublishing.com](http://www.christianfaithpublishing.com)

Printed in the United States of America

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## PREFACE

For more than twenty centuries Christians worldwide have been repeating the Lord’s Prayer, “thy kingdom come, thy will be done, on earth, as it is in heaven.” “God is not mocked, for whatsoever ye sow, that shall ye reap.” We have been sowing these words in faith for over two thousand years. But what does it mean?

I believe that the Kingdom of Heaven came to Earth when Jesus came to Earth. He was and is our King. However, He said that “the Son of Man has no place to lay His head.” Which means He had no people to rule over; i.e., no subjects. He had no Body to set His Headship upon. After He bought us all away from sin, death, and destruction, He sent the Holy Spirit on the day of Pentecost to draw us and call us all into His kingdom as joint heirs with Him. However, do we know what all that includes?

Psalms chapter 24 verse 1 says that the Earth is the Lord’s and the fullness thereof, the world and everything that is in it. Christ is the heir according to Hebrews (1:2) and we are joint heirs with Him according to Galatians (3:29 and 4:7). It may surprise you to know that these books of scripture are the law in these United States which holds them in every courtroom and I cannot imagine, regardless, of the political landscape, that these Bibles will ever be removed.

In Prov. 13:22, it says “*the wealth of the wicked is stored up for the righteous*” and another version states that “the wealth of the sinner is stored up for the righteous.” If in Christ we are no longer viewed as sinners or wicked, and therefore, we are the righteous whom for wealth is stored up. Ecclesiastes 2:26 states, “*For God gives wisdom and knowledge and joy to a man who is good in His sight, but to the sinner He gives the work of gathering and collecting that he (the sinner)*

*may give to him who is good before God.*” This has come to pass on earth in a major way since 1933. The wicked have stored up almost all the wealth of the world and only the sons of Ishmael are resisting, but it is futile since they do not have Christ, for mammon and its armies will force them into submission. Mammon is the mercantile system of the world and the *beast* upon which Satan rides. Satan only has permission to deceive. He can only go about *as* a roaring lion, seeking whom he *may* devour. He needs our permission to devour us and he gets it more times than not because the children of God do not have the mind of Christ and are destroyed for their lack of knowledge. They give “place” to the devil or, in other words, they give “jurisdiction” to the devil.

This book exposes that the entire wealth of the world has been gathered and collected by the wicked but through legislation in the United States and every UN nation, given back to the righteous men and women of God. You might say it’s being held in trust for each son and daughter of God, joint heir with Christ, who becomes mature enough to take the wealth and be stewards of it. It also is available in every area of the world that accepts the dollar.

I intend to do my best to explain what God has shown me which is how and why the wealth was gathered and how and why it is instantly accessible to every Christian who knows that he/she is a king, prince, or princess as the case may be. Yes, that means you can pay off all your debts regardless of how great!

The wicked are continuing to collect and gather the wealth. If we don’t take our rightful place and take what is ours then how can we expect to survive what is headed our way. Satan’s weapons against us are deception, plausible deniability, intimidation, threats, ridicule, etc. However, if you take on and develop the mind of Christ in this pursuit, there is nothing that anyone can do about you claiming any of this vast worldwide wealth. This information is not for the greedy or for those who covet. In fact, those who attempt to use this information for selfish gain but not really knowing who they are in Christ, may find themselves in front of a federal judge who will protect what belongs to the Body of Christ, from those who wish to usurp it. That federal judge will test you with questions that seem innocuous and

routine but are very poignant and germane to the ideology expressed in this book. You will have to change your thought process away from politics, conservative or liberal, and renew your mind. Keep this scriptures in mind, “have the mind of Christ” (1 Corinth 2:16) (Romans 12:2) and “there is a way that *seems* right to a man, but in the end is death” (Prov 16:25).

There are but two choices for men in whom they will serve. They will serve one or the other. There is no third choice, like the Muslims are finding out, nor the opting out of serving either one. He who does not serve God will automatically be brought into bondage to stand under mammon: the mercantile system of the world, otherwise known in the Bible as the fourth *beast*.

Scripture says that when Christ returns, He will make war with the *beast* and defeat it (Rev 17:14.). However, what most Christians don’t consider is that they are part of the Body of Christ that will make war with that *beast*. If we are members of the Body of Christ, a hand, a leg or a fist, perhaps then it is we who will be used by the head, Jesus, to strike the *beast*. However, keep in mind that the weapons of our warfare are not carnal. For we war not against flesh and blood (2 Corinth 10:3) (although it seems like we do sometimes) but against principalities, powers and forces of darkness in high places. Therefore, one of the first things we need to learn is *not* to give place or jurisdiction to the devil or his *beast* (Eph 4:27). This will be an ideological war for the hearts and minds of men and women everywhere.

Satan was defeated over two thousand years ago by Jesus on the cross. Jesus’s unjust murder cannot be repaid to Him. Satan immediately became a debtor to Jesus thus making Jesus a creditor by default. Jesus had a right to all Satan had claimed in the past. Therefore, Jesus legally reclaimed all that was lost through sin and bought the earth back and everything and everyone in it. Satan only had authority for a time to gather and hold wealth, both material and intellectual, for a time until he took the life of Jesus. Jesus was instantly owed a restitution that nothing in the universe could pay. Therefore, everything in the universe, including us, all men and women, past, present, and future, became His prize. Because of Jesus’s love for us, we became

joint heirs with Him. Christ and His body, two thousand years ago, became heirs to *all* that God hath made. God had planned this all along so that we would have perspective on how great He was/is as opposed to what He is not. How could we know of His undying love and *mercy* if we have no need of mercy. This was purposed so that, as a whole, we, the Body of Christ, can know evil yet prefer God.

So that we could choose God has all of this been done. God said that He wished it were possible that His children had no knowledge of evil. However, it is not possible if God wants our full appreciation for who and what He is. We can never ascend and be equal with the Father so He made Himself a man—an avatar of sorts—came like us, born unto us, and lived with us so that He can have mass fellowship forever and ever with us and be no longer alone in the knowledge and fullness of who He is. He wants to rule the universe with us and give us His joyful experience of being a God and King. We are living our first task in unity and brotherly love with one another to conquer and take that which is ours away from a wicked fallen angel, Satan, who could never be like us and therefore, hates us. When we as Christ's body have taken control of our inheritance then the face of that body will be revealed as Jesus Christ, the head, and show Himself in what we call: a return. The body shall see its head and/or the bride will see her groom. But the groom will only return for a poised, mature, beautiful bride without spot or wrinkle: the Church. As long as we are an unorganized woman having epileptic seizures instead of a clean, beautiful and elegant bride, we will not see the return of the groom. We need to begin to shape up, unify and stop giving place/jurisdiction to an inferior creature, Satan.

One of the many ways we give jurisdiction to the devil is to argue. This simple part of everyday life can destroy our unification as a Body and our effectiveness as heirs. Jesus said to agree with thy adversary quickly. By doing so, we take jurisdiction away from a third party, mammon, over the subject matter of the argument. The proper response to avoid being plundered and avoid giving jurisdiction is legislated in the statutes across the world. Comprehending this will be crucial in defending your right to the wealth stored for you here.

Fairness, as the world sees it, will be another concept of which you will have to “let go.” The question “What makes you think that you should have access to all this wealth without having to work for it like the rest of us?” is another question you will need to have clear in your mind. Did the Rockefeller sons or Prince Charles deserve what they have because they worked for it? No, but their discerning parents probably taught them to be responsible with what had been entrusted to them and taught them to respect the wealth, nurture it, work it, and grow it for future generations.

If you don't truly believe and comprehend that you are a son or daughter of God while here on the earth, then you probably won't be able to believe that you are worthy of the wealth. God has a purpose for you and if you find out what that purpose is and use the wealth for that purpose then I believe you will be successful. If you are merely looking to get rich quick and have not renewed your mind to a higher calling or purpose then you will probably fail and get hurt as mammon comes down harshly on those who try to take what is not theirs. I am often frustrated by people who ask only “tell me how to access the wealth” yet shun the knowledge, wisdom and understanding of why and how it could be theirs.

For all who have ears to hear, let him hear. For all who have eyes to see let him *read!*

## ORIENTATION

This book isn't for everyone. It's for believers who know who they are. There is a difference between an entitlement mentality and an inheritance mentality. The author has always been a right wing conservative Christian in his economic and political stands. He is against laziness, crime, government welfare, and, in general, anything that takes from one and gives to another for the purpose of redistributing wealth. However, there is a difference between being dependent on God and being dependent on the government. There is also a difference between serving God and serving the mercantile system of the world: mammon. The author's view in this book is a Biblical view, a view of rightful inheritance that has been hidden from God's children. Although proud to be an American, the author stands against a different kind of pride. You may be familiar with the kind of pride that God hates. There are people that are proud of what they have accomplished by "picking themselves up by their own bootstraps." The pride that tells themselves that "you've worked hard and earned the things that you have," without giving thanks to the Creator for that opportunity and ability, is evil and wicked in God's eyes. You may disagree, but the scripture says that "there is a way that seemeth right to a man, but in the end is death" (Prov 16:25). This self-pride is a dangerous concept because it negates the fact that God holds your body, mind, thoughts, opportunities, and abilities together; therefore, to say that you or I are responsible for our own success keeps us from acknowledging Him. Do you think it is right that Prince Charles has so much that he never had to earn? You may be okay with that. Most understand inheritance.

"My people perish for lack of knowledge" (Hos 4:6). This book is designed to give you knowledge of your own inheritance and the

inheritance of your brothers and sisters in Christ. It was provided for us in the laws and statutes of the *UNITED STATES*, and now the UN, but hidden on purpose in plain sight. It is protected by pride and ignorance. What do I mean by that? Are you a top producer in America? Do you have a competitive spirit? There is nothing wrong with that. However, like the brother of the prodigal son, would you begrudge your brother the right to an inheritance that he did not earn? The older brother was faithful to his father and the younger squandered his inheritance but the father restored the younger, and threw a feast for the younger son. The older son resented this and asked his father why he had not thrown a feast for him. The father responded that “all I have is your’s,” in other words, “you could have had a feast anytime you wished” (Luke 15:11). However, the older brother was ignorant as to his father’s love for him and to the nature of his right to enjoy his inheritance.

There is the parable of the workers who hired themselves out for a dollar per day (Matt 20:1). Then others hired themselves out for a dollar for one half of a day. Then others still, hired themselves out for a dollar for the last hour of that day. Jesus said some were jealous of the others although each made his own deal and should not be bothered by another’s good fortune. This is pride and covetousness. Psalms 24:1 states: “The earth is the Lord’s and the fullness thereof, the world and everything in it.” Christ is the heir. We, his brothers and sisters, are joint heirs with Him. Read Prov. 13:22 then Eccles. 2:26. Are you the righteous or the evil sinner doomed to gather for his/her whole existence to have God take it from you and give to those whom He loves only because of the hardness of your heart? If you can accept that God loves you and has an inheritance for you that you did not earn nor can you do anything to contribute to it, and you are not jealous of your other siblings in the Body of Christ having the portion God intended for them, then this book may be for you. Every cell in your body is important to your existence just as every cell in the Body of Christ is important and loved for who he/she is. It will enlighten you to finding the physical and financial wealth laid up for you right here on earth and you merely have to take it. However, if you never comprehend that it exists nor believe it

exists, then you will not reach out for it. It does not require creative faith to obtain this wealth but merely faith in your status in Christ.

The prophet Daniel speaks of the final earthly empire that won’t rule by might but through deceit. This empire established itself from 1871 to 1933, then has been perfecting its reign ever since. Why don’t you know about it? It reigns thru deceit. (Dan. 8:23–26) If you and everyone else knew about it then it wouldn’t be very good at being deceitful. When this regime, the *beast* of the Bible, dug itself in to America, God’s justice forced it to create a remedy for God’s people. Daniel 7:25 says “He shall intend to change times and law.” The times changed to standard time and a standard calendar using mechanical clocks as opposed to the stars, in the same span of the 1913–1933 generation just as the law was being changed to account for it. On March 19, 1918, Congress passed the Standard Time Act of 1918 just after passing the Trading with the Enemy Act of 1917. These laws and others were passed, not for the reason declared to the public, but to set up standards for banking transactions nationwide and worldwide. In fact, the very same laws that give the *beast* its power, also enumerate the power of God’s people and free the Church from the grasp of the *beast*. In Revelation, the woman (bride/church) will flee to the wilderness and they will provide for her there. Another section states that God provided for the woman (the Church) wings to fly away and escape the grasp of the *beast*. Daniel’s revelation states in chapter 7 verse 18 that “But the saints of the Most High (us) shall receive the kingdom, and possess the kingdom forever, even forever and ever.” This tells us that it is *we*, the Body of Christ, the saints, who must take and possess the kingdom. This book describes the earthly status and laws that are now in place to allow us, the Body of Christ, to do just that and take what is rightfully ours away from the beast of mammon. In the same chapter of Daniel it states in verse 27, “Then the kingdom and dominion and the greatness of the kingdoms under the whole heaven, (which includes the earthly kingdoms already established by the wicked) shall be given to the people, the saints of the Most High.” This Jesus also spoke about in the parable Luke 19:13 where He commanded them/us to “Occupy til I come. However, we are letting the enemy occupy the land and have dominion over it. This needs to change.

## ORIENTATION

Regardless whether you are successful in this world or a pauper, God's provision of inheritance is such that it makes the poorest and least of these His brethren as economically capable as the richest Christian on the planet. Proverbs 13:22 states, "*But the wealth of the sinner (wicked) is stored up for the righteous.*" This means that you and I, the Body of Christ, who are righteous or in right standing with our Father through our faith in what Jesus did for us, have an inheritance of all the wealth that the wicked have been building and gathering and it is ours legally for the taking. This is repeated in Ecclesiastes 2:26, "*For God gives wisdom and knowledge and joy to a man who is good in His sight; but to the sinner (wicked) He gives the work of gathering and collecting, that he (the wicked sinner) may give to him who is good before God. This (gathering of wealth by the wicked) is also vanity and grasping for the wind. (because God is going to force the wicked to give it to us, the Body of Christ).*" However, His wish for us is that we prosper in all things and be in health, (3Jn2) even as our soul prospers. The condition herein is that your soul prospers first. I, too, pray that this book aids your soul to prosper in wisdom and knowledge of information that your health and wealth may prosper also.

This book is written to give you the knowledge of how and why the current earthly laws are in place to allow each individual member of the Body of Christ to possess what he/she already owns which is above-the-ground created wealth on earth here and now for the purpose of unifying, empowering, and prospering the Body of Christ to take over and occupy the current earth and world in these latter days. Does that bother you or do you rejoice for your formally poor brother? If you begrudge your brother and sister this provision, this book is not for you. This economic provision is available now and some of us have only begun to use it. Wisdom and knowledge are all that separate you from your portion of the wealth God has stored up for the nation of His people. This national treasure is our earthly inheritance from our Father who art in heaven who owns both heaven and Earth, the world and everything in it!" (Psalm 24:1). It was a "spirit" and "idea" that was not seen that influenced men to write down and legislate this provision in the law for us.

## INTRODUCTION

Having an acute comprehension of the contents of this book is what has given me the time to put on paper what I believe to be the truth about America, its monetary system, and court system. The purpose of this book is to tell the Body of Christ exactly, in detail, how to exercise their individual and collective right to as much of the world's wealth as God leads them to take but only after giving the average American, a general, but a sufficiently detailed "bird's eye view," of the working mechanisms of the American modern plantation. Yes, I know, the word "Plantation" denotes "slavery." But America, the United States, is a free country, is it not? Johann Wolfgang von Goethe is quoted as saying "*A people are no more hopelessly enslaved than those who falsely believe that they are free.*" A plantation is developed for the benefit of its owners. It behooves its owners to keep its slaves content and happy, but most of all, productive to the ends of its owners. Remember, the Matrix (movie) was created to turn humans into a BTU source for the machines. The humans had to believe the world around them was real and operated in a certain way. If everyone in the Matrix realized what Neo, Morpheus, and Trinity understood, the Matrix would fall apart as people's minds were freed to realize they were being used. In fact, in the story of the Matrix they speak of a previous utopian world that was so good people felt it was a dream and the previous Matrix fell apart and had to be reprogrammed. The dilemma then becomes whether or not people want to keep it that way because it is where they feel comfortable or like Patrick Henry stated: "to embrace the truth." The truth is, and you may have heard this before, "there is *no* money." The public's belief that money exists in the United States is the reason that no one can comprehend the



system. Their initial presumption is flawed and therefore banksters and judges can sit back and laugh at us surrendering all of our hard earned productivity to them in return for something that costs them nothing because it does not really exist anywhere except on paper. Money has not existed since April 5, 1933. On March 9, 1933, all wealth was claimed by the United States Congress but turned over to the Federal Reserve as “custodian.” On April 5, 1933, “gold” was removed, under the threat of imprisonment, from circulation. On June 5, 1933, it was as if all wealth was turned over to God’s people but entrusted to the Federal Reserve Bank and the US Department of the Treasury by appointing it as custodian or as guardian or “trustee,” with God’s people as beneficiaries. (see Trading with the Enemy Act 1917)

The reader may have heard economists talk about the fact that we live in a debt based economy. The Federal Reserve publications even admit to the fraud of what they do without using the word “fraud.” The elite now laugh at our ignorance and look down on our intellectual laziness because now, for twenty years, they have told us the truth in publication (*The Two Faces of Debt*) after publication (*Modern Money Mechanics*) after publication (*I’ll Bet You Thought*) and we still look at them like a deer caught in a headlight. Interestingly, we have a “complaint” driven criminal justice system. If we don’t complain about what is being done to us, then we, according to the system, acquiesce or agree with it. If we don’t comprehend what is being done to us, then we have nothing with which to complain and we perish. “My people perish for lack of knowledge.”

With the advent of credit cards, telling the people that there is no money and that there is only credit leaves the average Joe Layman still believing in money as credit and credit as money. This book will attempt to help the reader grasp the fact that there is no money, and there is only an accounting of all of the productivity and our transactions as if there were money. This leaves the bookkeeper, Federal Reserve, in the most powerful position to manipulate almost every area of our lives in order to funnel control of all wealth and productivity, over time, to the bookkeeper. However, for every credit there is a debit and vice versa. Thus, the accounts will always show

that we, the people, are the creditors and are owed. Nevertheless, this bookkeeper, the Federal Reserve, operates a scam more complex than a Ponzi Scheme, yet simple in its concept if you can put yourself in the shoes of the Federal Reserve so to speak. This exercise will give you perspective of what the Federal Reserve is trying to accomplish. For those of you that think the Federal Reserve is a part of the federal government, you need to look up the Supreme Court case *Lewis vs. United States (1935)*. The Federal Reserve is no more federal than Federal Express. Having the word “federal” in its name does not make it federal in nature. The same is true with the word, “bank.” Having the word “bank” in a corporation’s name does not make a financial institution a “bank” by nature. This you will learn more about later. If the United States or UNITED STATES did own the Federal Reserve we would have a chance for a fair system. Instead the private Federal Reserve owns the corporate UNITED STATES.

The first chapter of this book is called the Great Scam. All subsequent chapters and ideas presented in this book will be comprehended based on the reader’s ultimate grasp of how the basic scam works in a microeconomy of an Island that I have created for the reader in the first chapter. From there it will not be difficult to make the intellectual leap of seeing the scam on the macroeconomic scale. You will see this scam run head-on into our Constitution where it has to afford us a “remedy” if we so choose to use that remedy. The remedy is that we each can benefit from the scam as the banksters do but only if we can figure out the problem in order to see what the remedy must be. The owners of this Plantation system (Federal Reserve System) must make the remedy for us available in the law, meanwhile misdirect and mislead us away from it with the media, the whisperings of the people, and, in general, “plausible deniability.” *Plausible Deniability* was almost the title to this book and basically means this: “Aww, come, on, man...you can’t really believe in that conspiracy junk? If that were true, then everyone would be doing it!” I almost called the book *Occult Banking of the Federal Reserve*. The word “occult” means “secret.” The word “code” means: “secret.” Our so called laws are called “code.” United States Code (USC), IRS Code, Code of Federal Regulations (CFR), and the most misun-

## INTRODUCTION

derstood code, the Uniform Commercial Code (UCC) are what we decipher in this book.

I hope to convince the Body of Christ that they are not U.S. Citizens but are American Nationals in the eyes of the law. The Treasure is stored up and meant to be the inheritance of the Nationals. However, the reader must know that he/she is a unique member of the Body of Christ to have the spiritual intuition to separate him/herself, in their minds, from the world's label. In doing this I hope to help the reader realize who he/she is in the eyes of the United States/ UNITED STATES and in the eyes of the courts, and how to use that knowledge to get his/her just portion of the hidden *wealth of the wicked*. But first, as Sun Tzu, the ancient Asian warrior wrote, one must “know thy enemy!”

## MASTER SCHEME (Stage one) (The Island): An Allegory



*“All the perplexities, confusion and distress in America arise not from defects in their constitution or confederation, not from a want of honor or virtue so much as downright ignorance of the nature of coin, credit and circulation.”-John Adams*

Mayer Rothschild is quoted as saying, “Give me control of a nation’s currency and I care not who make its laws.” Such a statement lends credence to the belief that the control of a people’s currency or monetary system would make such a controller above the law. As you finish this book and look back at history, you will agree that such a controller can take the title of “Mammon.” Rothschild was also quoted as saying (paraphrased), “We are going to make a simple scheme so

convoluted and complicated that even if a “gentile” does figure it out, and only one in a million will, he will not want to reveal it to anyone but would rather join us.” Perhaps I too could be persuaded and tempted to join “they or them” but the offer has not been made so I choose to reveal it in light of the fact they have done almost everything besides shoot me to stop the exercise of my knowledge about it. Currently, this author is taking them to Federal District Court, demanding an Article III Court. This case is filed in the Eastern District of North Carolina against THE UNITED STATES OF AMERICA, THE FEDERAL RESERVE and THE STATE OF NORTH CAROLINA and the case number is 4:14-CV-050-Fl.

The scenario that I am about to present to you is the same scenario that I used to contemplate and meditate upon in order for my own mind to work out all the details and potential problems with implementing such a master scheme as the founders of the Federal Reserve.

Remember Gilligan’s Island? Take yourself to the island with Gilligan, Skipper, Mr. Howell, Mrs. Howell, Ginger, the Professor, and Mary Ann who are stranded with no future date for a rescue. Imagine that after a time everyone works together to create a “micro-economy” in order to divide the work and after a time the shares of work have divided to meet the most efficient use of each castaway’s abilities from the construction of huts to furniture, the planting, cultivating, and harvesting of vegetables, to hunting and even making certain that a supply of fresh water is made available. Mary Ann may plant and pick food. The professor may build and operate a “still” to distill fresh water from salt water and/or make various types of liquor. Gilligan and Skipper are good for all sorts of manual labor and the construction of huts to live in. Ginger cooks and makes lye soap from the ashes of the fires and provides entertainment on occasion. However, Mr. and Mrs. Howell are older and frailer and perhaps resent having to pull their own weight after being very successful millionaires with servants who do all the day-to-day chores for them in return for the Howell’s money which is in abundant supply back on the mainland, but is worthless, as things stand now on this primitive island. You need to put yourselves in the shoes of Mr. and Mrs.

Howell to appreciate their disdain for working. They are old, physically weaker, and have a taste for the finer things in life. They like power, being in control, and quite frankly, would prefer to be waited on hand-and-foot. They consider themselves to be elite, better than everyone else and are, in effect, “spoiled.” To survive in this environment the Howells don’t mind outsmarting everyone else by perpetuating a “con” especially if the “con” has the potential of “never” being discovered. After all, what the “little people” don’t know can’t hurt them and besides, God made the “little people” to work for the “elite,” the chosen few. The Bible says, “The poor shall always be with you.” Why not put them to work. The Howells keep trying to justify their own motives. The justification goes on and on and on.

The Howells will be the controllers of the currency system that we are about to create for our island scenario and it is important that you, the reader, put yourself in their shoes to work it, manipulate it, and monitor it in order to maximize and protect it to your benefit. Let’s begin with why we need a currency or a monetary system. Labor for goods and services is difficult for which to properly and fairly account. Remember, communism does not work over time. Communism requires one to contribute according to one’s ability and withdraw according to one’s needs. As a man works harder only to see his neighbor consume his productivity at a greater rate than he, himself consumes it, resentment sets in, productivity decreases and poverty sets in for everyone. Then dictators always rise from that situation. Communism will work just fine in heaven because God provides for everything in abundance and God is a benevolent and enlightened dictator, but until then, it is no good. Therefore, having a currency on an island will allow an easier, more accurate way to trade apples for oranges or apples for a chair or a chair for fresh water or a hut to live in for water, apples, oranges, a set of chairs, and/or credit for something else in the future. A barter system works slow in commerce because you have to wait for someone who has what you want (from them) to have a need for what you are offering or vice versa. With money or a “medium of exchange” no one has to wait to do business because the money can be used now, instantly, to get whatever you want or need, or you can sit on it and let it accumulate

to get something larger over time or pay different laborers as they go to build something.

The list of benefits for a monetary system can be lengthy and I'm sure you can contemplate in your mind why you would want to go along with developing or implementing such a system if you were on an island where work and effort was not easily and fairly accounted for otherwise. It's human nature to want fairness and proper appreciation for one's contribution to society. Common sense and fairness is often the perfect selling points for a scam. In this case, the scam of the millennium is "central banking." You, as Mr. Howell, suggest the idea that you implement a monetary system by loaning your own money, at least on paper, since your real money is back on the mainland. Since your former wealth, or current, but displaced wealth, is not in question, the fact that you are also the bookkeeper/controller of the currency sees little to *no* debate. You are the obvious choice to loan each participant, in our "microeconomy" of Gilligan's Island, a beginning stipend of funds at a modest interest rate to get each started. Did you hear or read what I said? Interest! Usury! The Bible forbids it but we've all been deceived into believing that the bank risks its assets for our ventures and deserves to be paid back plus interest for making an "investment" in each of us. If the bank wishes to invest in us for a return or a loss, as the case may be, that is legitimate and not forbidden by the Bible. But interest, whether you win or lose, is forbidden. As you will soon realize, it is impossible for the bank to lose. The bank only steals our productivity, it can never lose! Why? Because you as Mr. Thurston Howell, III, will never loan the islanders anything. It's all pure profit! From this point on it is important that you pay attention to the fact that you are the perpetuator of this master scam. So try to let yourself feel the desire to rise above everyone else and the need to maintain the deception. For starters let's expand the population of Gilligan's Island to twelve people total. This will allow you, as Mr. Howell, along with his wife, to lord over the other ten (10) islanders. Imagine five (5) additional guest stars to be stuck on the island as well. Each inhabitant wants to work and has agreed to borrow, for the sake of simplicity, one thousand dollars (\$1,000) from you to begin enterprising on the island. You charge,

for the sake of simplicity, 10 percent interest to be paid back at the end of twelve months or one year. In order to get started you allow each islander to "pledge" whatever they have or "will have" as collateral for your, so-called "loan" and everyone will understand that the "funds" they receive will be "money of account" only represented by a credit on the ledger. Everyone on the island accepts the tediousness of keeping up with each and every one of their transactions as your contribution or work toward this microeconomy and the small social network or society of the island as a whole. You don't mind because you get to know every transaction made because everyone needs to tell you how to transfer credits to everyone else's account as it relates to their business transactions. For example, if the Professor agrees to pay Gilligan for helping him all week, the sum of twenty dollars (\$20), the Professor needs only to appear before you and tell you to debit his account \$20 and credit Gilligan's account \$20, the same amount. The sum total of the currency initially put into circulation will remain at ten thousand dollars (\$10,000) for the entire island and the sum total of the credits will be a liability of (\$10,000) on your books. However, remember that everyone, all ten other islanders, owe you back one thousand dollars plus an additional one hundred dollars each representing 10 percent interest after twelve months. The sum total then owed back to you and Mrs. Howell would be eleven thousand dollars (\$11,000). Now comes the fatal faithful question: If there is only ten thousand dollars (\$10,000) in circulation, but eleven thousand dollars (\$11,000) owed, where will the islanders get the additional one thousand dollars (\$1000) to pay you back the interest? Also, when everyone has paid you back, there will be no money in circulation! These are two problems that must be addressed. This problem of Gilligan's Island is easily perceived in a microeconomy of an island of ten to twelve people, however, the complexities that are about to develop in this "Catch 22" situation are not so obviously seen when you expand the population by more than three hundred million in the United States and another one hundred million in Canada. While some will compete for the funds and be able to pay back what they think they owe, others will be forced to fail, perhaps, through no fault of their own but by the mere

impossibility that exists when someone fights hard to pay back funds that don't exist. Your "plausible deniability" for the failure of a few is "their responsibility" and their "lack of hard work" or "lack of experience" and, of course, the easy explanation, "It's just this damned economy." Keep in mind that you never loaned anyone on the island anything of value. You merely made a journal entry with a pen and "poof" out of nowhere, hypothecated their pledge to you, into the imaginary land of banking, "money of account" that did not cost you a dime. If this were the end of the story this would be a tragic exercise in futility that would come collapsing down on itself after one year because no one could "play ball" with you anymore. However, this is only the beginning of the great scam, because remember, your goal is to keep everyone producing so that you can glean off them indefinitely. As the first of the year progresses and everyone begins buying and selling goods, services and labor, you casually ledger for yourself, \$1,000 and, perhaps, \$1,000 for your spouse. You can now spend into this economy and get goods, services, and labor that you have not earned. Meanwhile, all the inhabitants are thanking you for your contribution and benevolence for helping them earn enough "money" to pay your "so-called" loan back. As you spend the first \$1,000 in circulation to afford for you and Mrs. Howell a nice hut, nice chairs, finest bed available, and a store of food, you realize that you have been giving the islanders the ability to pay you back in full and have created the possibility that participation in your banking scheme may diminish if everyone can pay you back. The odds are in your favor, however, that Mary Ann will recognize that she cannot pay you back for she seems to be the weakest competitor in the economy. She offers flowers, some vegetables, and labor for funds as she realizes that she has failed to charge enough money or offer an invaluable service and she will not be able to pay you back and survive until the end of the year. As you treat Mary Ann with disdain and perhaps even accuse her of taking advantage of you, you know all along that this situation is exactly what you need to perpetuate your scam indefinitely. You pretend to be reluctant toward helping Mary Ann. You're actually like the drug dealer who gives more so-called crack to the beginner so that you may create the addiction to your product. You offer to loan

Mary Ann additional funds, as well, as she borrows enough to perpetuate the possibility to pay back the past loan, as well as, the future loan, but this time at 15 percent interest because she admits she is a poor credit risk. Mary Ann is extremely thankful for your reconsideration of her creditworthiness and she promises sincerely to not let you down this time. You repeat similar extensions of credit, which cost you nothing, to a few other islanders and encourage the most successful businesses, such as the professor, to borrow more money at a discount rate of 8 percent because they are such good risks and perpetuate the cycle all over again. You realize that the game is based on constantly making sure that more money is owed to you than what is actually in circulation or on the ledger. Economic indicators, statistics, taxes, Wall Street, oil prices, and any illegal drugs will become your friends in the future. For now think on this before moving to the next chapter as we expand the complexity.

## MASTER SCHEME (Stage two)

*“The process of creating money is so simple, it repels the mind.”*

-The former president of the Bank of England.

Is it hard to believe that the creation of money happens, as you, Mr. Howell, decide to ledger it in the accounting book? Someone's promise to pay you is the catalyst that compels you to create new money. Or perhaps, you wish some for yourself and ledger some more funds for yourself with the stroke of a pen. It's important, however, that you keep track of this scam. It is a Ponzi scheme with the reverse intent. You need to make sure that there are not enough funds circulating on paper to allow you to be paid back with interest. It is also important that no one be allowed to drop out of the game at this juncture. It is in its beginning stages and everyone, Mary Ann included, needs to be advanced more funds along with Gilligan, Ginger, Skipper, the guest stars, and Professor. Ask yourself why people in our American economy are continually being extended credit regardless of their poor credit rating. It is a game of musical chairs, that at this point in the game, you need to keep the music playing. Hopefully you can get everyone to borrow more before the end of the year in order to perpetuate the cycle. As long as Mary Ann, or any poor competitor in the game is genuinely willing to make the effort to pay you back, it is in your best interest to let them play. They are, at least, pulling funds out of the system and giving it back to you so that the monetary supply gets reduced. Let's examine what happens if someone gives up or refuses is to pay you back.

Remember what predicament you put yourself in, if you or your spouse spends too much, too fast in this economy. You put yourself in the position of expanding the monetary supply to a point that everyone can pay you back easily. If you allow Gilligan or Mary Ann to *not* pay you back or *not* refinance and pay you back, then you expand the monetary supply as if you just gave the money away. I will reiterate over and over again that this scheme, in your power to administer, is dependent on making sure that more is owed to you than the amount in circulation. Also you cannot allow people to forgive themselves of the debt and fail to pay you back. You could just take it from them since you control the book. However, doing that makes all your loan customers feel violated. Think about it, banks rarely, if ever, confiscate money from their customers' accounts to force pay loan payments.

Let's consider the subject of "cash." The people are, eventually, going to insist that you issue currency against their balances so that they can trade independently of your knowledge of their transaction and for convenience. Therefore you will have to issue certificates or notes, which is cash against their account balances. Cash will haunt you throughout the perpetual life of this scam. Cash can be counterfeited, thus increasing the monetary supply. It also makes it possible for noncustomers to gain power independent of you, but it is necessary because the people, your customers, will demand it. Business will grow to the point where customers will get tired of having to appear before you to adjust the balances of their accounts for every transaction. Currency could become so plentiful that the need for your ledger credit could possibly become nonexistent. You have to adjust your strategy to counteract this new trend. You need to develop and employ some enforcement strategy to foreclose or repossess your nonpaying customers' collateral. Your original plan may have been to debit their account while funds were still there, but, now with currency in circulation and no funds on credit, enforcement is necessary. Taking funds out of your customer's account by debiting the account was never a realistic option to begin with and banks today, typically, do not employ such tactics. Customers may need a little leeway to pay you. After all, you have made it nearly impossible to pay you

completely. It is better that they strive to pay you late than never at all. Besides, they will anticipate your intent to debit their accounts and, thus, spend for necessities before you catch them. It's better to set up laws and law enforcement personnel. Courts and sheriffs will serve your purposes better. You will have to collect taxes to pay for their courts and sheriffs. Collecting taxes will scrape some of the money off the top and serve you well. You will have to redistribute these funds to your judges and police but, you will, of course, collect more than what you initially redistribute thus keeping some funds out of circulation. This will serve a double purpose here as you offset the funds from the nonpayers while collecting more than you need to run your government, at the same time, setting an example of what happens to those who don't pay. It will be better if your new government becomes your customer, your biggest customer! It will become a huge monster in your favor as it will continue to raise taxes to be able to pay the interest it owes you. Remember Rothschild, *"let me control a nation's currency and I care not who makes its laws."* No one can serve both God and mammon. This is true and there is no third choice! As your Island expands its population, maintaining your scheme will become a science. One could say that it would be the science of economics. You will grow to rely on statistics as it applies to human nature. You will develop all kinds of economic indicators and employee more tactics than just lowering and raising interest rates to control the monetary supply. David Rockefeller has a PhD in economics not banking. Yet, as you can see, the two fields are inseparable. Alan Greenspan went from being a major critic of the Federal Reserve System while a big supporter of a gold standard. Very quickly after his views became public he became the Federal Reserve Board Chairman. Keep in mind that a gold standard, now, in this time, will provide those who control all the gold with all the power. It is the bankers now, or Mr. Howell, who have been able to buy up most of the gold over the past century. Since March 9, 1933, today's money, as per the 73<sup>rd</sup> Congress "represents a mortgage on all the homes and [all] the other property of all the people." This includes all the gold and all the silver. This also includes everything that you can imagine that can be owned by the people, including, shockingly, your body!

## CONDITIONING AND PROGRAMING THE PUBLIC

You have an account. The United States has created an account in your name with a number specifically assigned to you that accounts for all the credit that you have with the UNITED STATES. This credit can be used to offset any debt you have with the UNITED STATES or any of its subsidiary corporations. Interestingly, anyone and everyone is a subsidiary corporation. This account is your constitutional remedy for what the US has taken from you.

If the government or UNITED STATES AND US TREASURY tells you that you do not have an account with the United States treasury, you must first analyze the legalese in which they make this statement. However, first recognize that the statement that "they do" or "do not" have an account for you is an "offer." It is an offer for you to accept, reject, stipulate to, or conditionally accept. This offer is governed by the rules of the UCC mentioned in greater detail in this book later. (UCC 1-206)

The legalese may say that "you" as a US citizen do not have an account. Meaning that the account is not your possession. Perhaps that does not mean that the "treasury" does not have an account "they" use to track you. Perhaps, they will say "no one" has an account with \$1 million since birth, and say that "this is absurd." If they say that, it may be that you have \$1.5 million, per man, or \$1.5 billion in credit since birth. While misleading, it is still accurate and not perjury to deny that you or any citizen has an account with \$1 million credits since birth. What if the treasury is stating is that no one has a treasury direct account assigned to them? This too would be correct because a "treasury direct account" is opened by people voluntarily

online for the purpose of purchasing treasury bonds. Also realize that there is a difference between the words “issued” and “assigned.” These accounts, if not requested by you, may be assigned to you. If requested by you, they are “issued.” Furthermore, if the treasury says “no one is issued an account with any credits in it,” perhaps they are right about this within the first year of birth; however, don’t fret because the account does not have to have a credit posted to it in order for it to be debited. If your account is only debited, keep in mind that, since there is no money, the United States is obligated to cover all your debts or any debt that you post to it. Title 18 section 8 of the UNITED STATES CODE confirms this as you will see later in the book.

In 1871 a corporation named the “UNITED STATES OF AMERICA” was created. This corporation is separate and distinct from the united States of America declared in the Declaration of Independence of 1776. (Notice the word “united” is not capitalized.) It is also separate and distinct from the United States of America organized under the Constitution for the United States of America in 1787 and amended in 1791. When Congress resigned “sine die” during the outbreak of the Civil War, it never reconvened. Since that time the original United States of America has been defunct. Instead, what we call “reconstruction” only constructed a corporation which, in turn, adopted the previous Constitution up to and including the first twelve amendments. The original thirteenth amendment, which assigned a penalty to anyone accepting a title of nobility, was left out of the newly adopted US Constitution. That penalty was a removal of citizenship for those persons, such as a knight, under the queen or an esquire, which is the shield bearer for a knight. It opened the floodgates for the country, the new corporation, to be controlled by attorneys-at-law. Instead of me making a long drawn out case about it, just go to Title 28 of the UNITED STATES CODE SECTION 3002 definition 15 A. It states, the United States shall mean a federal corporation. On YouTube you can learn more by watching the post “WHAT HAPPENED TO THE CONSTITUTION” by Mark Wasmuth. (very enlightening)

Since that time, this corporation, incorporated under Great Britain, with our beloved United States’s people’s consent by silence, has been run by attorneys and bankers. Although our original United States of America still exists, its offices are vacant because everyone who held these offices died and the people were, for the most part, none the wiser. The Supreme Court acknowledged the existence of several United States in 1886 in a case called *Yick Wo vs Hopkins*. Through the Act of 1871, The 41<sup>st</sup> Congress passed an Act that created the corporate UNITED STATES which is capitalized and the Supreme Court has acknowledged this Act of Incorporation. The other two United States are recognized by the Supreme Court in *Hooven & Allison Co v. Evatt, 324 US 652 (1945)* see <http://deoxy.org/lib/3US.htm>. It would be good for you to look the case up.

This new corporation has many subsidiary corporations in it that are incorporated into it in which you can also use your credits to offset debt. By 1940, the Buck Act was passed creating new corporations to replace the old state governments the same way the UNITED STATES CORPORATION replaced the United States, de jure government. THE STATE OF NORTH CAROLINA replaced North Carolina, THE STATE OF SOUTH CAROLINA replaced South Carolina, THE STATE OF VIRGINIA AND THE COMMONWEALTH OF VIRGINIA replaced the Virginia Commonwealth. Notice how these are spelled. North Carolina is spelled with upper and lower case indicating a proper noun, whereas THE STATE OF NORTH CAROLINA is spelled using all capital letters indicating a legal fiction or a corporation (see The Manual on Usage and Style, Eighth Edition published by Texas Law Review in 1995 and The United States Government Printing Office, Style Manual, March 1984 Edition). The reason I’m taking the time to tell you this is that the great scam that has been perpetrated on the people of this continent was done legally. The executive branch of government did not have the right to reconstruct the legislative and judicial branches of government and it did not. A new corporation was formed and constructed to resemble the original States only colorable, but the new corporation would operate under contract law



and the new Constitution, adopted from the old, would serve as the new corporate bylaw.

When Ronald Reagan took office, he appointed several commissions to find out what was really going on. He appointed the Grace commission under the leadership of Peter Grace. The Grace commission reported that none of the funds collected from individual income tax returns goes to run any service of government that people expect for their tax dollar. Instead it goes to the international monetary fund or IMF and our social security payments go to the Queen of England.

According to the “Reagan Diaries,” Pres. Ronald Reagan received a report on November 17, 1986, from the council on domestic policy that the States were now federal territories instead of sovereign and independent states; his journal entry is as follows:

*A domestic policy Council meeting to receive the first result of the studies I've asked for. This one was in making our state's administrative districts of the federal government on federalism and how the national government has violated the Constitution in making our states administrative districts of the Fed. Govt. rather than sovereign states. I want this reversed!*

Apparently, President Reagan did not know that he was the president of a corporation and those states subcorporations. The original united states and United States still exists and each one of the States is sovereign.

However, we are not operating those states as such. The Buck Act changed all that.

After the new corporation was formed, the stage was set for the central bank who is Mr. Howell to invade the island, our continent, but the people would be or are too shrewd at this point for an all-out take over. The people were much more attuned to the banker philosophy then than they are today. Keep in mind, only a few years before, Andrew Jackson, drove the bankers out and back to England. The Rothschild banking cartel, otherwise known as Mr. Howell, for the

purpose of this allegory, know that the free independent, educated United States people would be a tough nut to crack, but in time and with patience, it could be done. A couple of educated generations would have to die out and a few emergencies/disasters would have to be planned for the younger generations in order to scare or to shake them away from rational thought. You just can't throw these people into hot water and expect them to just take it without complaining. You must boil us slowly, like a frog. If you throw a frog into hot water, the frog will jump out. You must put the frog in cool water and then turn the heat up a little at the time. Before long the frog won't realize that it is being cooked.

The Constitution was well known among even eighth grade children during the turn of the century (1900) and gold and silver coin were the nation's monetary system. The National Banking Acts were passed before the end of the Civil War so that legitimate lending could occur with paper currency as long as real assets were used to back that currency. Even so, the licensed national banks under Title 12 of the US Code abused their privileges to print currency and the people were wise to the practices of Mr. Howell's game.

At the time, a national bank, as defined by 12 USC, could be started by a group of four or more individuals who pooled their assets. The assets were verified and that verification, in the form of a security, was sent to the US Treasury where the treasury would then authorize the new national bank of (whatever your home town was named) to print currency up to 80 percent of the value of the assets pledged. The currency was printed very elegantly with beautiful designs with engraving plates with the bank's president's authorization (signature) on the right hand side and the bank's cashier endorsement on the left hand side. Never were these bank notes considered “legal tender” by the treasury or the people but they were negotiable just like a bank's check today.



on demand and do it with a smile. The result of this policy prevented JP Morgan from enduring any drastic “runs” on his bank because the public had confidence that Morgan’s bank was always solvent, even if it were not the case. JP Morgan always maintained only a small reserve of actual gold and silver in proportion to the number of notes that his bank issued. (This is where the word “reserve” originated in banking.) However, because of his policy to quickly redeem his own notes, the people always had a lot of confidence in Morgan currency or Morgan Notes. Furthermore, JP Morgan was a depository for only wealthy customers. If you did not deposit a certain amount with Morgan, his bank would not accept you as a customer. This lent more to the image that JP Morgan was a solid financial institution. Recent uncovering of the records at the Morgan Bank, chronicled in the book *The House of Morgan* tell a different story. Because of the confidence that the public had in Morgan notes/currency, the bearer of such a note saw no need to redeem it for gold because it was readily accepted for all debts and purchases. In other words, it was easily negotiable. Morgan was a master at Mr. Howell’s game. He was taught well by his father and George Peabody, as well as the Rothschilds of England.

Many banks, did, indeed, lose the confidence of the people because they played Mr. Howell’s game too aggressively when depositors, borrowers, and end recipients of his currency/promissory notes lost faith in a particular national banking association and demanded hard assets or gold as opposed to bank credit or “national currency” named after that bank. By 1900, the bank in which the US and London had the most faith was JP Morgan. However, Morgan was a private bank and ruled America and Europe because it was shrewd, very good for its word and actually cared about the economy. It understood that without a strong economy banking was short lived and power was soon lost. However, other banksters were not so reputable at heart and were jealous of the house of Morgan. Enter the Federal Reserve. The Federal Reserve was a national banking association, privately owned, that employed the tactic of naming itself “Federal” to inspire the confidence of its clients that it had government backing. Another such European-owned bank was the Bank

The banks could play Mr. Howell’s game as long as depositors and borrowers did not make a run on the bank and demand gold or silver for the bank note that was in their possession. In other words, the banks cheated. Although they were only allowed to print 80 percent of the worth of their pledged assets, these banks or national banking associations, would print as much currency (promissory notes/national bank notes) as they wanted or needed. Although your local bank may have pledged only \$1 million to the treasury licensing themselves to print only \$800,000 in notes, these banks would print as many notes as they needed to pay employees, or to loan to customers. As long as the customers could spend the notes, pay other banks with them, etc., the customers would never “run” back to the issuing bank demanding gold or silver. JP Morgan & Co. maintained such a high reputation because its first priority was that reputation. Although JP Morgan would also cheat by over printing, it would immediately redeem any of its own notes, without hesitation, for gold

of the United States. Neither bank had, at its inception, any government affiliation. In 1910, the secret Jekyll Island meeting took place with European bankers, Rothschild agents, to form the Federal Reserve and pass the Federal Reserve Act by 1913 to serve as the country's central bank. The act was passed on December 23 by tricking most of Congress to go home for the Christmas holiday, then, in a time with virtually no phones or transportation system, Congress was reconvened with just enough people to pass the Act that would have, otherwise, never been passed. The Federal Reserve had three types of currency at the time. It issued gold certificates in the "green style" that we grew up using in the 1960s thru the 1990s. These "gold certificates" were "legal tender" and redeemable in gold. It issued silver certificates that were also "legal tender" and were redeemable in, you guessed it, silver. They also issued Federal Reserve Notes that looked just like the previously mentioned gold and silver certificates but they were *not* "legal tender" because they were *not* backed by the constitutionally mandated gold or silver coin. After 1913, the thousands of other national banking associations or national banks were forced to adopt the Federal Reserve's art work and design of currency because the government wanted all the currency to look identical. This is the situation today. Confidence in a Federal Reserve certificate or note was and is crucial to the success of their evil plan. Back then, the treasury printed all the currency with Washington on a *one dollar note*, Lincoln on a *five*, Hamilton on a *ten*, Jackson on a *twenty*, Grant on a *fifty*, and Franklin on a *one hundred*. The criteria, FYI, for getting your picture on a denomination of money was *not* to be president, obviously, since Hamilton and Franklin were never the commander in chief, but to have been postmaster general. Each printed *note* would be "blank" on its left side to allow the individual national bank to stamp its identity in the place where we, today, see the seal of the Federal Reserve Bank of a certain city on the *one dollar note* but that of the Federal Reserve System on the other *notes*. The Federal Reserve National Bank of Richmond, or Philadelphia, or New York would have to do the same thing that all the other national banks were required to do. The purpose of this was to condition the public to see, literally, see with their eyes, what appeared to be a cen-

tral uniform currency. It all looked, practically, identical. Whereas, in the past, each individual national bank had its own currency, with its own design and size of paper. Each had an engraved picture of its bank president or someone else, and you had to know that bank and its reputation to feel safe in accepting its note from someone for the payment of something to you.



This new uniform currency prevented any one bank from printing more promissory notes than it had assets to keep and lulled the public to sleep with regard to noticing any changes in the wording, no matter how large or slight, on the face of the *note*. The Crash of 1929 was orchestrated on purpose by the banksters after they had the majority of the nation hooked on this paper currency. The country was dependent on this new paper that said "National Currency" with the pictures of famous men in American history on it. Whereas

the Bible said it is impossible for man to serve both God and mammon (money of the mercantile system of the world), the country was hooked on what the money could do for them instead of depending on God, His earth and nature to produce their needs. This new found wealth caused a euphoria known as the Roaring Twenties. This economic bubble lasted from basically 1913 to 1929, nearly a full generation. This new generation knew nothing but prosperity and easy money where everything they wanted was readily available by handing someone some green paper or writing a check. People of that generation felt very secure in leaving their gold and silver in the banks allowing them to easily transfer and spend it by writing paper checks or handing over national bank notes, the paper currency, labeled as National Currency. In October 1929, the banksters pulled the plug by crashing the stock market, closing the banks, not allowing checks to be written and declaring themselves to be insolvent. The money supply went south. It rapidly decreased causing a depression. People were willing to work but there was hardly any paper money, with which the public had become accustomed to pay people to work. The businesses and farms had mortgaged themselves to participate in Wall Street bull markets and expand, just to have it all collapse and be foreclosed upon. The banksters had accomplished their first major plunder of the wealth of America. Then, using the depression, to coerce the rest of the nation, the banksters would orchestrate pulling the trigger on their grandest scheme: The New Deal!

## THE NEW DEAL AND ITS CONSTITUTIONAL BARRIERS

Franklin Delano Roosevelt was elected on the premise that he would deliver the Americans out of their misery but in order to do so, the American people would have to sign up for a whole “new deal” other than “freedom.” A new contract between the American people and the UNITED STATES was on the table. On March 9, 1933, the Emergency Banking Act was passed. This act amended the previous 1917 Trading with the Enemy Act to include all US persons, including US citizens as *enemies* of the *UNITED STATES*! It declared a state of emergency that is still in effect today. Congress renews this state of emergency every few years leaving the president with the power to issue executive orders regardless of what the pundits on TV say. The Emergency Banking Act then declared that the new economy and new money would be backed by “all the homes and (all) the other property of all the people.” With this stroke of the pen, Congress and FDR stole ownership of all property away from all the people! The record at the time declared that “so-called ownership (of property) is now reduced to mere user.” This meant that you could use the property that was once yours but it belonged to the government of the US. This new deal of this new corporate UNITED STATES would steal, on paper, all the people’s assets. Claiming that you owned property in a business transaction could be the basis for fraud charges, because now you *own* nothing. The trick, for the UNITED STATES, would be to do it legally without violating the Constitution and, most importantly, without resistance from the people. They knew that when a generation of people were desperate and could not feed themselves because they did not know how to

provide for themselves like their forefathers by depending on God and living off the land, it would be easy to lure them into this New Deal of virtual slavery. The old timers, who knew better and could sense the deception, would have to be kept at bay, legally.

The Constitution, in the Fifth Amendment, forbids government from taking anything away from the people without giving them “just compensation.” Plausible deniability would not be enough to pull off the biggest scam in the history of the world! Both Hitler and Stalin would be watching this confiscation of wealth being pulled off and Hitler, an evil genius, would write about the same deception tactics in his book, *Mein Kampf*. Cognitive dissonance would be invaluable. The people needed to be desperate enough, not to want to fight or disagree with the New Deal that everyone else wanted to “go along with” regardless of its damaging impact.

“Just compensation” would need to be given to each American for the plundering of all his/her assets which included but were not limited to their own flesh. As fantastic and incredible as it may sound, the Sheppard Towner Maternity Act was passed in 1921 to securitize the human body as an asset through the birth certificate. One may argue that it cannot be true but the UCC states that all certificates are issued to securitize assets, just as a certificate will be issued for a prize bull, a race horse, or other forms of chattel. To the intellectual philosopher at the time, intelligence and sanity of a human cannot be presumed. It must be demonstrated. The word “human” was defined as “a beast” or “a monster” in the 1930 Ballentines’ Law Dictionary. “Hue” means “color of” and therefore, a hu-man is “color of man.” In other words, it looks like a man, acts like a man, but is not a man. Therefore, each body must be an agricultural commodity that needs to be accounted for as an asset, thus the requirement for the certificate of its birth. To further confuse us, the IRS has classified the human as a Widely Held Fixed Investment Trust or WHFIT. The human body is a “fungible commodity” or “fixed investment.” The powers-that-be consider you as chattel, not a man or woman. They reason that if a “man” exists behind the hu-man, he/she will make his/herself known by intelligence and articulate means. The Declaration of Independence presumed that “all men are created equal,” however,

the law does not presume the human body to be a man. Crazy? I know how you feel. With this premise the new corporate US, under the leadership of the puppet, FDR, would declare your body to be property that once belonged to you, to be only “used” by you but “owned” by the US. Is this socialism or worse? Our saving grace, thanks to our founding fathers would be the “just compensation” clause. This just compensation is a common law right known as the right to “subrogation.” This part of the Fifth Amendment, known as the “just compensation” clause, was, and still is, the biggest constitutional barrier for the elites total domination over the people. It is also the legal foundation for account assigned to you at Treasury.

The goal of the elites is to lure the people to surrender all of their rights in return for benefits, privileges, and the feeling of security and safety. However, remember John Adams and Ben Franklin stating, “He who surrenders essential liberty for the feeling of a little safety, deserves neither liberty nor safety.” Under the New Deal most Americans would surrender essential liberty for a “social sense of security,” or “social security.” “Eligibility” for all the new programs would be the essential benefit as compared to the benefit itself. From welfare and Medicare to social security, men and women who had their faith in the monetary system, otherwise known as “mammon” or “the mercantile system of the world” would take on a new identity which included a “number.” This, in effect, numbered every American, an act that God forbade King David to do with harsh consequences when it happened. By conducting a census, the UNITED STATES can determine how many people are not within their jurisdiction by seeing the difference between the census totals and the total number of people with a social security number. In order for the UNITED STATES and the president to “take” *all* property from the people, the president would have to declare a state of national emergency to activate the constitutional powers of executive order that would accomplish this. The *UNITED STATES*, the corporation, declared bankruptcy on March 9, 1933. The creditors in the bankruptcy were the Federal Reserve and other European banks. On paper, all assets had to be surrendered to the bankruptcy trustee. The *UNITED STATES*, however, wanted to keep operating. The

goal was not to shut down the US but to seize control of it and further, seize control of the productivity of all the people. In 1917, The Trading with the Enemy Act was passed by Congress authorizing the UNITED STATES to seize all property within its grasp, of its enemies, during war time or during a state of emergency. This made sense, since German land, machinery and money could be confiscated by the government when it was in this country and we were at war with Germany. Conveniently, the Act made the Federal Reserve the custodian of foreign assets. On March 9, 1933, the previously mentioned, Emergency Banking Act, amended section 5 of the 1917 Trading with the Enemy Act to include, the UNITED STATES person/citizen, as an enemy of the *UNITED STATES*. By declaring the citizens and other persons to be enemies, it opened the legal door for the government to claim ownership of all property of all the people without giving “just compensation” to enemies, US citizens. The Federal Reserve, of course, would remain the custodian of all our property. Keep in mind that US citizenship was created and defined by the new Fourteenth Amendment at “reconstruction.” This citizenship was new and different to what is commonly recognized and is colorable to the original citizenship of which we were so formerly proud. This new citizenship construed men and women into persons, which can carry quite a different meaning in a legal setting than it does with common use.

This Fourteenth Amendment made a US citizen a “subject.” “Any person born or naturalized in the United States and subject to the jurisdiction thereof shall be United States citizens” which means they are colored citizens. The word “color” does not refer to pigmentation but, rather, legal status. This Fourteenth Amendment citizenship or colored citizenship did not apply to free men and women born on the land, but to those born or naturalized within a political jurisdiction and subject to that same jurisdiction. For all free men and women who accepted the New Deal, as well as, existing colored citizens, this new social contract would transform, John Edward Doe into JOHN EDWARD DOE, more legally known as SS#123-45-6789.

The savvy American would remain as an American National as opposed to a US Citizen, whereas, the desperate would surrender all of their rights as an American National to remain or become a US Citizen in order to be eligible for the benefits of social security, welfare, and Medicare, etc. The men and women who were not so naïve pressed Congress for a remedy.

On April 5, 1933, a month after the Emergency Banking Act, FDR signed Executive Order 6102 which removed “gold” from the people as a medium of exchange and removed it as a backing for the dollar. The definition of a dollar is 371.25 grains of silver 99 percent pure. Keep this in mind as it will start to have more relevance as our story unfolds. The dollar was the monetary unit of Spain, known as the “Spanish Dollar” and, otherwise, known as “pieces of eight.” The executive order by FDR made it illegal for a US citizen to have in their possession any gold. The punishment for having gold was a ten thousand dollar fine and/or ten years in prison. This, however, could not apply to the sovereign man living on the land but only to those individuals who accepted the “contract” of the New Deal. Those who surrendered their liberty did not know that they had given it up for it was not felt. The reason that it was not felt was the fact that the rights that were surrendered were replaced with privileges. However, privileges, by definition, can be revoked. The frog was in the pot but the water was still cool and comfortable. Besides, the gold that was now surrendered was replaced with a new federal reserve note that had the same look and feel of a gold certificate and could be readily spent for goods and services of the day. So the New Deal did not seem so bad on the surface. The entire population, however, was not so trusting and did not sign up for the New Deal and did not want to be one of these new US citizens. They read the Emergency Banking Act and the Executive Order 6102 and were livid! What was FDR to do about these people? In the bankruptcy, FDR and Congress (of the corporation) pledged all land, natural resources, and other capital to the banks to do new business and put the country back to work. This new social security was “socialism.” All property now belonged

to the “State” and every man and woman were given an equal share of everything whether they earned it or not. Their alter ego, however, the new JOHN DOE-US citizen (all caps) owned *nothing* and owed its entire existence to THE UNITED STATES (notice the change in capitalization of the names), the bankrupt “state.” The bankrupt “state,” on the other hand, owed its entire existence to John Doe and Mary Doe (upper and lower case) and the rest of the people who credited this *UNITED STATES* with all of their property which was, in turn, pledged to the Federal Reserve as a “mortgage on all the homes and [all] the other property of all the people” to back the “new money.” FDR and the Congress still had a major legal obstacle that would threaten the life of the New Deal, as well as, their personal lives if the truth came out in a court of law. FDR was reported as saying in a private conversation, “This means we have to pay all their debts.” The answer came two months later on June 5, 1933, with House Joint Resolution 192 or HJR 192.

The last phrase of the Fifth Amendment to the Constitution states, “Nor shall private property be taken for public use without just compensation.” All of our private property had been taken for the public use of backing the new money. During the 73<sup>rd</sup> Congress Congressman McGugin stated for the record: “This money...will represent a mortgage on all the homes and [all the] other property of [all] the people of the nation.” All the private property was stripped from the people and pledged to foreign bankers who owned the Federal Reserve System. Here is a quote from Senate Document No. 43, 73<sup>rd</sup> Congress, First Session:

“Under the new law the money is issued to the banks in return for Government obligations, bills of exchange, drafts, notes, trade acceptances, and banker’s acceptances. The money will be worth 100 cents on the dollar, because it is backed by the credit of the nation. It will represent a mortgage on all the homes and other property of all the people in the Nation.”

It was also stated:

“The ownership of all property is in the state; individual so-called ‘ownership’ is only by virtue of government, i.e., Law, accounting to mere user; and use must be in accordance with law and subordinate to the necessities of the state.”

With a series of executive orders, all of our grandparent’s and great-grandparent’s property was taken and the people (our ancestors) were left with only “equitable use” of property. We now trade and exchange amongst ourselves the “government granted privilege” of using our homes, cars, smartphones, and flat screen televisions, when we are, so-called, “buying and selling,” for legal tender or other consideration. We no longer can truly buy or sell anything. We are merely “buying or selling” the lease or “privilege of use.” Interestingly, a natural phenomenon occurs when one takes from another without a full disclosure consent. The taker, naturally, becomes the *debtor* and the one from whom something was taken, naturally, becomes a *creditor*. This relationship is *not* a product of statutory law but of common-law and nature. The *UNITED STATES DEPARTMENT OF THE TREASURY*, however, was forced to account for what the US took from its people. Each person was assigned a nine digit account number and some believe that an actual credit was assigned to that number for the equally divided share of all American property. Your just compensation was/is that you could now “off-set” all public debt to government or any public corporation that was incorporated into or under that government by debiting your account [number.] House Joint Resolution (HJR) 192 or Public Law 73-10 laid out the basic terminology used to allow us to off-set debt as the main portion of our “just compensation.”

Public Policy HJR-192

JOINT RESOLUTION TO  
SUSPEND THE GOLD

STANDARD AND ABROGATE  
THE GOLD CLAUSE,

JUNE 5, 1933

*H.J. Res. 192, 73rd Cong., 1st Session*

*Joint resolution to assure uniform value to the coins and currencies of the United States.*

*(b) As used in this resolution, the term "obligation" means an obligation (including every obligation of and to the United States, excepting currency) payable in money of the United States; and the term "coin or currency" means coin or currency of the United States, including Federal Reserve notes and circulating notes of Federal Reserve banks and national banking associations.*

*"All coins and currencies of the United States (including Federal Reserve notes and circulating notes of Federal Reserve banks and national banking associations) heretofore or hereafter coined or issued, shall be legal tender for all debts, for public and private, public charges, taxes, duties, and dues,"*

## HIDDEN REMEDY

Before we begin breaking down the meaning of HJR 192, let's remember this: under the Fourteenth Amendment, the Fifth Amendment and numerous Supreme Court precedents, as well as, in "equity," private property cannot be taken or pledged for public use without just compensation or due process of law. The US cannot pledge or risk the property and wealth of its private citizens, for any government purpose, without legally providing them a remedy to recover what is due them on their risk. This principle is well established in English common law and American Jurisprudence. The Fourteenth Amendment provides: "*no person shall be deprived of...property without due process of law.*" And the courts have long ruled to have one's property legally held as collateral or surety for a debt, even when he still owns it and still has possession of it, is to "*deprive*" him of it since it is at risk and could be lost for the debt at any time. The US Supreme Court said in *US v Russell* [13 Wall, 623,627]:

"Private property, the Constitution provides, shall not be taken for public use without just compensation."

In another case, *Memphis & L.L.R. Co. v. Dew*, 120 US 287, 301-302 (1887):

*"The right of subrogation is not founded on contract. It is a creature of equity; is enforced solely for the purpose of accomplishing the ends of substantial justice; and is independent of any contractual relations between parties."*



Furthermore, the rights of a surety to recover on his risk or loss when standing for the debts of another was reaffirmed as late as 1962 in *Pearlman v. Reliance Ins. Co.*, 371 US 132 when the Court said:

“Sureties compelled to pay debts for their principal have been deemed entitled to reimbursement, even without a contractual promise....And probably there are few doctrines better established.”

Constitutionally, and in the laws of equity, the *UNITED STATES* or *United States*, could *not* borrow or pledge the property or wealth of its private citizens, put at risk as collateral for its currency and credit, *without* legally providing them equitable remedy for recovery of what is due them.

The point is that the *UNITED STATES* government did not violate the law or the Constitution in this way, in order to collateralize its financial reorganization, but did, in fact, provide such a legal remedy so that it has been able to continue on since 1933 to hypothecate the private wealth and assets of those class of persons, by whom it is owned, at risk, backing the government’s obligations and currency, by their implied consent, through the government having provided such remedy, as defined and codified above in HJR 192, for the recovery of what is due them on their assets and wealth at risk. The provisions for this are found in the same act of “Public Policy” (HJR 192) Public Law 73-10 that suspended the gold standard for our currency, abrogated the right to demand payment in gold, and made Federal Reserve Notes, for the first time, “legal tender,” “backed by the substance or credit of the nation.” Therefore, “we the people” are the first or “primary” creditors of the *UNITED STATES*. The Federal Reserve System, whom has loaned the *UNITED STATES* credit against our property is a “secondary” creditor *behind* you, the private citizen.

To this author it is no different than if the *UNITED STATES* declared bankruptcy because it could not pay its gambling debts to a giant casino. The “casino” has made certain that the politicians who gamble the assets of the *UNITED STATES* are co-owners or friends of the “casino” itself and now have pledged the private assets

of the citizens for more “chips” so that they can keep playing. All of our gold and silver was confiscated in return for “chips” (or Federal Reserve notes) and all of the rest of our property was pledged for “more credit” with the “casino” (or Federal Reserve). For every dollar won at the Black-Jack table, it loses two dollars somewhere else and it is accounted for against *our* credit. Over time, because the games are set up in favor of the “House” we lose the more we play with the Federal Reserve (casino) System. One of the most horrifying and evil aspects to this, otherwise, legal, system is the pledge of the American people’s most valuable and priceless asset of all. It is defined in the IRS code, as well as, by the Department of Agriculture as a “fungible agricultural commodity.” It is your human body! To the Federal Reserve it is chattel property and otherwise defined as a “human resource.” You and I are not considered men and women or a man. We are property! Ballantine’s (1930) Law Dictionary defines a “human being” as a “beast” or a “monster.” The reason for this is that “hu(e)” means “color of.” Therefore, a “hu-man” is not a man but something that has the appearance of a man, but in law, is not a man, but a beast! The legal profession continues to play games with definitions to exclude rational men and women from having any “say-so” in determining their own lives. 1 USC Section 1 and 1 USC Section 8 defines an “individual” as either a single business or an infant. A single business is a fictional entity getting its authority to exist from the state and an infant is not considered cognizant and therefore both are not “legally competent” to handle their own affairs and therefore are mandated to have an attorney represent it.

Words change meaning in our culture as we get accustomed to its use in a particular way. Whereas, we use the term, “human” interchangeably and almost exclusively in place of the word “man,” the word “humanoid” would better fit, in the present time, to how the original usage of “human” was over one hundred years ago. The “title” to your human body was “delivered” (a commercial term) by a commercially licensed medical doctor via a “birth certificate” to the US Government when you were born and that title is being held on the fifth floor of the basement of the Depository Trust Corporation (DTC), 55 Water Street, New York, NY 10041. The birth certificate

has a “birth registration” number on it that can, sometimes, be difficult to locate as most have been redacted from the certified copies of the instrument (birth certificate) so that the financial link will not be apparent to us. However, a written request to your state’s office of vital statistics should remedy that for you.

Since that time, June 5, 1933, all US currency is merely “credit” against the real property, wealth, and assets (including your human body) belonging to the private sovereign American people, “taken” and/or “pledged” by the *UNITED STATES* to its *secondary* creditors as security for its obligations. Consequently, those American people (us) who are backing the nation’s credit and currency could not recover what was due them/us by anything drawn on the Federal Reserve Notes without expanding their/our own risk and obligation to themselves/ourselves. Any recovery payments backed by this Federal Reserve Note currency would only increase the public debt, that for its citizens (we the people) were collateral, which an equitable remedy was intended to reduce, and in equity would not satisfy anything, because there was no longer actual money of substance (gold and silver) to pay anyone. Let me further explain in other words. Let’s say that you allow your brother to use your home to get an equity line of credit to start a new business.

To give the reader an accurate analogy as opposed to a simplistic one, there involves a little more detail: You have pledged your multimillion dollar home to the bank against your brother’s business equity credit line because your brother needs to show that he has the ability to borrow at least one million dollars (\$1 million) in addition to the investment he has already made to purchase a franchised automobile dealership with a revolving inventory and floor plan. You, also, have already invested one hundred thousand dollars (\$100,000) to help him out and expect to be paid back but your brother has not yet repaid you any of the principal or interest. You decide to confront your brother and ask him to pay you some of the money that he has borrowed because you wish to purchase a new car. If your brother hesitates, because he has a cash-flow problem and does not have the cash available on hand, but decides to draw down on his equity credit line that is backed by the value of your home then you have not been

paid back but merely increased the risk against yourself and your property. Keep in mind that the bank can foreclose on your home if your brother pays everything back to the bank except one single dollar. You would much prefer, instead, to write a “bill of exchange” to your brother for a new car that is sitting on his lot that he has already paid for, in exchange for a reduction in the liability/debt that he owes you equal to the value of the car. Therefore, you would have some principal investment recovery without any additional risk/liability to you or your multimillion dollar home. In addition, interest has to be paid on any advancement of credit made against your house.

In like manner, if we seek to obtain recovery from the *UNITED STATES* and/or Federal Reserve by obtaining new Federal Reserve Notes from them to recover the equity taken from us, then we only draw more liability against credit with additional interest attached thus increasing our liability and our debt. On the other hand, if we draft a “Bill of Exchange” perhaps in the form of a “national bank note” we are saying: “let me take the property (automobile in this case) in return for my authorization to reduce the debt that you owe me, or, in other words, just take it off (or offset it) the balance that you owe me. The accounting term for this is an “off-set” or “setoff.” In this example, the “setoff” is a “payment” of debt owed to you by your brother. You receive something of substance (a car) for your investment. When Satan and the Jews crucified Jesus they created a debt that could not be paid. Jesus took us, the earth, the fullness thereof, the world and everything in it and basically said, “Take it off of what you owe me.”

If your brother uses the credit line against your house to pay you, he does not actually pay you, he discharges the debt, for a time, that was owed to you on the investment but increases his debt to you on the credit line which increases your liability which means that *no debt* is paid. “Payment” and “discharge” are two different things. Federal Reserve Notes, although made “legal tender” for all debts both public and private in the financial reorganization of the *UNITED STATES* in the New Deal, can only “discharge” debt. Debt must be exchanged for value or substance (gold, silver, barter of labor, or commodity) in order to be paid. For this reason HJR 192, which established the

Public Policy of our current monetary system, repeatedly uses the term “discharge” in conjunction with “payment” in laying out public policy for the new monetary system. A debt based currency system cannot “pay” debt.

Let us look at another analogy of how “discharge” operates in contradistinction to “payment.” Let’s say that you go to a restaurant where you see the one and only Bill Gates arrive with an entourage of people for dinner. At the end of that dinner the waitress presents Mr. Gates with a “bill/check/ticket” for \$1,700.00. Mr. Gates adds a \$300 tip to round out the debt to \$2000.00. He then signs to accept responsibility and hands it back to the waitress as if to put it on “his tab.” He then inadvertently leaves the restaurant without “settling” or “paying” the bill. The next day the restaurant supply truck arrives and after delivering a load of alcoholic beverages presents the manager with a bill for, coincidentally, \$2,000. The manager informs the beverage supplier that he has misplaced the company checkbook and would like to know if he would accept a signed/accepted dinner bill from Bill Gates’ visit the night before. Knowing that Bill Gates had visited the area the day before and frequents that particular restaurant, the supplier calls his boss who agrees to accept the bill from Bill Gates once it is endorsed by the restaurant manager. Since the beverage company has “faith” that Bill Gates is “good for” his debts the company gladly “discharges” the debt owed to it by the restaurant. Now the debt owed to the beverage company is attached to the bill signed by Bill Gates and the country’s wealthiest man will, perhaps someday, have to settle that debt with the bearer of the original bill/check/ticket signed by Gates himself. Notice that the debt has not yet been “paid” because Bill Gates still owes it. It has only been discharged. Let’s continue to follow this negotiable instrument. It is negotiable because it has *not* been labeled as NON\_NEGOTIABLE by the restaurant and it has been endorsed which makes it available for circulation. The next day the beverage company owes the diesel fuel company \$200 for each of ten trucks that were refueled. The bill, once again, is coincidentally, \$2,000.00. The owner of the beverage company asks the fuel company if their accountant would be

willing to allow them to accept the endorsed and accepted dinner check signed by Bill Gates. Upon a faxed inspection of the bill, now, “negotiable instrument,” in circulation, the fuel company agrees to accept the “dinner check” in “discharge” of the beverage company’s debt to the fuel company. Now keep in mind that the debt to the fuel company has *not* been “paid” but has been “discharged” away from the beverage company and is now the obligation of Bill Gates via the “dinner ticket” that he accepted with his signature. The “dinner check,” as you can now see, is being circulated as currency because of the “good faith and credit” of Bill Gates. It is now a debt based currency that could continue to be circulated indefinitely without ever being settled or redeemed and, Bill Gates, could, in deed, perhaps, *never* be forced to “pay” his obligation because of its popularity or acceptability of the people for circulation. If Bill Gates continued this practice, he has just created his own currency and would never have to use his own wealth to purchase goods and services and/or discharge any debt. The Federal Reserve Note is no different than Bill Gates bill. The Federal Reserve Note is often referred to as a dollar “bill” or a five dollar “bill” or a one hundred dollar “bill.” Bill Gates “promise-to-pay”, or Note, in this example, is a two-thousand-dollar “bill.”

From June 5, 1933, to the present, commerce in the corporate *UNITED STATES OF AMERICA* and among subcorporate subject entities, such as states and incorporated businesses, have had only “debt note” instruments by which debt can be “discharged” as opposed to “paid,” and transferred in different forms. The unpaid debt created and expanded by this plan now carries a public liability for collection, in that, when debt is discharged with debt instruments (i.e., Federal Reserve Notes included) by our commerce, debt is inadvertently being expanded instead of being cancelled. Thus, the public debt is increased which is a situation potentially fatal to any economy. Congress and the government officials who orchestrated the public laws and regulations that made the financial reorganization (bankruptcy) anticipated the long term effect of a debt based financial system which many in government feared, and which we face today in servicing the interest on the nearly \$20 trillion national

debt, as well as, the additional trillions owed collectively by the citizens for personal loans and the businesses for commercial loans in the *UNITED STATES*.

Because the owners of the Federal Reserve, to whom we all owe this insurmountable debt, have absolutely *zero* dollars invested in this New Deal, they also feared the possibility of being hanged for treason against the American people and that is why this same Act, HJR 192, made provision not only for recovery remedy to satisfy equity to, we the people, its sureties, but to simultaneously resolve this debt problem as well. It is the responsibility of the American people to exercise their subrogation right to recovery of their equitable interest in all the property taken from them. Unfortunately, it is also the responsibility of the American people to educate themselves as to the “code” or the “legal-ease” of the Act and to make the effort to “decode” the United States Code, the Code of Federal Regulations and the IRS Code, etc. in order to know what to do to solve this problem, both in one’s personal life and collectively. Until you make it known that you are not a “human” or a “monster” or an “infant” and show cognizance, don’t expect the “Trustees” (Federal Reserve or US TREASURY) to release your wealth to you.

Remember the old axiom: “Ignorance is no excuse for the law,” because every American is presumed to know the law in its entirety. Since it is, in fact, the real property, wealth, and assets of that class of persons that is the substance that is backing *all* the other obligations, currency, and credit of the *UNITED STATES* and such currencies could not be used to reduce its obligations for equity interest recovery to its principals and sureties. HJR 192 further made the “notes of national banks” and “national banking associations” on par with its other currency and legal tender obligations: 31 USC 5103 states:

“Legal Tender- United States coin and currency (including Federal reserve notes and circulating notes of the Federal reserve banks and national banks) are legal tender for all debts, public charges, taxes and dues.”

This definition for legal tender never existed to include Federal reserve notes and the circulating notes of the Federal reserve banks and national banks before 1933.

This definition has remained the same to this day to include national bank notes or circulating notes of the national banks even though national banks and national banking associations have not been around since about 1933. Or have they? You may be wondering what is the difference between a Federal Reserve Note and the circulating note of a Federal Reserve Bank. If you study how statutes are written you will discover that great effort goes toward eliminating words that are superfluous and words that are redundant. Why have circulating notes of the Federal Reserve banks and Federal Reserve Notes remained in the definition for “legal tender” for over eighty years if they mean the same thing? The answer is that they are not the same thing. The Federal Reserve Note is the central currency for the nation. It is recognized by everyone and acceptable by nearly everyone for purchases and debts. The Federal Reserve Note is a dual currency. It can be lawful money backed by the United States Treasury as per its seal on the right side of the note *or* it can be a credit into the Federal Reserve System as denoted by the seal on the left side.

Let us examine the basic definition of a “bank” or “banker.” A bank or banker is *any person* who issues promissory notes for the purpose of circulating them as currency! An “issuer” of a promissory note is not necessarily the “maker” of the promissory note. As we examine the statutes we should see that a Federal Reserve bank is any person who “holds” a Federal Reserve Note. Therefore, any person who writes, endorses and issues a note promising to pay an amount of money for the purposes of passing that note along to be circulated as currency while, at the same time, holding a Federal Reserve Note, is, in fact, a Federal Reserve bank. Notice these terms are sometimes proper nouns and other times just nouns that are modified by the words “reserve” and “federal.” The Federal Reserve does issue promissory notes to be circulated as currency but are they exclusively the only Federal Reserve banks? They would have you believe that they are exclusively Federal reserve banks but they are not. Let’s look at the section of the Federal reserve Act that was codified under Title 12

of the *United States Code, Section 411*. Section 411 gives us a curious insight into deciphering or unlocking the legal-ease of the code.

TITLE 12, CHAPTER 3, SUBCHAPTER XII,  
SECTION 411

Section 411- Issuance to reserve banks; nature of obligation; redemption

Federal reserve notes, to be issued at the discretion of the Board of Governors of the Federal Reserve System for the purpose of making advances to Federal reserve banks through the Federal reserve agents as hereinafter set forth and for no other purpose, are authorized. The said notes shall be obligations of the United States and shall be receivable by all national and member banks and Federal reserve banks and for all taxes, customs and other public dues. They shall be redeemed in lawful money on demand at the Treasury Department of the United States, in the city of Washington, District of Columbia, or at any Federal reserve bank.

If they can only be issued to Federal reserve banks and for no other purpose, why do you have any in your wallet? Not convinced? Let's keep digging. It is obvious to me, now, after much study, that you and I are Federal reserve banks and/or national banks. The so-called "banks" on the corner of our streets are Federal reserve agents and the twelve Federal Reserve Banks in the major cities like San Francisco, Atlanta, and New York are "member banks." Think about it: advances are made to the Federal reserve banks through the Federal reserve agents. Why would the Federal Reserve need to make advances to itself by going through Bank of America? We should know by now that "commercial banks" are "agents" of the Federal Reserve that make "loans" to us, of Federal Reserve credits or notes at above the prime interest rate given to the "agents" so that the agents can make a profit. If you check any "commercial bank's" corporate charter,

they are not allowed to make loans of their personal assets or of the assets of their depositors. They can only loan credit, which is usury! They advance us our own credit based on the note we write within the guidelines of the fractional reserve system of the Federal Reserve. Just because Bank of America has the word "bank" in its name, does not make it a bank as defined by statute. Bank of America, Chase Manhattan and Citibank are depository financial institutions and agents of the Federal Reserve.

Now let's analyze what a national bank might be. If you do not wish to participate in the Federal Reserve System, hold Federal Reserve Notes, or contract with the Federal reserve agents then there is *no* requirement for you to do so. If you were born in America then you are an American "national" as opposed to a "foreign national" and any note you write that is endorsed to be circulated like Bill Gates' note/bill/check/ticket in the example above is a "circulating note of a national bank" thus making you, by definition, a "national bank." Let's examine the legal definition so that we can arrive at such a conclusion:

The legal statutory and professional definitions of "bank," "banking," and "banker" used in the United States Code and Code of Federal Regulations are not those commonly understood for these terms and have made the statutory definition of "Bank" accordingly:

UCC 4-105 PART 1 "Bank" means *a person engaged in the business of banking.*"

12CFR Sec. 229.2 Definitions (e) *Bank* means—"the term bank also includes *any person engaged in the business of banking.*"

12CFR Sec. 210.2 Definitions. (d) "*Bank* means *any person engaged in the business of banking.*"

USC Title 12 Sec. 1813. –Definitions of Bank and Related Terms.—(1) Bank.—The term "bank"—(A) "means *any national bank, State bank, and District bank, and any Federal branch and insured branch.*"

*Black's Law Dictionary*, 5th Edition, page 133, defines a "Banker" as, "In general sense, person that engages in business of banking. In narrower meaning, a private person...who is engaged in the business of banking without being incorporated. Under some statutes, an individual banker, as distinguished from a "private banker," is a person who, having complied with the statutory requirements, has received authority from the state to engage in the business of banking, while a private banker is a person engaged in banking without having any special privileges or authority from the state."

"Banking" is partly and optionally defined as "the business of issuing notes for circulation... negotiating bills."

*Black's Law Dictionary*, 5th Edition, page 133, defines "Banking": "The business of banking, as defined by law and custom, consists in the issue of notes...intended to circulate as money."

And defines a "Banker's Note" as: "A commercial instrument resembling a bank note in every particular except that it is given by a private banker or unincorporated banking institution."

Federal Statute does *not* specifically define "national bank" and "national banking association" in those sections where these uses are legislated on to exclude a private banker or unincorporated banking institution.

Interestingly, federal statute does not specifically define "national bank" and "national banking association" except to say they are synonymous. This author believes that it was left out on purpose to avoid having to "spell it out" for us that we are actually national banks under the new system.

However, it *does* define these terms to the *exclusion* of such persons in the chapters and sections where the issue and circulation of notes by national banks has been *repealed or forbidden*.

*In the absence of a statutory definition, courts give terms their ordinary meaning.*

—Bass, Terri L. v. Stolper, Koritzinsky, 111 F.3d 1325, 7th Cir. Apps. (1996).

As the US Supreme Court noted, "We have stated time and again that courts must presume that a legislature says in a statute what it means and means in a statute what it says there." See, e.g., *United States v. Ron Pair Enterprises, Inc.*, 489 US 235, 241 -242 (1989); *United States v. Goldenberg*, 168 US 95, 102 -103 (1897);

*The legislative purpose is expressed by the ordinary meaning of the words used.*

—*Richards v. United States*, 369 US1 (1962).

Therefore, as noted above, the legal definitions relating to "legal tender" have been written by Congress and maintained as such to be both *exclusive*, where necessary, and *inclusive*, where appropriate, to provide in its statutory definitions of *legal tender* for the *inclusion* of all those, who by definition of private, unincorporated persons engaged in the business of banking to issue notes *against* the obligation of the United States for recovery on their risk, whose *private* assets and property are being used to collateralize the obligations of the United States since 1933, as collectively and nationally constituting a legal class of persons being a "national bank" or "national banking association" with the right to issue such notes *against* the Obligation of the United States for equity interest recovery due and accrued to these principals and sureties of the United States backing the obligations of US currency and credit; as a means for the legal tender discharge of lawful debts in commerce as remedy due them in conjunction with US obligations to the discharge of that portion of the public debt, which is provided for in the present financial reorganization still in effect and ongoing since 1933. [12 USC 411, 18 USC 8, 12 USC; ch. 6, 38 Stat. 251 Sect 14(a), 31 USC 5118, 3123. With rights protected under the 14th Amendment of the United States Constitution, by the US Supreme Court in *United States v. Russell* (13 Wall, 623, 627), *Pearlman v.*

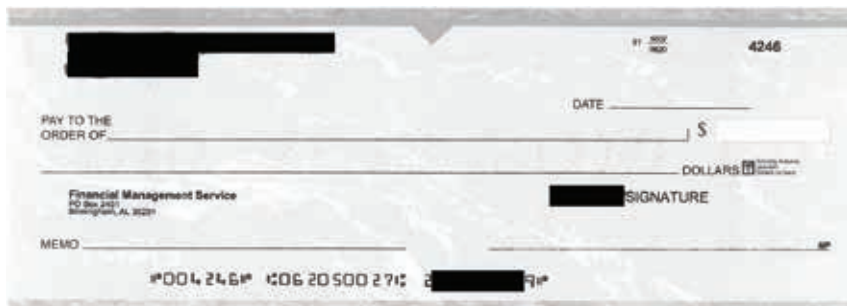
Reliance Ins. Co., 371 US 132,136,137 (1962), The United States v. Hooe, 3 Cranch (US)73(1805), and in conformity with the US Supreme Court 79 US 287 (1870), 172 US 48 (1898), and as confirmed at 307 US 247(1939).]

It is interesting to note that any restriction on federally chartered national banking institutions being allowed to issue, redeem, replace, and circulate notes have all been repealed. There is no law, statute, code or regulation against a “national bank” (you are a national bank) issuing its own currency. Nor is there any restriction in the law on forming, founding, or otherwise, becoming a “national bank.” Public Law 103-325 passed on September 23, 1994, repealed any and all remaining statutes outlining a restriction on issuing national bank notes which are still in the 31 USC 5103 definition of “legal tender.” Here are those repealed sections:

USC TITLE 12 > CHAPTER 2 - NATIONAL BANKS >  
SUBCHAPTER V - OBTAINING AND ISSUING  
CIRCULATING NOTES

- \_ Sec. 101 to 110. Repealed. Pub. L. 103-325, title VI, Sec. 602e5-11, f2-4A, g9, Sept. 23, 1994, 108 Stat. 2292, 2294  
SUBCHAPTER VI - REDEMPTION AND REPLACEMENT  
OF CIRCULATING NOTES
- \_ Sec. 121. Repealed. Pub. L. 103-325, title VI, Sec. 602f4B, Sept. 23, 1994, 108 Stat. 2292
- \_ Sec. 121a. Redemption of notes unidentifiable as to bank of issue
- \_ Sec. 122. Repealed. Pub. L. 97-258, Sec. 5b, Sept. 13, 1982, 96 Stat. 1068
- \_ Sec. 122a. Redeemed notes of unidentifiable issue; funds charged against
- \_ Sec. 123 to 126. Repealed. Pub. L. 103-325, title VI, Sec. 602e12, 13, f4C, 6, Sept. 23, 1994, 108 Stat. 2292, 2293
- \_ Sec. 127. Repealed. Pub. L. 89-554, Sec. 8a, Sept. 6, 1966, 80 Stat. 633

We have all heard of the story of how to train an elephant or even a jar of fleas. A baby elephant get heavily chained to a post for years but then as it grows, it only requires a small rope because the elephant does not believe that it can escape and, therefore, never tries. Fleas are kept in a jar with the lid on for a time. After a time, the lid is taken off but the fleas will jump no higher than where the lid was because they are conditioned. By the same token, statutes were put in place that were inconsistent with HJR-192 that restricted a “federally chartered” national bank from printing its own currency. This confused us “private” national banks as the government would falsely tell us that it was illegal for you and I, as national banks, to print our own money with our names on it, not the Federal Reserve’s name. How can national bank notes be “legal tender” under Title 31 if Title 12 makes it illegal for anyone to print them? It is as though the government illegally locked us in a jail cell and realized they might get caught doing this illegal thing so, secretly, in 1994, they pulled out the hinge pins of the jail doors. If we complain to the courts that we have been locked up illegally, by not being allowed to print our own “legal tender,” the courts can now, dismiss the case for “failure to state a claim upon which relief can be granted.” (Rule 12b6) The court can take judicial notice of the fact that there is no law that prevents us from printing our own money. You don’t have a valid complaint. However, don’t be confused, we cannot print the Federal Reserve’s money. That would be counterfeiting. We can open the door from the hinged side at any time but never consider it as we can see the door handle is still locked. Now if by some chance you do print your own money and are prosecuted for it, then you have a valid complaint before the federal courts. This means that you should be able to write a check or a bill or a note with you as the “maker” and the UNITED STATES or some agency thereof (like Financial Management Services/US Treasury) as “payor” pursuant to 18 USC 8 as long as you do not capitalize your name as a debtor and maintain your creditor status, making sure you have endorsed the back left hand side to make this “check/promissory note” a “circulating note of a national bank.



HJR-192 further declared “Every provision... which purports to give the obligee a right to require payment in gold or a particular kind of coin or currency...is declared to be against Public Policy; and no such provision shall be... made with respect to any obligation hereafter incurred.”

The practical evidence and fact of the UNITED STATE’S financial reorganization (bankruptcy) is still ongoing today, visible all around us to see and understand. When Treasury notes come due, they’re not paid. They are *refinanced* by *new* T-Bills and notes to back the currency and cover the debts...something that cannot be done with debt...*unless...the debtor is protected from creditors in a bankruptcy reorganization* that is regularly being *restructured* to keep it going. Every time the Federal debt ceiling is raised by Congress *they are restructuring the bankruptcy reorganization of the government’s debt so commerce can continue on*. For obvious reasons the UNITED STATES government does not like having to recognize all this. It is a very sensitive and delicate matter. And few can speak or *will* speak authoritatively about it, as the bank may be found out.

The recovery remedy is maintained in law because it has to be to satisfy equity to its prime creditors. At this late time, the UNITED STATES is neither expecting nor intending it to be generally accessed by the public. Regarding such instruments tendered to the secretary, when public officials are put in a position to legally acknowledge or deny the authority or validity of the instruments,

those in responsibility and authority *will not deny or dishonor any instrument of discharge properly submitted for that purpose*. The issue is what has the government said about it *now*? What is its policy *in practice*? And how *does* it finally respond to such claims of which it receives thousands every day?

*It is a fact*: Title 31 USC 3123 makes a statutory pledge of the United States government to payment of obligations and interest on the public debt.

Title 31, Subtitle III, Chapter 31, Subchapter II, Sec. 3123—*Payment of obligations and interest on the public debt*

- a) The faith of the United States Government is pledged to pay, in **legal tender**, principal and interest on the obligations of the Government issued under this chapter.
- b) “*The Secretary of the Treasury shall pay interest due or accrued on the public debt.*”

*It is a fact*: Title 31 section 3130 further delineates in its definitions a portion of the total public debt which is *held by the public* as the “Net public debt.”

TITLE 31 > SUBTITLE III > CHAPTER 31 >  
SUBCHAPTER II > SEC. 3130

*Sec. 3130. - Annual public debt report*

*(e) Definitions. -*

*(2) Total public debt. - The term “total public debt” means the total amount of the obligations subject to the public debt limit established in section 3101 of this title.*

*(3) Net public debt. -*

*The term “net public debt” means the portion of the total public debt which is held by the public.*



*Sec. 3101. - Public debt limit*

*(b) The face amount of obligations issued under this chapter and the face amount of obligations whose principal and interest are guaranteed by the United States Government (except guaranteed obligations held by the Secretary of the Treasury) may not be more than \$14,294,000,000,000, outstanding at one time, subject to changes periodically made in that amount as provided by law through the Congressional budget process described in Rule XLIX of the Rules of the House of Representatives or as provided by section 3101A or otherwise.*

The primary creditors, which we are, to the *UNITED STATES* would definitely qualify as guaranteed obligations held by the Secretary of the Treasury as in bold face type above.

*It is a fact:* Section 3101 references *guaranteed obligations held by the Secretary of the Treasury* which are *excepted* and *exempted* from “the face amount of obligations whose principal and interest are guaranteed by the United States Government.”

## GOVERNMENT RESPONSE

*It is a fact:* Every day the United States Treasury department receives dozens or hundreds of such instruments making claims of this type. Obviously some are valid and some are not.

*It is a fact:* There are only 3 official government directives or alerts that address spurious, fraudulent, fictitious, or otherwise invalid, instruments sent to the US Treasury for payment, and *only one* that officially states what is to be *official US Government policy* and treatment of them if they are received, this is ALERT 99-10: which is also published on the government website for the United States Treasury: [www.publicdebt.treas.gov](http://www.publicdebt.treas.gov) under Frauds and Phonies:

*The Office of the Comptroller of the Currency, Enforcement & Compliance Division in ALERT 99-10 states:*

*“Type: Suspicious Transactions*

*TO: Chief Executive Officers of all National Banks; all State Banking Authorities; Chairman, Board of Governors of the Federal Reserve System; Chairman, Federal Deposit Insurance Corporation; Conference of State Bank Supervisors; Deputy Comptrollers (Districts); Assistant Deputy Comptrollers; District Counsel and Examining Personnel.*

*RE: Fictitious Sight Drafts payable through the U. S. Treasury*

*It has been brought to our attention that certain individuals have been making and executing worthless paper documents which are titled "Sight Draft". These items state that they are payable through the U. S. Treasury, 1500 Pennsylvania Avenue, NW, Washington, DC 20220. These instruments are being presented for payment at banks and other businesses throughout the United States. Any of these instruments that are presented to the U. S. Treasury for payment will be returned to the sender and copies will be provided to the appropriate law enforcement agencies." Dishonored. This is in conformity with the Uniform Commercial Code that parties may rely on their presentment of obligations as settled unless given a Notice of Dishonor, whether directly applicable to Treasury Dept. officers or not.*

Note that the memo above was referring to "sight drafts." A draft is an instrument seeking to withdraw something. A note or check or bill only seeks an adjustment of debits and credits. This author makes no representation that Treasury has anything of substance that can be "drafted" or "withdrawn" by its Creditors. The UCC states that a check can be treated as a draft or a note or BOTH.

### UCC3-503. NOTICE OF DISHONOR

- b) *Notice of dishonor may be given by any person; may be given by any commercially reasonable means, including an oral, written, or electronic communication; and is sufficient if it reasonably identifies the instrument and indicates that the instrument has been dishonored or has not been paid or accepted. Return of an instrument given to a bank for collection is sufficient notice of dishonor.*
- c) *Subject to Section 3-504(c), with respect to an instrument taken for collection notice of dishonor must be given... within 30 days following the day on which the person receives notice of dishonor. With respect to any other instrument,*

*notice of dishonor must be given within 30 days following the day on which dishonor occurs.*

*These instruments are never returned from the Treasury dishonored. I have never heard of or seen these instruments returned from the Treasury dishonored.*

*It is a fact:* There is no basis or reason or plausible explanation for such *unexplained silence* with regard to *these* particular instruments. Every other branch of the Federal government including the Department of the Treasury has developed elaborate libraries of computer generated form letters of statements and replies dealing with almost every possible question or claim that could be made of any agency or department of the Federal government. The United States Treasury has an Office of Public Correspondence whose sole job it is to respond to communications from the general public. *There is no communication sent to the United States Treasury that cannot be responded to as it may require.*

Many such categories of requests calling for response are *far greater* in number than claims in equity for recovery to a Prime-creditor over the UNITED STATES and some categories are *far fewer* in number, and yet be the requests greater or smaller in number or in complexity of response required, *all these of a commercial nature are regularly and timely responded to. There is virtually no written response by the Federal government to this issue of recovery to the prime-creditors and holders in equity over the UNITED STATES. The factually observable position of the Secretary of the Treasury and his department in response to this type of claim has been absolute silence be they from bank, business or private person:*

*Not denial, disavowal, dishonor, or repudiation of such claims or their basis in law and fact if they are not true, which in every other case of correspondence to the Federal government or the Department of Treasury dealing with any question, request or claim: Any such false claim, misconception, or mistaken understanding on the part of the general public is timely dealt with in every case by such form let-*

ters. It is the *duty* of the UNITED STATES DEPARTMENT OF THE TREASURY to the commerce of the nation and in the interests of the general public whom it serves to *quickly and conclusively quash and repudiate any such false understandings or claims of remedy in equity on recovery of the public debt in the commercial realm and it is easily within their power to do so.*

*This despite the fact* the only official US government directive from the Department of the Treasury dealing with policy of the government toward fictitious or otherwise invalid instruments sent to the Treasury for collection states *clearly “they will be returned to the sender.”*

There is, therefore, no basis or reason or plausible explanation for such *unexplained silence* with regard to *this* particular class of instrument *except that a remedy in equity for recovery to the prime-creditors over the UNITED STATES is true and factual and cannot be denied or dishonored in equity, and that such Bills of Acceptance in discharge of mutually offsetting obligations between the UNITED STATES and its holders in equity as secured parties are, in fact, being kept, held, and without return or dishonor, accepted as obligations of the UNITED STATES in the discharge and recovery of the public debt as they make claim on their face to the Secretary of the Treasury to be.*

How they are to be recovered on is up to the parties involved holding such obligations and is provided for in law and regulation and administrative procedure a holder or its banking institution may use.

In conclusion of this subject:

*When a Commercial Bank sends the instrument to the Secretary for discharge of its own obligations and a problem arises concerning the instrument, a commercial response of some kind is required. There is a legal liability of the government to a negotiable legal tender obligation upon the UNITED STATES government sent to them for acceptance by a member Federal Reserve Bank after they received it and became responsible for it.*

The Treasury has an obligation as a department of government serving the public interest to the bank which as a member of the Federal Reserve System that has a commercial obligation to an account holder and a third party who tendered the item in payment to tell them that it's not any good or it's not going to be honored, even if they wanted to keep it for prosecution or investigation. This is in effect what the directive says the government will do if it's no good. *What does statutory law, regulation, or case law tell us about what that obligation is?*

TITLE 18 > PART I > CHAPTER 1 > SEC. 1. >  
SEC. 8.

*Sec. 8. - Obligation or other security of the United States defined*

*The term “obligation or other security of the United States” includes all bonds, certificates of indebtedness, national bank currency, Federal Reserve notes, Federal Reserve bank notes, coupons, United States notes, Treasury notes, gold certificates, silver certificates, fractional notes, certificates of deposit, bills, checks, or drafts for money, drawn by or upon authorized officers of the United States, stamps and other representatives of value, of whatever denomination, issued under any Act of Congress, and canceled United States stamps.*

I can tell you by experience that they do not dishonor it in any way by return of the item or the sending of any notice to that effect, or make request for additional information or time for examination of the instrument, or giving a statement of explanation indicating the time frame for its review and settlement if it would be an inordinately lengthy time as longer than sixty days to finish with it. The instruments are being kept, held, and without return or dishonor, are accepted as an obligation of the United States in the discharge and recovery of the public debt as it makes claim on its face to be. However, local banks, although accepting and benefiting

from these “national bank notes” and crediting them to their books, have been known to call police and wrongfully, maliciously and unlawfully accuse the issuer of some type of fraud knowing that an ignorant jury may convict an innocent person peacefully exercising his/her rights.

I’ve written all of this to say this: The powers that own the Federal Reserve wanted absolute control over the economy of America and indirect control over every part of Americans’ lives so they created a way to be able to print money/legal tender, in any amount, and use it to buy every aspect of industry including but not limited to banking, oil and energy, media, health, food, the technology sector, and the government. They also have bought the politicians and the lawyers to establish even more control. The problem that they had was the Fifth Amendment. In order to give themselves that power and also allow the government to write itself an unlimited credit line, it had to give each and every American the same power. However, making it obvious to all Americans that each can print his/her own money would defeat their purpose of taking control. Therefore, they hid the truth in the legal ease of the statutes and, in public, denied the plausibility of such a “ridiculous” notion. However, if we, as the Body of Christ, know who we are, we can establish a similar but benevolent power in opposition to the evil rising up in this present age.

To recap, let’s look again at what is backing the “national bank note” that one might write on a napkin or print in their inkjet printer. The Congressional record of the Seventy-third Congress- H.R. 1491, March 9, 1933 says:

“If the Republican party had released itself from the clutches of Wall Street and expanded the currency immediately after the Stock Market Crash in 1929 or within a year after the crash, our people would have been saved from this awful money panic. Our President will doubtless ask amendments to this new law when conditions are more normal and when it’s better understood. Under the new law, the money is issued to

the banks in return for government obligations, bills of exchange, drafts, and notes, trade acceptances and banker’s acceptances. The money will be worth 100 cents on the dollar, because it is backed by the credit of the Nation. It will represent a mortgage on all the homes and [all] other property of all the people in the Nation.”

Can it be more clear that “all” property of the American people was taken and pledged to back the new money: Federal reserve notes, the circulating notes of the Federal reserve banks and of the national banks. For those who may contest that the property no longer was owned by the people, let’s look at Senate Document No. 43, Seventy-third Congress, First Session:

“The ownership of all property is in the state; individual so called ‘ownership’ is only by virtue of the government, i.e., Law, amounting to mere user; and use must be in accordance with law and subordinate to the necessities of the state.”

While this may be true, please remember the Fifth Amendment which states:

“Nor shall private property be taken for public use without just compensation.”

Let’s examine this further. In HR 1491 above, it states that the money under the new law will represent a mortgage on all the homes and all the other property of all the people. What part of the word “all” do we not comprehend?

In 1921 the Sheppard-Towner Maternity Act created mandatory registration of the people’s biological property, their bodies, in the form of a “birth certificate.” A “certificate” by definition pursuant to the Uniform Commercial Code (Title 28 of the DC code), securitizes property. In other words, it labels, identifies, quantifies and legitimizes property to be traded. With certification, traders can transfer ownership of property by transferring the certificates just like

a car title. Do you feel that your body and every part of your body is your property? If it is property, which it is, then the US has already claimed it in the above Act of Congress. They have pledged all the homes and all the other property of all the people as a mortgage against the value of the money of the new law, New Deal, Federal Reserve Notes. But it also backs the other types of money such as United States Notes, circulating notes of national banks and circulating notes of Federal reserve banks defined as legal tender. FDR in a speech supporting the New Deal said this: "I pledge you, I pledge myself, to a new deal for the American people." FDR told the people what he was doing but they did not grasp that he was literally pledging each and every one as collateral for the New Deal. "What right did FDR have to pledge "you"? Your body and my body were pledged as collateral for a debt if there is a "mortgage" on it. In order for someone to pledge your body they had to seize ownership of it first. You may say, but, I still have my body. I still have my car. I still have my clothes. I still have my house. Remember, the above Senate Document No. 43: your *"so called ownership" is now reduced to "mere user;" and use must be in accordance with law and subordinate to the necessities of the State.*" FDR pledged himself because he knew a remedy would be implemented and if we look back to HR-1491 Congress stated that "Our President will doubtless ask for amendments to this new law..." HJR-192 was the Amendment giving remedy and "just compensation."

Thank God for the wisdom of the founding fathers to put the Fifth Amendment in the Constitution. The State, the government, must give me "just compensation" and if it did not, then it does not own me. However, if the government can show the court, or if the court can take silent judicial notice of where "just compensation" was offered, even though you and I are ignorant and oblivious to that fact, then the State owns the property, i.e., our bodies. So where is the "just compensation"?

Under the New Deal, if you purchase a car, you actually only purchase the equitable right to use the vehicle. When you sell the car, you actually only transfer the equitable right to use the vehicle. It is much like you have merely bought or sold a "lease" on the vehicle

that has gone up or down in value according to its demand in the market place. In *North Carolina* a certificate of title is delivered to the end user or to one who holds a lien on the equitable right to use the vehicle. However, Title or ownership belongs to the *STATE OF NORTH CAROLINA*. Just fail to pay the *State* its rent on it every year and see how long you get to keep using it. The top of the title reads: *STATE OF NORTH CAROLINA*. Congress has already established above that "ownership" now means, "mere user."

Think about it. Personal property such as cars and real estate are taxed every year. It is a rent payment. *"A rent by any other name, remains a rent just the same."*

Don't think that Mr. Howell, who is the central bank, has done anything "illegal"! Mr. Howell has very methodically engineered how he was going to overcome the "constitutional barrier."

The Federal Reserve is the central bank and in order for this central bank to do what it is doing, in fair play or in equity, it had to give you the right to do the same thing. It gave you the right to issue your own "notes" as "currency." It also made sure that your "notes," your "bills of exchange," your acceptances," etc., are "legal tender" for *all* debts public and private. The Federal Reserve made sure that your "national bank notes" are on *par* with the value of other currency and worth "one hundred cents on the dollar." However, the FED and the US government did not make it easy to comprehend. Congress hid the meanings within the "code." Don't you know that the word "code" means "secret"?

The Bible says that "My people perish for lack of knowledge." The Federal Reserve and other world central banks is mammon. It embodies the mercantile system of the world and is the beast of Revelation that Satan rides. Scripture says that Satan "goes to and fro, as a roaring lion seeking whom he may devour." It did not say that Satan was a roaring lion. It says he goes *as* a roaring lion seeking whom he *may*, with permission, devour. Who gives him permission? The victim gives Satan permission. All it takes for evil to flourish is for good men to do nothing. As long as we remain ignorant and lack knowledge we tend to do nothing about the thief that "comes to kill, steal, and destroy." It is our responsibility to "ease" the situ-

ation. In fact, we need to “quantitatively ease” the situation when the Central Bank shrinks the money supply with their Monetary Control Mechanisms causing there to be more owed to them than what is in circulation for people to earn and pay back. The game of the Central Bank is to maintain a monetary supply situation that insures that there is never enough funds circulating in the system to pay back what is owed. When the FED or its owners decide to buy up control of our most recent productivity, the economists label it as “quantitative easement.” This easement gives us more “cash” to earn to pay the debt. This quantitative influx of credits into the system eases the pressure on us collectively to raise the funds to pay our debts where before it was impossible. We now know that we could do this on our own if you know the truth.

The truth is that you have an account assigned to you at the *UNITED STATES DEPARTMENT OF THE TREASURY*. The US had to “account” for what they took from you and pledged to the Federal Reserve System. Part of what the US took from “all” of us is our money, therefore, there is *no* money. There is only a system (Federal Reserve System) that “accounts” for our transactions, as if, and, as though, there were money. Thus the DEPARTMENT OF TREASURY, which by the way, is separate and distinct from the US Treasury, “accounts” for what you do and what other financial institutions or municipalities do with regard to properly “accounting” for your transactions seeking to recover the equity taken from you at birth. However, the department fails to get it correct every year so they require you to file an adjustment or 1040 or 1041 return with the accounting arm of the department known as the Internal Revenue Service.

If you know who you are, a creditor to the US, then the IRS is your friend. You cannot serve both God, by being a part of the church, Body of Christ, and mammon by being a debtor citizen of the US. The US created an entity at your birth, gave it a fictional all capital letter name (JOHN QUINCY DOE) and has been trying to convince you that JOHN Q. DOE or JOHN QUINCY DOE is you. Jesus stated that he would tell you your name on a small white stone and only you and he would know it. (Rev. 2:17) A name is that

which someone in authority calls someone in subjection to him/it. To whom are you in subjection? A US citizen is anyone born or naturalized in the United States *and* subject to the jurisdiction thereof. (Fourteenth Amendment) Being born here doesn’t make you a US citizen, you must *also* be in subjection to the US. A creditor can *never, never ever* be in subjection to his debtor. You must decide if you are a creditor to the US or you are its debtor. The US will always treat you as a debtor until the day where you consistently act like a creditor and consistently treat it as your debtor. The US is an artificial entity and you are a real live son or daughter of God, one of the people who gave the US its existence. Remember, it is a government of the people, for the people and by the people.

If your mother named you John-Quincy and you are a member by sanguinity of the Doe family then, she was the authority in which you were in subjection at that time, not the US Government.

The government created the artificial entity JOHN QUINCY DOE. This is not the way the English language denominates a proper noun. It only uses all caps to signify an acronym, an artificial person or a corporation. The artificial US, that was created only on paper, can only create, by and through its representatives, more artificial sub-corporations or persons. A person is a persona or a mask. This is why God is no respecter of “persons.” Persons are titles, status, and offices. You must decide who you are in order to proceed. If you are a creditor as John-Quincy: Doe, and JOHN QUINCY DOE is a debtor to your debtor, the UNITED STATES, then JOHN QUINCY DOE is a debtor to its creditor, John-Quincy: Doe. Whatever debt is owed by JOHN QUINCY DOE to the *UNITED STATES*, can be “offset” by part of the enormous debt that is owed to John-Quincy: Doe, by its debtor, the *UNITED STATES*. In effect, just like Jesus redeemed us from the debt of sin, you can now redeem the artificial entity debtor, from the *UNITED STATES*. Now you can operate effectively using the JOHN QUINCY DOE identity. This identity is fleeting as artificial whereas you are real and alive. In like manner, our bodies here are fleeting but our spirits are alive. Yet because we have been redeemed while on this earth we can operate with authority and power and be effective for our King. In like manner, part of our effectiveness is to

## GOVERNMENT RESPONSE

redeem this worldly identity, JOHN Q. DOE, and use it as a debt free instrument to help establish the Kingdom of Heaven here on this earth. This only comes with knowledge. “My people perish for lack of knowledge.”

## METHODS OF APPLICATION

So let's take a look at an example I have seen used many times in real life. You can enter into a contract to buy a new car at a big car dealership. All car dealerships make you sign a “contract to purchase” or a “purchase contract” because it is a securitized purchase that involves a certificate. A grocery store purchase is different. Since 1933, the general store has changed to where you personally go and take things off a shelf, creating the debt, then go to the “check out,” or “bill out,” to discharge the debt or account for the debt and the clerk gives you a “bill of exchange” or receipt. Once you sign the contract with the car dealer, however, you can write them a “personal national bank note.” The Chevy Dealer could then use the “note” to pay a portion of its federal income tax to the *UNITED STATES*. If the Chevrolet dealer owes \$120,000 for his quarterly income tax and the “note” you wrote him was for \$25,000, then the dealer could endorse the “note” to the US Treasury and only pay an additional \$95,000 to discharge its debt to the Treasury and leave you headed home with a new vehicle in which the dealer only paid \$19,000. The debt you owed the Chevrolet dealer was “offset” by the debt that the *UNITED STATES* owed you, John-Quincy: Doe, not JOHN QUINCY DOE, by pledging the property of John-Quincy: Doe to collateralize the new “legal tender” as identified in H.R. 1491 of March 1933. You, as, John-Quincy: Doe, could also just make the “note” payable to the U. S. Treasury, or Pay to the Order of the US Treasury, and the dealer could endorse the note to anyone that needed to pay the US Treasury or to anyone who thought they could successfully negotiate the note to whomever may need to eventually pay the US Treasury, much like the Bill Gates example in previous pages. Furthermore,

since every banking institution has a TT&L account or Treasury Tax and Loan account, where the US Treasury holds a depository account by agreement, the Chevy dealer, with the institution's acceptance, could deposit your note into the bank account of the TT&L and give the dealership a prepaid credit with the Treasury. The only limitation with this method is finding dealerships with knowledgeable comptrollers who can comprehend the benefit of the exchange, but such comptrollers do still exist.

With the advent of computers and electronic banking, the Treasury has had to provide routing numbers or electronic addresses for each of its agencies so that electronic "item" requests to "debit" or "credit" your account with the Treasury can be made instantaneously. It can be done by FED wire or by (ACH) Automatic Clearing House. If JOHN QUINCY DOE owes the IRS, it is very simple to use your "private" "offset" account or right to issue a "note" to discharge or "offset" that debt to the *UNITED STATES* because they will always owe you, John-Quincy: Doe, more than JOHN QUINCY DOE owes them. Nearly every business in America and every person is a sub-corporation that has been assimilated into the *UNITES STATES* and made a part of the *UNITED STATES*. Therefore, if JOHN QUINCY DOE, that they think is you, ever owes any company or person in the *UNITED STATES* then you owe the *UNITED STATES*. This means that you can write that company or person a 'note' or you can "accept" their "bill" to you and have them forward it to the *UNITED STATES DEPARTMENT OF TREASURY* or to the IRS and the US will make the adjustment to satisfy that company or person. This method always says, "Take it off what you owe me" and, by law, the US must do it.

Each time you use this method you provide a healthy "quantitative easement" to the economy by helping others reduce their debt to the US. Also, you reduce the "national debt" that the US owes to its people, its primary creditor. Keep in mind that the Federal Reserve is a secondary creditor or is a second lien holder subject to the first lien holder, us.

Can you see how a few of us could get together and pay off the "\$19 trillion" national debt? This is a matter of law and could be done with ease if we would just take the steps to expose it.

## MONETARY CONTROL MECHANISMS

There are economists that keep warning that the FED has created such a huge bubble that it must soon burst. The money supply has so outweighed the amount of productivity of goods and services that its value has no choice but to collapse into hyperinflation. Hyperinflation's best example is Germany before WWII. After WWI, Germany was punished into paying tremendous reparations to England and France at the Treaty of Versailles. In order to pay the bill, Germany recklessly just started printing Marks by the millions. It got so bad that factory workers would only accept daily pay and had their spouses meet them at the gate of the factories at lunch break to give the money to buy groceries before the prices skyrocketed that afternoon. Workers' pay increased daily to meet the inflation. Stories were told of people using wheel barrels to take the cash to buy a loaf of bread. At the beginning, one Mark equaled one dollar. However, by the time of the collapse, it took a billion Marks to buy a postage stamp!

This type of scenario is what is feared by many but the FED has it under its sinister control. These economists mistakenly believe that the amount of funds created matches the amount of funds that are in circulation. We can tell that is not true by the actual inflation rate.

Mr. Howell's game is to create all the money he needs to purchase controlling interest of all the major sectors of the economy such as: banking, oil, energy, food, healthcare, the auto industry, General Electric, Westinghouse, Monsanto, insurance, Hollywood, computers, communications, wireless phones, and anything new that comes out. Once Mr. Howell floods the market with these funds to purchase control, he must then use the same companies, but mainly oil



and gasoline to extract that money from circulation. Mr. Howell is not greedy in the sense that he wants more money, he is greedy in that he wants absolute power over every aspect of our lives. If he allows inflation to escalate like Germany, he would lose control and power. Think of this: you have a \$25,000 car loan and a \$200,000 home loan. If hyperinflation occurs and your salary has to increase accordingly to keep you and everyone else working and being productive, the loan agreement you signed does not change with inflation. Even variable interest rate loans have ceilings on the interest. If bread spiked to \$100,000, you would have money to pay for it, and you could also pay off your house for the price of two loaves of bread. You would then own the exclusive equitable right to use both your automobiles and your home(s). Although the hyperinflation would be a terrible inconvenience on the public, it would also be very liberating for those who saw the chance to be out of debt. That would be a nightmare for Mr. Howell and the FED. Your continuous debt to them is their lifeblood. People are constantly scaring others into buying gold and silver, and we should all have some on hand, but hyperinflation just is not going to happen. A severe depression is more likely and would serve Mr. Howell's purpose much better. The FED would continue to gain control of all sectors of industry then raise prices on essentials until it pulled enough money out of the economy by this and by restricting borrowing money by the public until the people were desperately unemployed. Unless the Body of Christ exercises their rights as a *creditor*, we will allow, by doing nothing, evil to flourish. This book should teach you how and why, as a servant of Jesus Christ, how to deal with insurmountable debt by exercising your *creditor* status in order to claim what is rightfully ours: "The Earth, the fullness thereof, the world and everything in it." (Ps. 24:1)

This chapter is not meant to address every single aspect of over one hundred years of monetary control by the owners of the central banking system and the multiple causes and effects that have occurred both domestically and abroad. This chapter is designed to cover the principle philosophical thought behind Mr. Howell's operation with regard to being able to "control" the masses of people

effectively by having an agenda to "control" the money supply, first by insertion of actual money-in-hand cash and money of account and, also, second, by extraction of funds from the money supply in order to maintain the constant condition that prevents there from ever, ever being enough funds in circulation to pay off any debt as a whole, or by any entity of significance.

The very first axiom that I must introduce to you with regard to a "debt based" monetary system is this: if there is no debt, there is *no* money. If all the money loaned into the system were somehow paid back, there would be *no* money. All of the money that exists in our present system originates in the system in the same way as the Bill Gates example used in the previous chapter of this book. It is important to realize that although fiscal conservatives and Republicans constantly want the US Government to pay back its debts, the system, designed by Mr. Howell, never intended the US (which is the enforcement arm of the system) to ever, ever, ever have to pay back anything. *The UNITED STATES Corp.* (28 USC 3002(15)(a)) is Mr. Howell's right hand. The *UNITED STATES'S* constant need for and use of funds introduced into the system is Mr. Howell's first control arm for keeping the money supply adequate. Although the US government expenditures are not technically (QE) quantitative easing, it is effectively the same thing because Mr. Howell has no expectation of ever being paid back with interest. Hopefully you will be able to see as this chapter progresses that the interest Congress supposedly pays on the national debt, serves only to reduce the money supply as it is paid to the IMF and World Bank.

I don't want to spend too much thought on how money enters circulation because most of it is obvious and it is not the mechanism of our slavery. However, let's think about a few of them. Mr. Howell can, obviously, just start spending money of account (ledger credits) that he has "created" on the books and as long as he is never audited, (as the Federal Reserve has *never* been audited) then, although suspicions abound, no one is ever the wiser. JFK vowed to audit the Federal Reserve and "end" its "covert information arm," the CIA. Mr. Howell can also effect quantitative easing by giving money to his friends who help him. I understand that the "bail out" money

went to Wall Street and the other QE went to “foreign banks.” The last way of keeping the system supplied with funds is one in which I want you to pay particular attention: loans! The US government constantly “borrows” funds in which it never pays back the principal, however, you and I are “borrowing” funds into existence every day as well, but we always have to pay them back.

The people allow the FED and government to stay in control as long as it appears that there is some semblance of stability in the system. The FED must be able to flood the economy with currency as well as effectively pull out the money it just put in the system to avoid hyperinflation. The FED has created, with their economists, the Keynesian Theory of economics, which makes sense in some circles as long as it avoids the true culprit of the fluctuations which is the “money supply.” First introduced by the British economist Maynard Keynes, this theory used and still uses a host of confusing factors to explain the economy, first in 1936, during the heart of the depression, and even now to keep everyone’s mind off the fact that the money supply is massively influenced by the FED and its secret “monetary control mechanisms.” Milton Friedman is the economist that won the Nobel Prize for economics in 1976 and is virtually the only voice that explains the ups and downs of the economy in terms of how much currency is in circulation: “money supply.”

Once you learn to recognize these “monetary control mechanisms” at work, it will forever change your view of the geopolitical landscape. You will be able to interpolate why events happen, how they happened, who was probably behind the event, the benefit for those complicit with it, and maybe, even accurately predict future world events. Although some have said that FDR never actually said this, the quote still stands in history as something to think about: “In politics, nothing happens by accident. If it happens, you can bet it was planned that way.”

As people begin to pay their loans back in addition to the collection of funds done by major sectors of industry, the money supply, in actual circulation, begins to fall, which would begin to create a recession then a depression if there were no other economic forces affecting it. However, since the US government never has to repay

the principal of the loans, yet is allowed to continue “borrowing,” the money supply has a continuous source to keep it “inflated.”

The president of the Bank of England is quoted as saying (paraphrased), “the creation of money is so simple that it repels the mind.” There is *no* money in a debt based currency system but credits are created by someone first making a promissory note or a bond (same thing). That note is deposited and a credit is created to match it on a ledger. As the credit is spent it is transferred in pieces as debits to that particular ledger and entered as a credit on another person’s ledger. If it is paid back in full, then it could theoretically disappear as though it never existed.

## TAXES

When the US is permitted to create treasury bonds (promissory notes) they are deposited and then entered as a credit on the FED’s ledger. Since the FED does not enforce the repayment, as though it were an actual loan, there are plenty of credits remaining in the system every year stabilizing the economy as we, as individuals, pay back all of our so-called loans plus interest. The conservative Republicans don’t get this. Under this screwed up system, government spending is absolutely necessary. Tax and spend policies are not necessary except to create the illusion that the money spent comes from taxation. It doesn’t. However, taxing is one of the Monetary Control Mechanisms used to pull money out of the economy. The Sixteenth Amendment, or income tax amendment, was supposedly passed simultaneously with the Federal Reserve Act of 1913. I say “supposedly” because the book *The Law That Never Was* by William Benson and Red Beckman proves the amendment was never passed while lame duck Secretary of State Philander Knox lied to the American public about the State vote totals to make everyone believe that it had passed. (Although Benson has been ordered by a US District Court to cease telling buyers of the book that the info will shield them from IRS prosecution, the contents of the book have never been refuted by a Court or anyone else.) At the time, the architects of the FED believed they needed the income tax as the first monetary control

mechanism before they found that oil and gasoline would serve the role much better. Nevertheless, the constant argument that we and future generations are forever enslaved by the outrageous nearly \$20 trillion national debt, is merely a political argument for the ignorant. The entire debt should be ruled as an unconscionable scam and we the people could simply offset any debt and be done with it. However the FED has sold some of this debt to China and middle eastern countries to deter we creditors from doing just that. If we offset that debt the FED would have to return the principal to the Chinese. Having sold this debt as Mortgage Backed Securities to the American investor and those who managed the retirement funds and pensions just helped the FED to further rape the American people.

If we know that Mr. Howell's loan to Mary Ann and the Professor was fraud in the first place, it stands to reason that "repaying" the loan with interest hurts everyone except Mr. Howell. The reason is that Mary Ann created the money with her pledge. Mr. Howell never loaned her anything, but merely accounted for the fact that she created the pledge and entered it as a credit. There is not enough money in circulation for Mary Ann to compete to earn and gather to pay back her loan plus the interest, and, therefore, she is in a "catch 22" game of musical chairs designed to defraud her of what she has earned and, possibly, control her, or enslave her, for her entire lifetime. Although the Professor may be a strong competitor, he must be contained with other controls.

It is these controls that I want to be the focus of this segment of the book. The Professor may be so productive that he can always pay back the loan with interest. You will, in Mr. Howell's shoes, never be able to deny him credit regardless of its true intent for its use. Nor would you ever want to deny the Professor credit because having him owe you, at least, gives you some temporary control over him; and if not control, at best, some influence. If the Professor (i.e., some popular prosperous industry) is gathering wealth in the form of these credits, it makes for that much less that everyone else will be able to gather and pay Mr. Howell back. They stay in perpetual debt. The only possible detriment to Mr. Howell would be if the Professor would give Mary Ann a job and bartered her labor for some other of

his resources. However, at this point in history, people don't do that and only want Mr. Howell's credits.

Let's look at some possible Professors or overly productive families in American history. John D. Rockefeller, Andrew Carnegie, Henry Ford to name a few have been difficult for the Central Bank to deal with. In modern history, the new Professors are Bill Gates, Sam Walton, and, unbeknownst to Mr. Howell, the giants of multi-level marketing such as the DeVos and Van Andel families of Amway.

These could possibly pose a threat as they have the ability to educate and mobilize the masses. Whoever controls Hollywood could be a threat as well. Mr. Howell utilizes the old adage: "Keep your friends close and your enemies closer."

The first and most obvious control mechanism for extracting funds from the system is "interest." "Interest" or "usury" in this case is extra funds owed when only principal is in circulation. Next, the obvious MCM is the income tax pushed fraudulently upon the people simultaneously with the 1913 Federal Reserve Act as mentioned earlier. This mechanism is *absolutely* necessary to "scrape" money off the top of the economy so that there will not be enough funds to go around so that everyone can pay the principal much less the interest. Ronald Reagan's Grace Commission report (1984) on page "vii" stated that not one dime collected from the personal income tax goes to run or pay for any service whatsoever that the public expects from its government.

It further reported that the funds collected in income tax goes to the International Monetary Fund as an interest payment on the debt of the US Corporation, thus, failing to ever pay back any principal. Shockingly the British Parliament decides where your social security payments go, but mostly to the Crown.

Page 12 of the January 1984 Grace commission Report to President Ronald Reagan states:

*"with two thirds of everyone's personal income taxes wasted or not collected, 100 percent of what is collected is absorbed solely by interest on Federal debt and by Federal Government contributions to transfer payments. In other words, all individual*

*income tax revenues are gone before one nickel is spent on the services which taxpayers expect from their government."*

## OIL

Every "Mary Ann" in this country may have the ability, energy, character and willingness to pay off all of the principal and interest that they "believe" they owe but will be hindered by the "Catch 22" game of "musical chairs" that constantly, over time, will make her a failure, a bad credit risk, etc., thus, demoralizing her to the point where she may "vow" to never get in debt again which will become an additional problem for Mr. Howell as time goes by. Although the American middle to lower class have not been able to "put their finger" on the exact problem that has them enslaved to this debt because the population on their "island," North American Continent, has become so large, they did, in fact, recognize and realize, by the mid-1960s, that the income tax was morally "wrong." Mr. Howell, at that point, was way ahead of the American public and had already embraced a more palatable form of extracting funds from the money supply. Mr. Howell may introduce or endorse a "flat tax" or even a "consumption tax" but the real plan was to take control over the commodity that affected everyone in North America: oil!

By controlling the price of oil as a middle man or "cartel," Mr. Howell can control the price of gasoline needed by all the peoples. Increasing the price at the pump proved effective in allowing Mr. Howell to extract money out of the economy and away from people, who, personally do not even use gasoline or drive a car.

However, everyone eats! Most everyone buys clothes, uses electricity, uses paper in some form, drinks tea, coffee, or alcohol, uses sugar, flour, etc., or something that is shipped on trucks that use fuel derived from oil. If the price of delivery goes *up* as a result of the increase in the price of fuel, then everyone will pay for that increase in the price of fuel, indirectly, from the increase in the cost of the goods that were delivered by truck or railway. This is a "no brainer."

In order to keep the price up, not only will Mr. Howell have to control oil production and its refinement but he will also have to hide the fact that America has a "virtually" never ending supply of oil and natural gas in Alaska and North Dakota. Mr. Howell has been promoting the concept of "Peak Oil" which purports that we are consuming oil faster than we can find it and refine it. This concept is a *lie!* We have more refined oil above ground waiting to be pumped into your gas tank than ever before in the history of the world and we are consuming it at a rate higher than ever. Prudhoe Bay Alaska is an Atlantic Richfield drill site that can supply America at the present rate of consumption for the next five hundred years! North Dakota oil fields, the topic of the new CBS show starring Don Johnson, Blood & Oil, is ten times as big as the Alaska find that pumps its oil to us through the Alaska Pipeline. That means that we have enough oil in the US to supply us for the next five thousand years! The Peak Oil concept that theorizes that we have reached our "peak" production of oil was a brilliant figment of the imagination of Mr. Howell that provided him with the excuse to do just about anything moral or immoral to "secure" America's "way of life" dependent on that constant oil supply. If we have so much oil, why have oil prices been over \$3.00 per gallon in the US for the last few years, only dropping significantly recently? If we have so little oil, why have gas prices dropped below \$2.00?

Peak Oil Theory gives Mr. Howell and the US government the excuse to enter other countries and control oil production as a way to preserve the American way of life and our constant need for oil. Economists agree that we are an oil based economy, but it's not necessarily true. We have let America become an oil "dependent" economy, and that is the way Mr. Howell wants to keep it. Because as long as we are an oil dependent economy, Mr. Howell can easily control the money supply by using oil to extract money from circulation, thus, decreasing the money supply. To be most accurate we are a debt based economy totally dependent on the paper dollar. People, for the most part, do not know how to live off the land that God gave them. They cannot plant, cultivate and harvest crops for themselves, harvest lumber to build their own homes or barter their own labor.

Americans know only how to trade the green paper for whatever they need. If there is no green paper (Federal Reserve Notes) they don't know how to get the things they need without it. If Mr. Howell retracts the supply of those green Federal Reserve notes, the people suffer. They only falsely believe that they are free. Without that green paper, they become helpless. In 1929, Mr. Howell manufactured a depression for the purpose of ushering in the *New Deal* which would make his Federal Reserve Note the central currency. We saw people in the major cities who had already become dependent on the paper money of the federally authorized national banking associations jump out of windows or otherwise become helpless living in tent cities. People had borrowed from brokerage houses to purchase stocks. This means they purchased stocks on margin. When stock prices crashed overnight, the value loss from the borrowed stocks gobbled up the net value the people had in the stocks in which they had invested their own money. They lost everything and did not know any other way to survive outside of their dependence on the paper money.

Other oil producing countries threaten Mr. Howell's ability to monopolize oil prices, thus, always having the ability to extract money from circulation, to stabilize his control of the currency and America's dependence upon it. If foreign nations, who are not controlled by Mr. Howell, decide to pump and refine their oil and sell the gasoline for \$0.25 per gallon, the US people would find a way to buy foreign oil to reduce their cost for the daily use of fuel. This is a competitive market and free economy concept that threatens Mr. Howell's control.

In the 1940s and '50s, Mr. Howell and the US government made a deal with the Shah of Iran to insure that Iran would not ever be in competition with American oil prices. We began to use middle-eastern oil under the concept of Peak Oil. The Muslims in this country, felt like they were enslaved by the Shah, who was a dictator, and resented America buying and controlling their oil.

In the mid-1970s, Saudi Arabia's leaders sold out early. You can see that the Sheikh of Saudi Arabia is worth eighteen billion dollars and is labeled as the richest sheikh in the world from the sale of

oil to the US. Kissinger and the US Military offered the Saudis a deal "they couldn't refuse" (Read: Lindsey Williams *The Energy Non Crisis*). The Three Star Army General, James B. Vault, as personally interviewed by this author in 2010, in charge of the offering and negotiation, was ordered by Kissinger to dictate the terms for the Saudis. General Vaught created the Delta Force for operation Eagle Claw (the failed attempt to free Iranian hostages in 1980) in conjunction with Col. Charles Beckwith. The negotiations, according to and as led by General Vaught, went something like this, (paraphrased from conversation with General Vault):

"You have the black gunk (oil) oozing out of the sand, you can't use it, your camels can't drink it, you don't need it and America has all they can ever use if you don't want to sell it to us. We will offer you \$23 per barrel for it, take it or leave it. You will live like kings on the U. S. Dollar. If you don't take the offer we can bomb you back to the stone-age and take it from you anyway. You have 24 hours to make a decision."

The Saudis may be religious but not so much as they don't want power and wealth. Now they can praise "Allah" and "Mohammad" for restoring their prestige in the barren region of the middle-east. By being forced to accept the US dollar as payment for the oil, Mr. Howell knew that the Saudis would have to spend the US dollar mostly for US goods and services, thus, introducing another factor in controlling the insertion of money into the US and North American economy. It also expanded the use of the dollar and the control of the Federal Reserve in those countries. According to Lindsey Williams and *The Energy Non Crisis*, the Saudis were also forced to use a portion of their new found wealth to purchase US Debt from the Federal Reserve. Mr. Howell controls the price that he will pay for oil from the Middle East and on the "flip side" controls an extraction of all that money-of-account by forcing the Middle East to buy US Debt Securities: treasury bills, bonds, etc.

This author believes that in the late 1980s the FED and the US government tricked the Saudis into buying up enormous gold reserves with all the excess US dollars/Federal reserve notes while gold was continuing to go up in price. The Saudis bought so much gold with their paper FRNs that they lined their swimming pools with gold. Then Mr. Howell, after selling all the gold to the Saudis and other Middle Eastern countries that he contracted with, dumped a glut of US oil on the market forcing the cost of a gallon of gasoline to, as I remember, 67.9 cents. Mr. Howell hardly bought any Middle Eastern Oil at that point and the Saudis had insufficient income to support their life styles. They then started stripping the gold off their cars, houses, and swimming pools to sell and pay their bills. However, Mr. Howell sold all the FEDs gold on the open market, thus dropping the price to record lows that caused the Saudis to lose almost everything. After an all-time high of \$2000+ in January 1980 it plummeted to \$545 by 1993 and collapsed further to \$349 in April 2001. Mr. Howell created a monetary control mechanism to extract the wealth back from the Saudis. Mr. Howell, posing as the US government/Federal Reserve taught the Saudis not to behave “too big for their britches” as we are accustomed to saying in the south. The Saudis hate the US for this control over them and seek to undermine the US through terrorism. We are finding out now that most of the terrorist activity is being financed by Saudi Arabia. The Middle East is now addicted to the US dollar denominated and controlled by the Federal Reserve.

More than “interest” and “taxes,” oil has proven to be Mr. Howell’s single biggest Monetary Control Mechanism for extracting money off-the-top of the American and European economies. Mr. Howell could not care less about whether Saddam Hussein took control of Kuwait’s oil production, Iran’s oil production, etc., if it were not the “control mechanism” of choice for Mr. Howell’s money supply to the Americas and Europe. Keep in mind that the US does not need Middle East oil.

The Soviets have enough for Europe and Asia. South America is supplied by Venezuela and the Gulf of Mexico. Think about this: If

the Ayatollah of Iran, who ran off the Shah of Iran, to the US, takes the Iranian oil field (which is one of the largest in the world) and Iraq takes Kuwait and a few others and decides to sell cheap to the highest bidder (independent of Mr. Howell), namely China, then world gas prices would plummet. American productivity and prosperity would sky rocket! Everyone could pay their bills and they could afford to pay their lawyers to fight the corrupt IRS. Mr. Howell would lose control virtually overnight. The single largest arsenal of fire arms in the world lies with the American people. Mr. Howell is paranoid and scared senseless of the American/US Populace. If the People ever find out and *believe* that Mr. Howell exists to enslave them, “Katy Bar the Door.” Henry Ford saw and predicted all that would happen and said that if the American people ever figure it out “they’ll be a revolution before tomorrow morning.” Hear the prophetic words of Thomas Jefferson who knew Mr. Howell was always lurking around and seeking to sink-his-teeth into the American economy:

“If the American people ever allow the banks to control the issuance of their currency, first by inflation and then by deflation, the banks and corporations that grow up around them, will deprive the people of all their property until their children wake up homeless on the continent their fathers conquered. I sincerely believe the banking institutions, having the issuing power of money, are more dangerous to liberty than standing armies.”

Mr. Howell or Mr. Rothschild has come to roost! We have his bank and we have his standing army in the form of State Troopers in every state along with his BAR Association (British Accredited Registry).

Mr. Howell is a giant parasitical tick. In 1829, President Andrew Jackson promised to rout out Mr. Howell in his second attempt at America. When Jackson, a God fearing patriot, became president, he declared war on Mr. Howell, stating,

“You are a den of vipers and thieves and I intend to rout you out, and by the Eternal God, I will rout you out!”

He kept his word by vetoing the Second Bank of the United States Charter. He addressed Congress with these words,

“The bold efforts that the present bank has made to control the government and the distress that it has wantonly caused, are but premonitions of the fate which awaits the American people should they be deluded into a perpetuation of this institution or the establishment of another like it...If the people only understood the rank injustice of our money and banking system there would be a revolution before morning.”

Apparently, Henry Ford, being much more knowledgeable than today's prideful, over educated idiots who hold degrees from Mr. Howell's universities, knew President Jackson's quote from history. By eliminating the Second Bank of the United States, President Jackson completely eliminated the national debt. God protected Andrew Jackson when both pistols of an assassin miraculously misfired. The assassin boasted that his orders came from European bankers (Rothschilds) who promised to protect him. He was found innocent of all charges by “reason of insanity.” Go figure!

President Jefferson is further quoted as saying, “Fear can only prevail when victims are ignorant of the facts.”

We all know FDR said similarly, *“So, first of all, let me assert my firm belief that the only thing we have to fear, is fear itself—nameless, unreasoning, unjustified terror which paralyzes needed efforts to convert retreat into advance.”*(first inaugural address 4 March 1933)

This was spoken only five days before the Emergency Banking Act was passed that socialized America and made US Citizens enemies of the US with no rights. But it also caused the Fifth Amendment to kick in for those who were Citizens of Heaven as opposed to US

Citizens. FDR knew everything that was going on. In a letter to the German-European architect of the Federal Reserve Act of 1913, Col. Edward Mandell House dated 21 November 1933, FDR wrote,

“The real truth of the matter is, as you know, that a financial element in the larger centers has owned the Government ever since the days of Andrew Jackson- and I am not wholly excepting the Administration of W.W.(Woodrow Wilson). The Country is going through a repetition of Jackson's fight with the Bank of the United States- only on a far bigger and broader basis.”

It occurs to this author that FDR may have been a God-send instead of the president that sold us all out. He may have insisted that the New Deal, which he probably could not stop, legislate the remedy to all those people who wished to not be enslaved by the beneficial guarantees of the New Socialism. As written in the previous section, Constitutional Barriers, HJR-192 was passed on June 5, 1933, to provide a remedy for all those persons in America who wanted a recovery of all the property taken from them with a stroke of a pen through the Emergency Banking Act only three months before on March 9, 1933.

It was Alexander Hamilton who first introduced Mr. Howell and the European banks to the United States before it later became a corporation in 1871. As the first Secretary of the Treasury, in what appears to be a conflict of interest today, Hamilton instituted the policy of printing US Bonds and then using them as collateral to borrow more acceptable notes from his own First Bank of the United States, with interest. This, in fact, is all we do when we go to Bank of America. We give them our promissory notes in exchange for their promissory notes, however, they force us to pay their notes back with interest. Hamilton wrongly asserted that a national debt was desirable. Jefferson, Madison, and Franklin were all opposed to the plans of Hamilton to establish a central bank that was private in the United States. Mr. Howell had the name of “The Bank of England” at the

time. Nevertheless, Hamilton succeeded, for twenty years, by persuading enough Congressmen to grant him and Mr. Howell a bank charter for the First Bank of the United States. Before being killed by Aaron Burr in a duel, Hamilton, probably a true patriot at heart, repented, stating,

“Bank notes ravage a nation. For this and other reasons which I have thought of, I have come to the conclusion that our nation, should raise up a circulation of its own.” (instead of borrowing from Mr. Howell and a central bank)

Lincoln created Greenbacks and was assassinated for so-called “other reasons” by John Wilkes Booth. Kennedy signed an Executive Order 11110 authorizing the printing of United States Notes, which looked just like the Federal Reserve notes, and he was assassinated six months later for so-called “unknown reasons.” The printing suddenly stopped and no more have been printed. They still remain scarcely in circulation, however.

Over \$4 billion were printed and circulated in \$2 and \$5 denominations, \$10 and \$20 United States notes were never circulated but were being printed by the Treasury Department when Kennedy was assassinated.



Executive Order 11110

AMENDMENT OF EXECUTIVE ORDER NO. 10289 AS AMENDED, RELATING TO THE PERFORMANCE OF CERTAIN FUNCTIONS AFFECTING THE DEPARTMENT OF THE TREASURY. By virtue of the authority vested in me by section 301 of title 3 of the United States Code, it is ordered as follows:

SECTION 1. Executive Order No. 10289 of September 19, 1951, as amended, is hereby further amended - (a) By adding at the end of paragraph 1 thereof the following subparagraph (j): “(j) The authority vested in the President by paragraph (b) of section 43 of the Act of May 12, 1933, as amended (31 U.S.C. 821 (b)), to issue silver certificates against any silver bullion, silver, or standard silver dollars in the Treasury not then held for redemption of any outstanding silver certificates, to prescribe the denominations of such silver certificates, and to coin standard silver dollars and subsidiary silver currency for their redemption,” and (b) By revoking subparagraphs (b) and (c) of paragraph 2 thereof. SECTION



2. The amendment made by this Order shall not affect any act done, or any right accruing or accrued or any suit or proceeding had or commenced in any civil or criminal cause prior to the date of this Order but all such liabilities shall continue and may be enforced as if said amendments had not been made.

JOHN F. KENNEDY THE  
WHITE HOUSE, June 4, 1963

The First Bank of the United States's charter expired in 1811 and the "wiser" congress refused to renew the privately owned bank's charter by the tie breaking vote of the vice president who resides over the senate. Wars are seldom fought without Mr. Howell's input or without Mr. Howell starting them in secret. The War of 1812 is no different. Mr. Howell owned the King of England and Mr. Howell is known to this day as "The Crown" who resides in the "The City." Mr. Howell has always thought it better to control people indirectly instead of using an iron fist. The British, financed by Mr. Howell, retreated in the American Revolution to allow the Colonists to believe they were free but sought to gain control again via the First Bank of the United States. When the bank's charter was voted down Britain began to "do things" that injured the United States's trade with other countries, spoil US relations with native American tribes and belittle the US on the world stage. Historians have long debated the relative weight of the multiple reasons underlying the United States declaration of war, but it is no doubt that Mr. Howell, unhappy that he had no control via the First Bank of the United States, caused undeclared warlike actions against the US that incited Madison and Congress to declare war. Britain, no doubt, got the best of the US in the war of 1812-1815, when you look at the casualty and wounded statistics but, in the end, the US kept all its territory and let Mr. Howell start the Second Bank of the United States which charter was granted from 1816 to 1836. During that War of 1812, Andrew Jackson fought and won many battles against Native American British allies. He, no doubt, deduced the actual reason for the war and vowed to

rid the country of Mr. Howell if he ever became President. He was the seventh president of the United States. He got rid of Mr. Howell until Mr. Howell found another way to get into the United States by helping to tear it apart. Like the Catholic Church this banking dynasty thinks in centuries, not months or even years. A generation is nothing for this patient but persistent predator. The Civil War was upon us.

Lincoln wanted to hold the country together to keep it from being torn into smaller pieces that could be dominated by Mr. Howell. Lincoln borrowed money from the people and Mr. Howell until he realized that he could print his own Greenbacks.



He was quickly killed and the US began the period of "reconstruction" where it became a corporation in 1871 with the Act to Incorporate the District of Columbia. Mr. Howell would own this corporation and spend the next one hundred years or so incorporating the separate states, as well, under the umbrella of his US Corp., and that's where we are now.

Mr. Howell has worked hard to plot his control over the Americas and this monetary system through generational wars for over one hundred years. He will not allow a few rag-tag rag-heads from the Middle East threaten his control because they want to sell their own oil cheap to China.

**ALCOHOL AND DRUGS**

Let me introduce to you another control mechanism that motivates Mr. Howell to be in the Middle East. Consider Afghanistan as it is the world's largest producer of opium. The "poppy fields" are a major world source of illegal drugs such as heroin. Why would Mr. Howell be interested in illegal drugs? He basically created the illegal drug market on purpose. It is a mechanism of control.

The title of this chapter is Monetary Control Mechanisms. The world of illegal drugs is multifaceted for Mr. Howell. It allows him to justify all sorts of laws against freedom, establish armed task forces to do his bidding, invade countries, etc., etc., because he promotes in the media, how "bad" drugs are to our health, yet he instigates its growth, manufacture, and sales in our streets. We could spend a lot of time on all sorts of aspects relating, indirectly, to this market but I want to focus on its importance to the monetary supply. God made the marihuana leaf and the coco leaf and the poppy plant. Man cannot copyright and thus, license, these creations of God. However, Mr. Howell, over time, can convince people, one generation at a time, by using the media as a weapon, of anything that is beneficial to Mr. Howell's purpose.

Back on the island microeconomy, the Professor and Mary Ann do not want to have to appear in front of Mr. Howell or write him a note of authorization every time they need to make a transaction. They demand that some sort of "cash" be issued against their account. Mr. Howell, not wanting them to privately issue their own currency independent of him, decides to issue notes (same as Federal Reserve notes) or promises-to-pay against himself or against his bank (FED).

These notes are not redeemable against anything other than "credit" on Mr. Howell's bank ledger. If a person brings back the "note" then Mr. Howell promises to "recredit" your account. The demand for "cash" notes is large and so-much-so that there needed to be a way to extract these "notes" back out of circulation to prevent any one or few people from secretly accumulating an "influential" amount of them outside of Mr. Howell's knowledge. People do now and have, in the past, had a tendency to save, hide, and hoard cash

money in their wall, their mattresses, and their cookie jars. After 1913 but before Mr. Howell really dominated control of the currency in 1933, he began to wrestle with the "control" problem. Any "interest" that the people paid on loans they would want credit for paying and would want a record of it being paid so they would likely use "money-of-account" or balance transfers done by check drafts. The same would definitely be true of "tax payments." The people would want an easily verifiable record of that tax payment and, thus, would use "money-of-account" as opposed to their "secret stash" of "cash" in the "cookie jar" or "mattress." Only transactions that would not stand up to "public scrutiny" would be withdrawn from the "cookie jar." Gambling and prostitutions come to mind, but Mr. Howell could get a firm grip on these by owning these operations but they did not take in enough "cash" to be effective as a control mechanism because they were not widely used by a vast segment of the population. Morality wasn't effective enough. Other American "vices" that most everyone participated in would have to be made "illegal" to be able to draw back enough "cash" out of the economy. Morality would be used as an excuse to get the government to make "booze" illegal. People might write a check at a legal liquor, beer, and wine store. Prohibition was the answer! The Eighteenth Amendment had to be passed to prevent the people from selling alcohol as it was never against the law to make it yourself and drink it. Congress nor the states, in 1920, had any power over the individual man or woman. It only had power over commerce as decided by the people. Is that not interesting?

Why have we not had a Constitutional Amendment to prevent Americans from the other illegal drugs? US citizens in 1920–1933 were free men and women. In 1933, after the Emergency Banking Act on March 9 they became enemies of the US and subject to statutes. In December 1933, Congress proposed and passed the Twenty-first Amendment which repealed the Eighteenth Amendment because they did not need it anymore. If you claim to be a US citizen then you are not free. As an American National, a man or woman, a creation of God, you can operate as a creditor amongst a nation of nonfree citizens.

By making the sale of beer and liquor illegal, it brought all the “cash” out of the “mattress” and “cookie jar” to purchase it. Not only that, because it was illegal, it raised the risk and raised the expense and, thus, the price, resulting in even more “cash” off-the-top of the economy. This allowed men, like Joseph Kennedy, who always wanted to be part of Mr. Howell’s operation, to deposit the “cash” into Mr. Howell’s bank in return for “credit.” Mr. Howell doesn’t care if Joseph Kennedy or anyone else gets rich in the process because Mr. Howell can account for all the cash with Mr. Kennedy’s credit accounts that can be readily seen in his bank. Mr. Kennedy, who always had his eye on being an elite like Mr. Howell, was given the perk of being the American Ambassador to Britain, but ultimately was never allowed to be in the club. This was something Joseph Kennedy resented and he vowed to conquer Mr. Howell or become “the new Mr. Howell.” JFK, being acutely aware of his father’s history, attempted to conquer Mr. Howell by vowing to audit the Federal Reserve and dismantle the CIA. He began by issuing currency in April 1963 that was not borrowed by anyone but was authorized by HJR-192. He was shot in November 1963 and the Treasury reversed the issuance of that currency. Joseph Kennedy lived in England in a mansion donated to England by none other than JP Morgan.

As for Mr. Kennedy’s competitors, not associated with Mr. Howell, US G-men would raid their operations, destroy their alcohol and confiscate their “cash” thus taking it out of circulation and putting it into the US Treasury where Mr. Howell can see it and account for it. Mr. Howell did everything he could to erect “religious zealots” in the media to keep prohibition going. However, the American people’s love affair with liquor would prevail with the Twenty-first Amendment. Mr. Howell would have to find another illegal substance to introduce to America and accomplish his mission but prohibition proved very educational to Mr. Howell and the FED.

The Bible talks about, in Rev. 13:16-18, a “cashless” economy that requires everyone to have a number in order to buy or sell. It appears that Mr. Howell’s dream will come true if the Bible is correct and technology has already embraced this idea with the advent of credit cards and electronic transactions. Even if BitCoin takes off,

it will be an electronic cashless society. Have you ever noticed that having a few thousand dollars in your pocket is considered “suspicious” and in many parts of the country it may get confiscated under the suspicion of illegal drug activity even though no Constitutional Amendment exists forbidding any possession of *any* substance. A few thousand dollars will barely get two people to Disney World for a week. Keeping that much cash on your person is not unreasonable in case you lose your credit cards or it just quits working because of bank error. No one wants to be stranded with no means to pay for anything. However, Mr. Howell wants to create a world where, if he needs to arrest your movement, he can by suspending your accounts. Mr. Howell has come a long way since Prohibition and we have allowed him to “program” our minds with “TV programs” that go to great efforts to glorify police, lawyers, and bankers. All TV portrays police, government agents and lawyers as the “good guys.” Other Americans who mind their own business, contracting with one another in private, without the “permission” or “license” from their “public servants” in government are often portrayed as persons up-to-no-good! If only Mr. Howell could control a drug like alcohol, with such “wide spread use” and make it “illegal” also, would be a dream. Mr. Howell, becomes more evil over time to promote drugs and all other controlled substances with illicit sex and other pleasures to create an endless cycle of hopelessness and Godlessness to bring out all of the hidden cash. He will eventually set up off-shore drug lords like Pablo Escobar, in conjunction with the CIA. This will keep the cash flowing up stream to a central point where the drug lord will then trade his “cash” for “legitimate” money-of-account for a discount fee. This launders the money through the CIA’s bank, American Express.

Does it make sense why Mr. Howell needs to control Afghanistan? The majority of the world’s poppy plants which supply opium are grown in Afghanistan. Fundamental Muslim extremists would burn these fields. Mr. Howell would rather financially back, through CIA efforts, Al Qaeda and the Taliban so that they can cause civil unrest and terrorism so that the American Christian people would favor an American invasion of the Middle East. The US and Mr. Howell

needed a rally cry from the American people to justify going there. So the World Trade Center came down on September 11, 2001. You can read volumes from experts in military demolitions and airplane crashes to convince you that there was no way a rag-tag bunch of Jihadists could fly any of those planes or that a plane can bring down a concrete steel building like the world trade center. But it did create a “boogie man.” Osama bin laden was the so-called “boogie man” in charge. Yet the Bush administration did not go after him, but went to Iraq instead. Saddam Hussein did not want to be under Mr. Howell. He wanted to control the oil and the poppy fields. Mr. Howell could not allow that. When the Middle East and Saddam Hussein threatened to dump oil on the market dirt cheap and destroyed the CIA controlled poppy fields, Mr. Howell had to take action. Mr. Howell had been developing his next propagandist machine, “the war on terror.” Mr. Howell surmised that the American people had been so conditioned that they would believe any conclusion that the media gave them and wouldn’t notice the difference that we did not seek out Bin Laden but instead went after Saddam Hussein. Most don’t know that geography of the Middle East so it would not matter. This still proves to be true today. Although many Americans asked tough questions, no one stopped Mr. Howell, the CIA, or the Bush administration. In fact, they all were re-elected. The false excuse that Sadaam had weapons of mass destruction (WMDs) became the mantra. The world drug market is worth about \$700 billion per year in paper “cash” money that the CIA confiscates, launders, or reuses to create these complex world crisis situations. Drugs are an extra expenditure for the people just like the price increases in gas that makes it more difficult for them to pay back principal and interest. Controlled substances cause people who want to pay cash to avoid detection and are also tools for Mr. Howell to pull out “cash” from the money supply. Controlled substances are Monetary Control Mechanisms.

## MORTGAGGE DEBACLE

Now let’s examine the “mortgage debacle.” It started out as accusing those like Mary Ann of wanting, irresponsibly, to have a home she

could not afford. Then many people woke up and began to realize that the legitimacy of Mr. Howell’s so-called “loan” should be challenged.

Mr. Howell, shrewdly, diverted the attention of the public. However, judges across the nation were forcing Mr. Howell’s “agent banks” to produce the “note” and an “accounting” of where the “assets” originated to fund these loans. Mr. Howell’s media diverted the public’s attention to “greedy” Wall Street brokers and “greedy” mortgage originators. This author will address the real issue. It was a monetary control mechanism at work. The American spirit is hard to keep down. Although weaker competitors, like Mary Ann, had been rendered “bad credit risks” in the past and had, possibly, personally vowed to never get in debt again, Mr. Howell needed to have them in debt to him. Mary Ann, having accepted responsibility for her past failures (not realizing that they were not her fault because of the “catch 22” game of musical chairs) began to work extra hard, live below her means, pay rent and (here’s the big thing) build a “nest egg.” Mary Ann also realized that she was not a savvy investor, and though she would like to prepare for the future, was leery, if not scared of Wall Street. Mr. Howell, needed to plunder those “nest eggs” away from Mary Ann, Skipper, and Gilligan. Real estate and the American dream, a nice home of their own, was Mr. Howell’s angle to get the nest eggs. By convincing Mary Ann that real estate values would “always” increase and that renting was a waste of hard earned money, Mr. Howell accepted Mary Ann’s down payment of 5 percent or whatever she had, on a now low, adjustable rate mortgage. Once locked in, Mr. Howell would beat her out of the loan by deflation and/or adjusting her mortgage rate to a level where she could not hang on. The tactic worked. Between that and balloon payments Mr. Howell was successful in getting Mary Ann back in his game (the great scam) and scraping her, hard earned “nest egg” off the top of the money supply. Just think about it. Mr. Howell, almost got blamed but successfully put the blame on his agents on Wall Street. Let me give you an example of how Mr. Howell thinks. The following excerpt appeared in the February 1934 issue of *New*

*American* that was privately circulated among lending bankers of the day, during the depression:

“Debts must be collected and loans and mortgages must be foreclosed as soon as possible... when the common people have lost their homes, they will be more docile and easier to govern. People without homes will not quarrel with their bankers.”

Remember previously the warning of President Jefferson, “*First through inflation* (providing the money in circulation for Mary Ann to earn and letting her believe she can sustain a lifestyle and make mortgage payments) *then through deflation* (taking the money out of circulation so that Mary Ann cannot earn money because it’s not out there to be earned) *will deprive the people of all their property.*” This scam falsely blames Mary Ann for being untrustworthy and not good for her word and/or it generically blames the “poor economy.” “*My people perish for lack of knowledge.*”

## LOAN QUALIFICATIONS

In November 2008, when I had a lot of success in using these laws to create money and pay off debts for myself and others, I went with a friend of mine into a local RBC-Centura (agent) bank (now PNC) in North Carolina where my friend had nearly \$2 million on deposit. My friend was a retired Baptist minister who had done well throughout the years with real estate transactions. We sought to get a \$100,000 revolving credit line using part of his \$2 million as collateral. It was a risk free venture for the bank. Being seventy years old and retired without a job, RBC-Centura denied his application because he did not meet their current lending guidelines as dictated by Mr. Howell and the FED. Shocked, we left there and went to a very small local bank called New South and offered to transfer all the \$2 million and have \$150,000 separate locked savings account to collateralize the requested \$100,000 revolving credit line.

This bank, which really needed the \$2 million deposit, also denied the application to someone with perfect credit because he did not have a job with a steady separate income. We lowered our request to a \$50,000 secured revolving credit line. The bank still refused. My friend was angered because it made no sense to him and he almost took the rejection as an insult. However, in light of Mr. Howell’s true goals of deflation, at the time, it makes perfect sense. Yet to the naïve public, it is absurd. Television pundits and economists argue constantly about interest rate manipulation, fiscal policy, taxes, and government spending—liberal vs. conservative. However, these things have little impact on the stability of the economy unless they significantly alter the money supply. It does not matter that interest rates at RBC-Centura and New South Bank are low if the “FED agent banks” refuse to “loan” (allow you to create) money on a no risk venture. Milton Friedman won the Noble Prize for economics in 1976. The Chicago School of Economics, led by Friedman, teaches that the money supply, which is what is readily in circulation, is the “key” to regulating the economy. One of his basic rules of economics is, “to stop a recession, increase the money supply.” Keynesian Economics is a diversion from the truth. Remember Jefferson, first through inflation then deflation we will get robbed of everything.

Can you think of any more Monetary Control Mechanisms other than what we have mentioned?

## THE WOMAN AND THE BEAST OF REVELATION

In Gen. 3:15, God spoke to the serpent, Satan, and said that He will put “enmity between you and the woman, and between your seed and her Seed. He shall bruise your head, and you shall bruise His heel.” Satan has seed. These are the ones on the earth that follow Satan and the seed of unrighteousness. However, the woman is the body of all believers born to the generations of Eve as direct descendants down to Abraham, then Isaac, and to Jacob who is Israel. That woman of Revelations 12 had a garland of twelve stars, or twelve tribes of Israel. Israel and the tribe of Judah produced the male Child who Satan has been trying to calculate the time of His birth and kill. The Devil tried to kill all the children born at the time of Moses thinking that the male Child was going to be born then, but God saved Moses as a type of messiah, to the children of Israel. Then later Lucifer possessed Herod in trying to kill Jesus but never knew who or where He would be.

NKJ Revelation 12:13–17 is what I hope to bring insight:

*“Now when the dragon saw that he had been cast to earth, he persecuted the woman who gave birth to the male Child. But the woman was given two wings of a great eagle, that she might fly in to the wilderness to her place, where she is nourished for a time and times and half a time, from the presence of the serpent. So the serpent spewed water out of his mouth like a flood after the woman, that he might cause her to be carried away by the flood.”*

*But the earth helped the woman, and the earth opened its mouth and swallowed up the flood which the dragon had spewed out of his mouth. And the dragon was enraged with the woman, and he went to make war with the rest of her offspring, who keep the commandments of God and have the testimony of Jesus Christ.”*

The woman was the lineage of Christ and the chosen twelve tribes of Israel but is now the Church, the chosen bride of Christ. The dragon is the Creature from Jekyll Island from G. Edward Griffin’s book *It is the Federal Reserve and the European bankers’ monetary and banking system*. The wilderness is not a physical place but a spiritual state of mind that was foreign to the woman when she sought all of her provision from mammon, this mercantile system of the world. The wilderness is a place that is uncomfortable at first. It provides from a different source than the woman is accustomed. It is the status of the saints which is recognized by the law. It is the status of a creditor.

“Current,” like water, runs between the “banks” of a river. Electricity, is “current,” that runs between the “banks” of batteries. Debt notes are “current or currency” that flows to and from people who are “banks.” Bank of America is *not* a bank by definition. It is a depository financial institution and an agent of the Federal Reserve, which is a bank, by definition. You and I are banks, by definition, because we issue, transfer, receive, and hold promissory notes. We go to Chase Manhattan and Bank of America to do our “banking” as “bankers.” They are agents for us also pursuant to our contract with them that help us facilitate our issuance of, transfer of, and accounting of, our debt notes.

The water that is spewed out of the mouth of the serpent is inflationary debt promissory notes and credit, current or currency that it uses in an attempt to cripple and bind the saints. However, since the Earth is the Lord’s, the fullness thereof, the world and everything in it, and we are heirs with Christ of it, we have subrogation rights to it. The saints, who do not claim to be US citizens, debtors, or slaves, but rather creditor nationals can use the subrogated value of

all real things in this earth to “offset” *any* debt of *any* amount thrown at them. The birth certificate value of one baby is worth more than any value of the earth’s gold, natural resources, or produced goods. However, that baby originated from the ground or from agriculture according to the statutes. The baby or the flesh is part of the Earth. The value of the Earth has the ability to swallow or offset any debt that the satanic system throws at us. Therefore, any saint, can offset any debt by using his/her inheritance of the earth or himself or herself that came from the earth as a seed. No matter how much debt, billions or trillions of dollars, is thrown at us, we have the right to say “take it off what you owe me.” Even criminal charges are commercial debts that have a “penal sum” or bond that is sold to one of 831 insurance companies licensed to buy these bonds. The bonds are bought and sold and the defendant is held as collateral on that debt as a fungible agricultural commodity. By claiming your status as a saint/creditor/national, you can demand the penal sum be offset against what the US owes you. If you are in a state court, you can have the Treasury pay the state. You must then fill out the form to release the lien on your body then fill out the order form to have the property (your body) released. (GSA Forms SF 24, SF 25, SF 25A, OF 90 and OF 91). 27 CFR 72.1 states that “all crimes, both state and federal are commercial.” The Supreme Court in 1937 in Erie RR. V. Tompkins ruled that there is *no* Federal common law. This means that all laws are merely by-laws of a contract. The courts presume that you are in contract with the US when they ask you “do you understand the charges.” “Charges” is a commercial and financial term. How can one stand under or “understand” charges unless they are aware of the contract. But, nevertheless, if, as a creditor, you wish to take responsibility for the charges, then you can always “offset” the charges against the unlimited value that the US or its subsidiaries, the states, owe you. The states adopted the no common law ruling as they merged into corporations after the Buck Act in the 1940s. The original “states” or “countries” within the united States of America had all been hidden by the new Federal Zones or sub-corporations by 1970. North Carolina, for example, adopted a new Constitution

for this Federal Zone that is subservient to the UNITED STATES on November 3, 1970.

Mammon can no longer enslave the saints to any charge or debt where that saint possesses the knowledge and wisdom of the truth. This fact “enrages” the serpent and he will have to go make war with the saints, who, although, keep the commandments of the Lord, are ignorant to this truth. The saints in this Kingdom age have access to unlimited wealth that has been stored up for us by those wicked who gather.

crimes are commercial (both state and federal).” Therefore, all criminal prosecutions are based on contract of which the presumption is that the incident occurred must have violated the terms of some contract. Unfortunately, the vast majority of defendants never challenge this presumption and the judge is under no obligation to point out possible strategies for defendants nor question what the parties apparently remain in agreement about. The issues are the things that the parties are in disagreement about, the “controversy” or “case,” that the court has “subject matter” jurisdiction over. If, on the other hand, the defendant wishes to challenge this presumption or any other presumption, that issue of “where is the contract” becomes a matter that moves to the forefront of the court’s jurisdiction to be dealt with. Remember, silence is consent or acquiescence and unless you question the presumption of the existence of a contract then it will not be an issue. Keep in mind that a contract must be consented to by both parties and in “consideration” for some thing or act and must bestow a benefit upon the other party, with full disclosure given by both parties. A likely challenge may go something like this:

*Judge:* Do you understand the charges against you?

*Defendant:* I have a couple of questions about that if you don’t mind.

*Judge:* Go ahead.

*Defendant:* Are the charges criminal in nature?

*Judge:* Yes, they are.

*Defendant:* But of the three jurisdictions allowed under the Constitution (common) law, Equity, and Admiralty, in which common law and admiralty make room for criminal penalties, which jurisdiction does the prosecution seek to bring these charges?

*Judge:* Neither?

*Defendant:* Do you know what other jurisdiction is being used?

*Judge:* Yes.

*Defendant:* Do I have a right to be informed here what other jurisdiction is being applied here?

*Judge:* You have the right to be informed but not by me.

## HONOR VS. DISHONOR: THE UCC CONNECTION

*“The United States Attorney is the representative not of an ordinary party to a controversy, but of a sovereignty whose obligation to govern impartially is as compelling as its obligation to govern at all; and whose interest, therefore, in a criminal prosecution is not that it shall win a case, but that justice shall be done. As such, he is in a peculiar and very definite sense the servant of the law, the twofold aim of which is that guilt shall not escape or innocence suffer. He may prosecute with earnestness and vigor—indeed, he should do so. But, while he may strike hard blows, he is not at liberty to strike foul ones. It is as much his duty to refrain from improper methods calculated to produce a wrongful conviction as it is to use every legitimate means to bring about a just one.”*

—*Berger v. United States*, 295  
US 78 (1935) (Sutherland)

Most prosecutors don’t abide by the above Supreme Court edict. A North Carolina judge once told me that the courts have long upheld that the UCC or Uniform Commercial Code has no bearing in criminal cases. Other state officials may be trained to offer a similar statement. I will tell you that nothing could be further from the truth if you realize a few simple things. The first of which is that the Code of Federal Regulations Title 27 Section 72.11 states that “all...



*Defendant:* Does 27 CFR 72.11 not state that “all crimes are commercial in nature, Both state and federal?” (It’s helpful to have a copy on hand.)

*Judge:* Yes.

*Defendant:* Does that not presume the existence of a contract?

*Judge:* I believe it does.

*Defendant:* For the record, I was not aware that I had entered into a contract with the prosecuting party, therefore will you have them produce that contract into evidence?

*Judge:* Mr. Prosecutor?

*Prosecution:* Judge, this is ridiculous, these are serious charges.

*Judge:* Do you have the contract?

*Prosecution:* We’ve never had to produce such a contract, he knows he’s liable to the law.

*Judge:* The DA says he doesn’t have to produce the contract, and you should know the law.

*Defendant:* I will conditionally accept the prosecutor’s assumption that I should know the law upon his proof of claim that the law is common to everyone, including me and/or if the prosecutor can produce the contract with its bylaws that has been fully disclosed to me with the evidence of my signature.

*Judge:* We are going to continue to proceed.

*Defendant:* Is the court purposefully withholding evidence from the defendant? Is evidence of the defendant’s signature and full disclosure of the contract in discovery?

*Prosecution:* This is outrageous, Judge, the defendant is bound by the law just like everyone else.

*Judge:* Are you saying the law doesn’t apply to you?

*Defendant:* Is the law you are speaking of the terms of the contract?

*Judge:* Mr. Prosecutor?

*Prosecution:* This man is being charged with armed robbery and murder, and he thinks the law doesn’t apply to him?

*Defendant:* Judge, can you get him to answer the question and produce the contract or dismiss this case?

*Judge:* Mr. Prosecutor, he has a point!

*Defendant:* Judge, I’d also like to see the bond he used to bond this claim against me.

*Prosecution:* Judge, can we get a recess?

A courtroom setting is a place for negotiation of the settlement of an alleged debt. The judge only has jurisdiction over the matter (subject matter jurisdiction) if a controversy can be identified to actually exist. I purposely used the most heinous of common law crimes in this example to show that even these crimes are commercial unless the state has the jurisdiction to prosecute common law crimes which it no longer does. (A state’s statute denoted as “common law” is not common law but statutory law named common law) If that angers you then perhaps it should. However, an evil mind does not comprehend the jurisdiction and the jurisdiction will be presumed upon wicked people who have actually committed an atrocity.

If the prosecutor/plaintiff and the defendant are in agreement, there is nothing for the judge to decide or judge (verb) except to memorialize the agreement. The secret to winning in court is to stay in “honor” with the prosecution and with the judge. I can almost guarantee that the prosecution knows nothing about “honor.” He or she only knows how to argue! In this example the prosecutor and the defendant have come to an agreement by the silence of the prosecutor, that there is no contract and no jurisdiction by the state or the court to proceed. However, one must comprehend these subtleties and stand their ground. One can never let the other party get the last word unless it is in agreement with you and that includes the judge. Federal judges are much more versed in this truth than elected rotating state judges who may go back to their law practices after their terms on the bench. Federal judges will often tell criminal defendants that they (the judge) are merely mediators whose only job is to help the two parties reach an agreement. This fact often goes over the head of the defendant and he/she will not take advantage of this admission because his/her attorney, although familiar with negotiations, does not know the true rules surrounding negotiating an agreement in a court room and will often opt for a back room deal with no mediator/judge to enforce the rules of conditional acceptance.

Which brings us to the point of this chapter: never argue. There are two ways to be in dishonor. (1) To ignore your adversary by being silent and (2) to argue with your adversary. The judge is supposed to always stay “in honor” and that is why we call the judges “your honor” or “you’re honor.” Jesus said, “Agree with your adversary quickly, lest he bring you before the magistrate and throw you in prison and I tell you the truth you shall not go free until you have paid the very last penny” (Matt 5:25-26). You can stay in “honor” two ways. One, accept or agree, and two, conditionally accept. You can stay neutral by asking questions. If you will notice the defendant, in our scenario above, almost always asked questions that remained humble and in honor with both the prosecution and the judge.

However, the prosecution was dishonorable as they almost always are. Nevertheless, they title each other as the Honorable this or that without ever exemplifying the characteristics of “Honor.” A judge will often behave dishonorably as well.

However, we must never let the judge sucker us into being dishonorable because it gives him jurisdiction and allows him to decide against us on any issue that we argue. Judge Robert Bork in his Senate confirmation hearing told the truth, “No one in America is in prison against their will.” They asked, “What was that?” Then he said it again: “No one in America is in prison against his or her will. Everyone is there by agreement and contract...” It was right there that they shut him up, and Robert Bork, the Federal Appeals Court Justice from the DC Circuit, was unceremoniously dumped as a Supreme Court Justice candidate, in a major embarrassment to the Reagan Administration. Never, ever, argue! Ask questions or conditionally accept. When you ask questions you stay in control of the proceedings. Behave as king by “as-king” questions. Any statement a judge or prosecutor makes to you, no matter how threatening or final it sounds, is nothing more than an “offer” or an invitation for acceptance (of what they are saying) according to the UCC chapter 1-2-206, as long as it is reasonable under the circumstances. The prosecution or judge who demands you fly to the sun and back is not reasonable at all because you cannot accept it and therefore it is unreasonable. Anything they say that is possible and relates, is germane to the situation and is therefore,

“acceptable” (meaning you are able to “accept” it). If you don’t want to accept it then you can “conditionally accept” it by stating terms “additional to” or “in place of” the offered terms. This is stated in UCC 1-2-207 as well. For example, consider the following:

*Prosecution:* Judge, the defendant was found guilty and we are asking for the maximum sentence.

*Judge:* Very well, the defendant is sentenced to twenty years.

*Defendant:* I conditionally accept your offer of twenty years as long as the sentence is suspended for two years under good behavior, and dismissed after that time.

In this scenario you have remained in honor and the judge has no jurisdiction to decide otherwise because you are in agreement with the prosecution. If the judge says:

*Judge:* No, you are doing twenty years behind bars!

*Defendant:* By what authority are you answering for the prosecution? Do you work for them? Have I argued or been in dishonor giving you the authority to intercede or make a judicial determination?

See, the judge has stepped out of his role as judge, and has dishonorably made the offer again on behalf of the prosecution whom he does *not* represent. If you don’t counter, then you default. If you argue or default, either way, you give the judge jurisdiction over the controversy of the sentence. This can often be a game of ping pong to see who can out last the other. Since it is your freedom on the line, you should be able to outlast everyone. If the judge threatens to find you in contempt for negotiating then say, “Judge, are you trying to threaten or intimidate me into giving you an answer in favor of the prosecution? Is that not judicial misconduct?” Jesus only made statements, answered questions with statements, or became silent when it was his time to die. Before that He always answered questions with a question from authorities or conditionally accepted. For example, when they asked “By whose authority do you do these things? (Heal the sick, etc.?)” Jesus replied, “I will tell you by what authority I do these things (acceptance) if (additional term) you tell me by what

authority John baptized (condition). His statement was a conditional acceptance. This is nothing new folks. However, we have been trained and conditioned to argue or ignore so that we always lose against an accuser or prosecutor. The Greek word for accuser is “devil.”

Unfortunately, even the judges, especially state judges, have no idea what honor means. When God says honor thy mother and father, part of that means, don’t argue with them or ignore them. This is rebellion. By studying the law and claiming what is rightfully ours as Creditors, in honor, we do not rebel, but instead, restore!

If someone sends you a “bill” or “charge” and you ignore it then you have dishonored it. (*Bills are only considered legally received if sent certified mail or personally served upon you by a service processor. Regular mail is not service nor can it be proved that you received a bill.*) If you argue about it then you dishonor it as well. You can either accept it or conditionally accept it. If you “conditionally accept” it and they ignore you then “they,” not “you,” are in dishonor. Acceptance and conditional acceptance are found in UCC chapter 1-2-206(7). “Dishonor” and “evidence of dishonor” are found in UCC chapter 3.

FOUR DOORS

There are only four doors to walk through:

Honor	Dishonor
<ul style="list-style-type: none"> <li>• Accept</li> <li>• Conditionally Accept</li> </ul>	<ul style="list-style-type: none"> <li>• Argue</li> <li>• Silence</li> </ul>

There is only one avenue to victory in the world of today’s law: conditional acceptance. All the other roads lead to giving your adversary “place” or jurisdiction over you. The scripture commands, “give no place to the devil” (Eph 4:27). This could be translated to say “give no jurisdiction to your accuser.” By agreeing with your adversary, albeit conditional, it removes the argument or the controversy and a judge or magistrate has no authority where no controversy exists. Can you imagine being brought before a magistrate for him to decide what you have already agreed upon? In the United States courts the case would be dismissed for “failure to state a claim upon which relief can be granted.” Another example of our Lord Jesus Christ is when he was accused of

advocating *not* paying taxes to Caesar. In fact, He did not pay taxes to Caesar nor to the temple. Remember the tax collectors approached Peter who trailed behind Jesus and the other disciples and asked, “Does your master not pay the tax?” (Matt 17:24). This question would not have been asked had Jesus and the other disciples not refused to pay the tax. If you own the earth, the fullness thereof, the world and everything in it, then why would you pay a tax or tribute to those who do not? When Peter entered, Jesus confronted him saying, “Simon, what thinkest thou? Who pays the tax? The foreigners or the sons (of God)?” Peter then answered saying, “The foreigners.” Then Jesus said, “So then the sons are free.” Jesus was a kind and compassionate teacher and had renamed Simon to Peter. Simon was the name that the world had given Peter. God had changed Abram to Abraham and Jacob to Israel in like manner. Because of Peter’s fear of the tax collectors, he had backslidden, in his own mind, into the jurisdiction of the world. Jesus shocked Peter by calling him by his old name to awaken him from his delusion. It was like saying, “Ahh, so you have decided to be Simon again, huh? What are you thinking?” However, since we cannot tell lies (*let your yay be yay and your nay be nay and all else is of the evil one* - Matt 5:37) and since you opened your big fat mouth and said that we both pay the tax, do not go into the purse held by Judas but cast your hook into the sea and the first fish that you pull up will have the money in its mouth enough to pay the tax for both of us. This shows the humor of God as well as his allegorical sense. Because Peter opened his big fat mouth, he was snared by the words of his tongue and had to cough up the cash to pay for it (Prov 6:2-4). In like manner the fish opened his big mouth and was snared and had to cough up the cash. Otherwise, Jesus nor the disciples would have paid a tax.

Jesus made his answer to the Pharisees conditional upon their answer to him with regard to paying taxes to Caesar. He asked “whose name is on the coin?” They answered Caesar. Therefore, it was Caesar’s coin and as such, they should render unto Caesar what is Caesar’s but on the same note, they should render unto God what is God’s. Your life is God’s, not the government’s or Caesar’s. The condition that was inferred was that we only pay taxes to Caesar if what we are using (the coins) are Caesar’s.

We can take this a step further in the court room.

*Prosecutor:* Calling John Doe.

*Defendant:* (silent but walking forward)

*Judge:* (seeking jurisdiction) Are you John Doe?

*Defendant:* No

*Judge:* Well, what is your name?

*Defendant:* I don't have a name.

*Judge:* How is that possible?

*Defendant:* A name is that which someone in authority calls someone in subjection to them and I am subject to no one except my Lord Jesus Christ spoken of in the Bible on this table.

*Judge:* I don't think I follow you.

*Defendant:* Jesus told Simon that his name was Peter, He told Saul that his name was Paul, He told Jacob his name was Israel, but He hasn't yet told me my name.

*Judge:* What do people call you?

*Defendant:* How people appeal to me depends on who they are. My mother calls me son. My children call me Dad. My wife calls me Honey. (Note: your birth name is a Christian appellation, not a *name*, and is what some may appeal to you as.)

*Judge:* (holding up your ID card) Is this you?

*Defendant:* No, that is just a card, I am right here.

*Judge:* Well, is this your picture?

*Defendant:* No, that is the government's picture.

*Judge:* (frustrated) Where do you live?

*Defendant:* The Bible here states that "In Him I live, and move and have my being." (Acts 17:28)

*Judge:* No, I mean your address. What is your address?

*Defendant:* I don't have an address, only property has an address and I'm not anyone's property.

*Judge:* When is your birthday?

*Defendant:* I do not know.

*Judge:* Why don't you know your birthday?

*Defendant:* I was not exactly cognizant at the time of my birth and do not remember it.

*Judge:* Well, what did your mother tell you about your birthday?

*Defendant:* You and I both know that is hearsay, and she is not here today.

*Judge:* Why are you here today?

*Defendant:* I was coerced under bond to be here today to answer for, I suppose, some claim made against me. And I'd like to know if anyone has a claim against me.

*Judge:* How can we know if there is a claim against you if we do not know your name.

*Defendant:* Since when do you need a name? All you need is someone under oath to point at me and say, "He did it."

*Judge:* (touché) Is there anything I can do for you today sir.

*Defendant:* Allow me to ask if anyone has a claim against me.

*Judge:* Go ahead.

*Defendant:* If there is anyone here that has a claim against me come forward now or forever hold your peace.

*Judge:* Mr. Prosecutor?

*Prosecutor:* Nothing, Judge.

*Judge:* There is no one, sir.

*Defendant:* For the record let it be known that no one has a claim against me this tenth day of March 2016 and it is forever, forbidden for a claim to be brought against me for any alleged acts made on this day and hour or prior.

*Judge:* Is there anything else?

*Defendant:* Yes, I'd like you to enter an order memorializing that no one has a claim in this district and cannot bring one forward for acts alleged prior to this time.

*Judge:* Okay, have you drawn the order?

*Defendant:* No, but if you will allow me a piece of paper, I will.

*Judge:* Bailiff, get him paper or an order form.

The judge will be anxious to see what name you use on the order. However, you will use ink and your thumb print in place of a name stating, *No claim or other charge for acts alleged prior to this day shall be permitted to be heard in this court in this district against the (wo)man bearing this thumb print, pursuant to the record of events occurring in this court at approximately (time/date).*

Everyone gives place to the adversary by admitting jurisdiction to him. When you claim your rightful place under God, you cannot be touched. If you know who you are in Christ, this actual scenario above works quite well regardless of the curve balls they throw at you. However, if you are not sure, then like those in the Bible who attempted to cast out demons “in the name of Jesus whom Paul speaks of” you may get crushed. The demons in that scripture said, out loud, “We know of Jesus and we know of Paul, but who are you?” (Acts 19:13). They then attempted to kill those who spoke in the name of Jesus without having the true knowledge or conviction. If you don’t feel knowledgeable enough but have faith, Jesus said not to worry about what you will say when brought before the magistrate for the Holy Spirit will give you the words to say. The above was what happened to me in December 2000, and I had no idea what I would say or do when the case was called but it all came to me as above, in miracle fashion, that day in December 2000 (the actual transcript was slightly different but the result was the same). The words you speak are Spirit and they will not return unto you void, good or bad. So be careful of the words you speak and the attitude and spirit in which you speak them.

There is *no* common law anymore, although there should be. However, the government of mammon has no jurisdiction to administer common law because it is now a debtor and we are its creditors. We must contractually admit to being its debtors to invoke the statutes against us.

Although the statutes in most states will have a section entitled, “Common Law” this is *not* common law, but statutory law labeled as Common Law. Only the creditors can administer common law amongst themselves and against their debtors, but the government, a debtor and an artificial entity, cannot by nature administer common law. There is *no* more law! There is only contract. We, as the Body of Christ, must recognize this and take control of the world as it has been handed to us on a silver platter since 1933. It is up to us to establish the Kingdom of God. We are in the Kingdom Age. Once the Kingdom is established in the hearts and minds of the people, the King of Kings will appear. This knowledge is a pearl not to be wasted and given to swine who do not have the ability to appreciate its value.

## CHECK 21: OCCULT BANKING

Occult means secret, not evil or “black magic,” but I have to say that the practice of the Federal Reserve is evil and might as well be witchcraft. In the recent past the Federal Reserve would publish booklets explaining how they “really” do business believing the public was so lazy and illiterate that they would not read or comprehend what was publically admitted. Three such publications that are easily found on the internet are *I Bet You Thought*, *The Two Faces of Debt*, and *Modern Money Mechanics*. If you read *Modern Money Mechanics*, you will discover that all currency is your credit. The Fed calls it “monetized debt.” You will learn that neither the Fed *nor* an agent bank like Bank of America has any money or assets to loan. When you “create” a “note” promising to “pay back” with interest, a loan on your new house, the bank merely takes the note and deposits it into the institution for you and gives you credit on the books for the full, say, \$100,000 just as if you had a \$100,000 bill from several decades ago with Woodrow Wilson’s face on it.



Or it's just like you gave them one thousand separate one hundred dollar bills with Ben Franklin's face on it. If you give them a note with Ben Franklin's face on it and they deposit it for you and give you \$100 credit on account for it, do you have to pay that credit back with interest? I hope you said, "No!" So, then why do you have to pay them another \$100,000 plus interest when you gave them \$100,000 to begin with and they have yet to give you anything? Keep thinking about this before you move on. You cannot move on without understanding these few sentences.

This quote is taken from Money Facts, House Banking and Currency Committee, 1964, pg. 9:

"The Treasury writes up an interest bearing bond for one billion dollars (\$1 Billion). The Federal Reserve gives the Treasury a one billion dollar credit for the bond and has created out of nothing a one billion dollar debt which the American people are obligated to pay with interest."

The New York Federal Reserve put out the publication *I Bet You Thought*, and on page 7 it states:

"Checks aren't money in themselves....They [checks] are simply order forms instructing banks and other depository institutions, such as savings banks and credit unions, to move transaction balances which are money....Banks don't keep cash in checking accounts and don't transfer currency and coin when acting on checks instructions."

These last quotes have to be studied carefully in light of what I am about to reveal regarding the new law and Fed policy since Check 21 came into effect in 2004. Have you ever read the "deposit agreement" that you entered into with your bank? Also remember from the UCC that a check can be accepted as a "draft" or a "note" or both! Have you ever taken the time to digest every word and fine print? I finally did in 2008. The following is my paraphrased version of what I read and pieced together from my deposit agreement with

Woodforest Bank, headquarters in the Woodlands near Houston, Texas.

In 2008 I had some confusion as to the bank's definition of the "current balance" and the "available balance" of the checking account at Woodforest Bank. The "available balance" may be what is available to the account holder after a "hold" has been put on a certain sum of funds yet *before* that certain sum has cleared or been, actually, subtracted from the account. At least, that is the way the bank wants us to view it for all practical intents and purposes. However, what I read with regard to an "overcharged account" was at first confusing then shocking. It read (paraphrased) that if the *account holder "overdraws" the account to where there is a "negative balance" the bank will notify the customer and may charge an "overdraft fee" of \$32.00. The account holder is expected to bring the account current immediately. If the account holder does not bring the account current the bank may close the account permanently. If the bank closes the account due to an "overdrawn balance" and the account holder fails to bring the account current the bank will debit the account holders "nontransaction account" the amount necessary to bring the "transaction account" current (zero balance) and then "credit" the account holder's transaction account that (same) amount necessary to bring the account current.* My first question was "What?" I did not know that I had a "transaction account" and a "nontransaction" account! This information was found under "Additional Terms" in the *Deposit Agreement*. Under the section entitled *Additional Terms* of the *Deposit Agreement*, it stated that for the bank's internal accounting purposes the account holder had two separate accounts under the same account number. One account was the "transaction account" and the other was the "nontransaction account." It said the two accounts would not be distinguishable by the account holder's monthly statement, but for the purposes of the account holder the information in the monthly statement would suffice or be accurate for those purposes. How could funds exist in my "nontransaction" account when my "transaction account" is "overdrawn," especially when the bank states that the monthly statement reflects both accounts? Where did the funds come from that were in my "nontransaction" account? After much deliberation and research

I found the answers. Notice earlier that the Fed publication, *I Bet You Thought*, stated that “checks” were not money in themselves but that’s only if the “contract” states that the “checks” do not operate or function under a different definition simultaneously. The wonderful thing about “contracts” is that they can constitute an agreement about *anything!* The terrible thing about “contracts” is (you better be careful) they might constitute an agreement about *anything!* In other words, if the contract states it, the “checks” can be a draft on existing credit balances and/or promissory notes that are legal tender within themselves, or both! The UCC states that this may be the case in its section on Negotiable Instruments.

In this country, the constitution gives us and the “depository institution” an “unlimited right to contract.” If we are charged with a crime remember, 27 CFR 72.11 states that “all crimes (both state and federal) are commercial” which means they are all just the violated terms of a presumed “contract.” Federal Rules of Civil Procedure Rule one (1) states, “There is but one (1) action and that is a Civil Action.” If that is true then all criminal actions are really civil, but under a contract where the parties “agreed” to “call” violations “criminal” and “agreed” to “accept” and/or impose a “criminal type” penalty, such as prison time. Criminal actions are a type of civil action.

When I opened the account at Woodforest Bank, I apparently agreed that all my deposits would go into a “nontransaction account” that the bank would hold as “money” or “cash.” The bank would then “truncate” or “photograph” each deposited instrument and convert the photograph to an electronic file and send that image electronically to the drawee/bank that the instrument was drawn on. However, Woodforest would keep the instrument or have it bundled with other securities and sold on Wall Street. In return, Woodforest would keep an account balance credited to my nontransaction account and, simultaneously, allows me to “create” out of thin air “new money” or “new currency” with every “check” or “promissory note” or “bill of exchange” that I wrote, up to and including the same amount that I had deposited.

Keep in mind that the “check” is by agreement “money within itself,” a promissory note/bill of exchange (evidence of a debt) that

the depository institution (being an agent for Mr. Howell, The Fed) is allowing to be “monetized” (turned into money/currency). This, I found out, means that all those funds I deposited are still at Woodforest bank. I never made a “draw” on those funds. After three (3) years (by Federal Law) the bank can file a 1099-A form with the IRS to claim those funds as “abandoned.” However, I can also file a 1099-A with the IRS to “acquire” or make “acquisition” of these funds within three (3) years (A 1099-A Form is an IRS form for Acquisition or Abandonment of funds). We are the one’s creating money out of thin air!!! It is being accounted for at the Treasury under our account! The banks are stealing it/claiming it because we are ignorant of it! We are geese laying golden eggs but believing they are of no value. Furthermore, this is the reason we owe an income tax! The IRS will account for and enforce every dollar you create as long as you give them their 30 percent cut for creating and administering the system on your behalf! We owe the IRS because of a presumed contract (USC) of which Title 26 is a by-law not because the 16<sup>th</sup> Amendment was ratified. Think of all the deposits you have made over the last three years. Would you let the IRS have 30 percent of it all if they would give it back to you by taking it from the bank? Of course you would. This is the way the system is truly set up, for the elite informed people. But its even better than that. There is NO tax on these deposits. However, there is a tax on reclaiming all the new money or checks you have created. We are “compelled” to participate to a degree. However, if you want your deposit now, then write “redeem for lawful money only” or “demand for lawful money” on the back of the check you deposit. Watch what happens.

*Let me offer an example:* A friend of mine, we will call Joe, did some private work for someone near Raleigh, North Carolina. Joe received a personal check for \$1,000.00. Joe went to Joe’s depository institution/bank to cash the check although the check was “drawn” on another bank. After waiting in line with a lot of other customers in front of and behind him, Joe presented the check to be “cashed.” The teller informed Joe that although he did not have the \$1,000.00 in his account to justify the bank cashing a noncustomer’s check, that she would call the other bank that the check had been drawn

on. Joe had been waiting a while and began to get impatient. In fact, other tellers came to rescue Joe's teller because the customers began to pile up behind Joe. The teller, eventually, informed Joe that she would not be able to "cash" the "check" because, after contacting the bank in which the "check" was drawn, it was extremely deficient in funds and was not close in enough, in balance, to \$1,000.00 for the bank to "honor" the "check." Joe, having little affinity with banks, yet knowing how they really operate, took the "check" back and wrote "demand for lawful money only" by his endorsement on the back, handed the check back to the teller, and asked to speak with the manager. Joe was insistent enough that the teller did not ask any questions. More time went by and the lines began to dwindle down when the manager finally came out. At first the manager "played dumb" and repeated the response of the teller. Joe insisted that he contact the bank's legal department. The manager delayed by waiting until the other customers were finished, not allowing any other customers in the building, then locking the doors. Joe told me that his heart began beating very fast. He did not know what to expect. After Joe overheard the manager having a conversation with the legal department and dictating to them that Joe had written "demand for lawful money" the manager relented by saying he was ordered to "cash" the "check" in Federal Reserve notes and tell Joe that "Corporate" said "We must cash it, it's the law." So what is going on here? Many a "patriot" have gone into a "bank" with a one hundred dollar Federal Reserve note and demanded "lawful money," expecting a gold or silver coin. However, they were shocked to receive five \$20.00 Federal Reserve notes because of recent Supreme Court rulings declaring that, although the constitution states lawful money is only gold or silver coin, Federal Reserve notes (because of the Treasury seal and signature) on the right hand side, are now considered "lawful money." All the patriot must do now is to "write a national bank note" to "buy gold or silver" and the note he writes will be offset against what the Treasury owes him when they took away all property on March 9, 1933 and April 5, 1933 in the Emergency Banking Act. Remember, HR 1491 states, "The new money will rep-

resent a mortgage on all the homes and (all) the other property of all the people in the nation."

Senate Document #43 states, "Ownership is now at the virtue of the government." So-called "ownership" is now reduced to "mere user." The *UNITED STATES* "took" without permission everyone's property, all property from everybody. However, they only used "legal" means to take the property from "enemies" of the *UNITED STATES*. This same Emergency Banking Act made US citizens enemies of the *UNITED STATES*. But wait, what about those "private" men and women, such as Native Americans and other "American Nationals" from on the land, but "not" within *the (corporate) UNITED STATES* and *not* "subject to the jurisdiction thereof?" They had to give a remedy to those folks and that was provided by HJR-192. *The UNITED STATES* and the Federal Reserve are both cognizant that many Americans recognize the truth and are utilizing that information to gain relief from our current economic crisis. In response, the "spin doctors" at the Treasury and Federal Reserve have put out statements to "misdirect" and deceive people who are not astute to the law or maintain just a casual interest in the subject. Reprinted here below is a statement in which, as you read it, you may agree with this synopsis of what you think you already know from what you've read so far. However, this author disagrees with every single sentence of the following paragraph as it pertains to what is in this book. The *UNITED STATES* has named this paragraph as the *Redemption Theory*. See if you agree with their synopsis of the material presented in this book. Analyze each sentence then see my comments afterward. This paragraph constitutes a brilliant "work of art" to mislead you.

THE REDEMPTION THEORY (as stated by the UNITED STATES):

"The Redemption Theory subscribes to the belief that in 1933, after the dollar was taken off the gold standard, the United States government was secretly forced to declare bankruptcy, and all Federal Reserve Notes subsequently became



invalid. Redemptionists claim that, in order not to default on its existing loans, the United States pledged its citizens as collateral for the bonds it issued. The United States government subsequently established secret \$1 million accounts maintained by the United States Department of the Treasury, known as 'US Treasury Direct Accounts,' for all United States citizens at birth. The redemption theory falsely states a citizen's birth certificate and/or social security card entitles them access to this secret account. A citizen can "redeem" their secret account and gain access to their hidden money by submitting a birth certificate, uniform commercial code financing statement, and various fake redemption documents to creditors, country or state officials, and the United States Treasury Department."

My question to you is this: does this sound like what we've been revealing in this book? Perhaps you may say yes. However, this is a very deceptive public statement by the US Treasury. It makes it sound as though this is what people such as this author believe. Yet, if anyone believes this theory, they would be gravely mistaken on all accounts for every statement. Here is my response to each statement, sentence for sentence.

*Sentence One:* The UNITED STATES indirectly declared bankruptcy on March 9, 1933, in the Emergency Banking Act, then one month later on April 5, 1933 (after the bankruptcy, not before as the Redemption Theory states), took the dollar off the gold standard with an executive order, then two months after that on June 5, 1933, the United States Congress passed HJR-192 and made all Federal Reserve notes "valid" as "legal tender" from that point on (not invalid as the above Redemption Theory states).

*Sentence Two:* In order to back the new money, Federal Reserve Notes, the UNITED STATES pledged all "the property"

of its citizens and noncitizens/American Nationals as collateral for the funds it issues in exchange for the Federal Reserve Notes. (as opposed to collateral on bonds made toward existing loans) It did not only pledge its citizens. Its citizens are now enemies. It pledged all the property of everyone, including their bodies. FDR said "I pledge you and I pledge myself to this New Deal."

*Sentence Three:* US citizens are enemies, they don't get accounts, and they are debtors. Furthermore, the accounts are privately held by the Secretary of the Treasury pursuant to 31 USC 3130, whereas, constrary to the Redemption Theory, US Treasury direct accounts are public and anyone can sign up for these by making a deposit with the US Treasury on the internet or through the mail.

*Sentence Four:* A citizen has *no* access to the account; therefore, the birth certificate nor the social security card help them. However, the American National has access to debit the account.

*Sentence Five:* A citizen, once again, cannot "redeem" anything nor is there any "hidden money" because it is just "credit" or the "subrogation right" to "debit" the account. Furthermore, submitting "various fake redemption documents" could never be valid in the first place. What about just submitting an affidavit of one's status and quoting the law and demanding one's subrogation rights?

So therefore, for the UNITED STATES to say that "The Redemption Theory" is a bunch "mumbo jumbo" or altogether "fake" would be, in fact, correct. Even an attorney will tell his client or other witness that if any part of the question or statement is untrue then the entire statement is deemed to be untrue as a whole.

In conclusion, it appears that since the implementation of the Check 21 program, your checks are being treated as brand new currency in the form of "*circulating notes of the federal reserve banks and national banks*," which are legal tender, and the photographic copy or "truncated check" is used as an instruction to reduce your available limit on writing "new currency" much like your checks were used in

the past as draft instructions for transferring credits and debits among accounts. The advantage to the agent banks, like Bank of America, is that their balance sheet on the asset side steadily increases without diminishing (because we are unaware that we still have a credit balance in our “nontransaction” account) and it becomes permanent when the banks claim it in three years. Furthermore, the “lending” ability is a function of the amount of deposited assets on hand under the Fractional Reserve guidelines. Because many, so called “borrowers” (they don’t actually borrow anything) were spending their loans and not redepositing the “loaned funds” back into the same “agent bank,” Check 21 became very desirable! The Fractional Reserve system has been refined into a science over the past one hundred years but below is a simplified version of how it works with a 10 percent reserve requirement although actual requirements fluctuate between 5 percent and 20 percent sometimes higher.

1. Depositors place a total of \$1 million in the “Local City Bank.”
2. The bank only has to maintain a reserve of 10 percent of that amount (\$100,000.00). It is assumed that not more than 10 percent of the money in the bank would be demanded on any given day.
3. The remaining \$900,000 is then loaned out with interest! At 10 percent interest, the bank would earn \$90,000 in interest on money that did not belong to them!
4. Assuming the person who “borrows” the \$900,000 deposits it back in the same “Local City Bank,” 10 percent (or \$90,000) of that amount will then act as a “reserve” and the remaining 90 percent (or \$810,000) can be loaned out again! At 10 percent interest the bank would then earn an additional \$81,000 on money that they don’t own! Repeating the process:
5. Now \$729,000 is available to be “loaned” or really created by the customer’s note deposited into the bank. The bank could then make \$72,900 on money they don’t own and this repeats over and over and over.

This process is now an “up-to-the-minute” fluctuation maintained by instant computer calculations. Can you see the benefit of now having all of your deposited instruments permanently accounted for as assets? Agent banks, such as Wells Fargo, are agents of Mr. Howell basically earning commission for doing business with the public for Mr. Howell. However, Mr. Howell, now has the need to actually own a controlling interest in many of his larger agent banks such as Bank of America and Chase Manhattan Bank. These banks now serve as the stockholders of the Federal Reserve in a circular fashion. As you contemplate the advantages of Check 21, you will see that Mr. Howell allows the currency to expand but only in his own pocket without necessarily expanding its circulation or the public’s access to it.

To spell it out, every check you write is brand new money into the system and is not a draw against current funds as we are led to believe. These new checks can be written and deposited from any open or closed or fictional account. However, for those closed or fictional accounts you will not expand your transaction balances (those with which you can write new checks/money) but only expand your non-transaction balances that you can claim a 1099-A at year end. This new money that you create with your hand and signature is taxable as inflationary currency because you are asking the Federal Reserve, a private party, to monetize it into their system for you. This is a system that you do *not* have to use but contractually choose to use. Therefore, the collection agent for the Federal Reserve, the Internal Revenue Service, the re-venue, re-jurisdiction of funds is internal to the system as you have chosen to operate inside it. All the deposits that you make are held for you in a separate type of account bearing the same number. This total of deposits sets the bar for how much “new money” (checks) you will be allowed to create and put into the system. The deposits are held for you to claim and be *returned* to you by filing a 1099-A, for acquisition, at year end. If you don’t file for the *return* or acquisition of those deposits after three years, then the depository institution that you use will file a 1099A for abandonment (because the 1099A is a form for abandonment or acquisition depending on the box you check) to keep those funds forever. The

bank will honestly check the box that states they have informed you of the balance of the funds and that you have not answered. This will be true because your depository agreement defines all the terms and conditions and how and what the meaning of your monthly statement will be. Your ignorance is no excuse because you are under contract. You can also file for a *return* of all the created currency that you made when you wrote checks. However, you have to pay the tax on those created inflationary funds because the FED and IRS administers them and accounts for them *for you*. You should be happy to pay that small fee to get to use all the money, all over again every year. By spending that money instead of creating new money you reduce inflation. You need to file a 1099-OID for return of all those funds. The OID stands for Original Issue Discount. You are the original issuer of the instruments/checks and you will get the 100 percent discount minus the taxes. You need to learn to carefully read the instructions for these forms and look up the definitions of the terms used in these directions. If you let an attorney or third party determine these things for you, then you will often be misled. They will always read these materials in light of the fact that you are a debtor and not a creditor. When you hire an attorney for any reason to represent you in court, you effectively tell the court that you are legally incompetent (as opposed to mentally incompetent) and cannot handle your own affairs and you will never be allowed to speak or communicate with any officer of the court without your attorney present. Creditors are competent and can handle all of their own affairs and never ever operate with limited liability. Creditors take full responsibility for everything.

## IGNORANCE OF THE LAW IS NO EXCUSE

Our monetary system operates as a function of law as opposed to operating as a function of value. Those who comprehend and understand this fact are in control. Most of us believe and behave as though our monetary system operates as a function of value. A Federal Reserve Note is only “good” because the law (31USC 5103) states that it is. However, the general public fights for that note so vigorously as though it were gold and had value. The same law that gives the Federal Reserve Note validity gives “your note” an equal validity. You could use the law to defend your note as payment for anything, but are ignorant of the fact. You and I have been conditioned to believe that the Federal Reserve Note is valuable therefore the government and the Federal Reserve never have to push the law through legal action to get anyone to accept it. We must know the law and enforce our notes in our contracts if we are going to have any chance of overcoming the deception that we all live under. The significance of showing the images of the different stages of notes in this book is not what is written on them, although that is important, but the evolution of their appearance as it relates to their acceptability by the public. In a sense, it shows how the big banks have boiled the frog slowly. The minor changes in the notes’ verbiage mean everything but as long as they look officially the same the public does not care.

In 2004, this author attempted to get on the ballot to run for the public office of NC Court of Appeals and in 2006 for the NC Supreme Court. The courts denied me the equal opportunity to run for office because I was not a member of the NC Bar. I was not a member of the NC Bar because I was not permitted to take the *bar*

exam. I was not permitted to take the *bar* exam because I had not been to law school (Mr. Howell's school). The reason I had not been to law school was that I did not have the funds to attend. In the "political" debate that ensued on Fox News and in the Associated Press, pundits said that I should not be allowed to be considered for the job of judge or justice because "he has not been educated in law and thus does not know the law." My response was that the practice of law was a property right that cannot be taken away except through due process and the right to practice law was the right to contract guaranteed under the US Constitution which states that "no state shall pass any law that shall impair the obligation of a contract." Furthermore, I was not aware that I was under any contract with THE STATE OF NORTH CAROLINA that forbade me from this type of contract. Their response was that my ignorance of NC law was no excuse. "Ignorance is no excuse for the law!" They fell completely for my philosophic trap. That phrase "ignorance is no excuse for the law" is an old axiom of Roman law and common law in response to defendants' claims, throughout recent history, that they were unaware that they had broken the law. Thus, they were unaware of the contract. The entire presumption of the Courts reads like this, "Ignorance is no excuse for the law because the [citizen] or public is presumed to know the law in its entirety." Wow! You and I are presumed to know all of the millions and millions of statutes, codes, and regulations of every jurisdiction in this country, because these statutes and codes are the by-laws of a contract that is presumed upon us. Well, if I am presumed to know the law in its entirety then why am I not fully qualified to hold the office of judge? Because I am presumed to know that the contract states that I cannot run unless I have gone to their school and am a member of their club. However there is a larger contract of the US Constitution that forbids a Bill of Attainder or a Bill of Pains and Penalties that isolates equal opportunity under the law away from a certain segment of the population. In this case, that segment would be non-graduates of law school. Now, do you believe there is one judge or attorney in this country, that will admit to knowing every statute, code, and regulation in existence? Why then are you and I, members of the public, held

accountable to knowing every statute, code, and regulation? Is it not so that members of the *bar* can have dictatorial control over us by "accusing" us? No discussion on ignorance of law would be complete without these memorable words from Justice Abbott in England in *Montriu v. Jeffreys (1825)*, "No attorney is bound to know all the law. God forbid that it should be imagined that an attorney, or a counsel, or even a judge is bound to know all the law...." The ancient Greek word for "accuser" is "devil." Keeping the population "dumbed down" is the strategy of Mr. Howell, through the media, news, movies, television, and the school system. I like to call it the "public fool system." One thing that Dr. Ted Baehr and the Christian Film and Television Commission understand is that "the media determines the culture and the culture elects the politicians." The Constitution is part of the contract now presumed upon us and a "bill of attainder" or a "bill of pains and penalties" is forbidden. Such a "bill" or law is a provision that excludes a portion of the populace from participation in government based on something other than age. Non-attorneys are excluded from holding this office. All it takes for evil to flourish is for good men to do nothing. Not too many years ago the chief justice of the New York State Appellate Court was quoted as saying, "Prosecutors have so much influence over a grand jury that they could get a 'ham sandwich' indicted (for a crime) with the 'pickle' as an accomplice." When a reporter interviewed this Judge Waehter, he asked if he had regretted the statement and wanted to recant his statement. Judge Waehter said, "Yes, he would like to say he was wrong, and that he should have said 'pastrami!'" The point is that we have a major, major, problem on our hands. The people are ignorant beyond belief about basic issues that one hundred years ago the general public knew whole heartedly.

Nevertheless, the last three generations are prideful about how much they think they know because technology abounds. It's true that many know how to use Microsoft Windows, operate all the features of their cell phones or manipulate film images on "Photoshop." However, Mr. Howell has kept them ignorant of the elements that enslave us all and the courts maintain the presumption that everyone is an "expert" on "commercial law" because we exercise commercial

negotiable instruments every single day by signed checks, credit card receipts, and other promissory notes. Yet, I would venture to guess that not one in one hundred people know the true meaning of the “instruments” they “sign” nor the laws governing the execution or negotiation thereof. The few that do are a dying breed, probably over sixty years old and college educated. For example, I believed everyone knew that, although the “banks” typically supply a book of checks (forms), it was perfectly acceptable for someone to write a check on a paper bag if necessary.

In 2007 I ran out of checks but having scanned a cancelled check in my computer, I “whited out” the handwritten part and printed the rest of the scanned image on cotton paper to pay bills that I mailed to creditors. I never had a problem. All the checks were deposited by those whom I owed and processed through the Federal Reserve without a hitch. One day I bought an old GMC truck from a private individual on the spur of the moment and had one of these computer generated blank homemade checks in my pocket and wrote the check out for \$1,500.00. A few days later, I got a call on my cell phone from the gentleman to whom I gave the check threatening to call the police on me. He said that he went to my bank and they said that the check was fraudulent. I told him to meet me immediately at the bank. The teller and the manager had said that the check was fraudulent because it was generated on a computer with an ink jet printer and had to be on bank paper with magnetic ink. I was adamant that a check could be printed or handwritten on a paper bag and what made a “check” authentic was the signature in conjunction with proper information such as name and account number. The bank employees looked at me like a cow noticing a “new gate.” They informed me that although I did have an account, there were sufficient funds and my signature was authentic, that they would not honor the check because of the paper and ink that was used. Then amazingly, they informed me that I had to write a countercheck (I did not fill out a withdraw form). The countercheck had “flimsy” paper and blank lines on it. I scribbled my name and address on it illegibly then “handwrote” each number of the account on a line, then “handwrote” the amount and the “payee” then “signed”

it. I might as well have written it on a paper bag. They asked the gentleman to endorse the back left hand side, then “cashed” the new “completely handwritten” check for the gentleman and he subsequently apologized for his irate behavior over the phone. Those two bank employees treated me as though I had done something majorly wrong even though the instrument was made by me—the “maker.” The bank further made the excuse to me that they were only “looking out” for my best interests, which is fine, and they were behaving suspiciously toward the gentleman whom I had given the check. However, once I had verified that I wrote the check, the bank should have honored it but instead violated their fiduciary responsibility and chose to dishonor the instrument. The truly frightening thing about the ordeal is that I could have been criminally prosecuted for “fraud” and “obtaining property through false pretenses” claiming that I knew the instrument was fraudulent and because it was computer generated or handwritten I knew the bank would dishonor the check. Fortunately, this man whom I bought GMC truck, was over sixty years old and instinctively knew from a lifetime of prior experiences that, as the “maker,” I was responsible for honoring the check and that the drawee’s rejection of the “payee” alone did not make the check fraudulent. As “payee” he presented the check back to me to be “redeemed,” as is my responsibility, and I did so by presenting him with a “handwritten” countercheck that the bank agreed to convert to Federal Reserve Notes.

This all leads to the point of this chapter: that our ignorance is endangering us and further empowering Mr. Howell. The Bible states, “My people perish for lack of knowledge.” Ignorance, or lack of knowledge, can be overcome, however, stupidity cannot. Those bank employees were pride-fully adamant that they were right and that I was crazy because somewhere in their employee training on bank policy they were taught to be on the “lookout” for “fraudulent activity.” However, they were totally ignorant to the Uniform Commercial Code and the United States DC Code Title 28 that governs banking and negotiable instruments and they had no desire to know.

Another such incident happened where I wrote a check using the same computer image to pay a man \$600.00 on a lease. He called me and he had just received a letter from his bank stating the check had been returned “insufficient funds.” I asked him to bring the check and meet me at the same branch of the same bank described above. The bank manager informed us both that, despite his letter, the check and never been presented for redemption (payment). Furthermore, this gentleman’s branch did not, in fact, “return” the actual check but instead sent him a “photographic copy” of the instrument instead. The copy was labeled a “legal copy” of the check. I wanted to know where the “actual” instrument was. The bank manager informed us that there were “sufficient funds” and always had been since the date the original check was signed. I asked where the original was. The manager said she assumed that it was destroyed by my friend’s bank because the “new” Check 21 program allowed the banks to “truncate” or “make copies” of the checks electronically and therefore, in an “intra-institutional compact agreement” honor the copies in order to “go green” and “save the environment” by not using so much paper. She further indicated, to my friend’s relief, that she could “honor” and “cash” the “legal” copy of my check that he held without my authorization because it was “considered authentic” among the participating banks of Check 21. I noticed the “legal copy” was printed on a piece of paper that 8 ½ by 4 inches and was much stockier and thicker as well. It also had a letter on another piece of paper with it. I wonder how a bigger and thicker piece of paper with more ink on it is “greener” (resource saving) than just using the original check? Mr. Howell expects us to be gullible and naïve, and unfortunately, most of us are just that. I asked her, “What if someone has the original check and wants to cash it?” She said she believed the bank would “catch it” if that happened. However, what she doesn’t comprehend is that the “Courts” will force the “real” check to be “honored” over any “copy” regardless of whether the bank stamped “legal copy” on it. In the law, there is no such thing as a “legal copy” that is as “good as” an original “negotiable instrument” in the Uniform Commercial Code. In effect, a legal copy, is a counterfeit copy.

Can I make a photo copy of a one hundred dollar bill (\$100 Federal Reserve note) and expect to be able to have it honored at a Federal Reserve member bank or an agent bank like Bank of America? I think I would be arrested very quickly by the US Secret Services. Yet, that is exactly what these privately owned banks are expecting of us. They take our “genuine,” “original,” “real” instrument, keep it, then make a “copy” of it and expect it to be honored. If they claim that something is “amiss” with our original instrument and we agree to honor the original upon return to the “maker,” they successfully prosecute us criminally for “not” honoring a “copy” when there is no limit on how many “copies” could be made. Juries are upholding these absurd claims because they don’t comprehend the nature of the negotiable instruments under the “new” Check 21 program and have been dumbed down by Mr. Howell. You may be curious at this point about what the Check 21 program is, however, it is best to be exposed to commercial law as a foundation first, before exploring what the banks claim Check 21 is all about because remember, your ignorance “is no excuse for the law.”

### WHAT IS A NEGOTIABLE INSTRUMENT?

According to the UCC a negotiable instrument is any written draft, other than a documentary draft that does not have written on its face in a very conspicuous manner, the words “NON-NEGOTIABLE.” You may ask, “What is a documentary draft?” That would be any writing such as a letter, an essay, a book, or a historical document, etc.

I once argued with a district attorney, in private, that a traffic ticket was a negotiable instrument. He disagreed, asking me if it were transferable, I said, “Most certainly it is.” He asked me, “how” since it was made out to me. I showed him that once I had accepted it, he could transfer it to anyone he wished for collection from me. Also, anyone else could voluntarily “accept” to “pay” it, at which point, the “holder” of the ticket/instrument could seek payment from “the one who accepted it” or he could transfer it and let someone else seek collection. Furthermore, I showed him the definition in the *Uniform Commercial Code*. The point is, although an experienced attorney who

graduated from law school, he had little knowledge concerning commercial law when, in fact, that is the “only” law practiced in “all” the courts today! Every legal action in court or out of court is governed by the UCC. If a prosecutor tells you that the UCC has nothing to do with criminal actions, that “statement,” by the prosecutor is nothing more than his “offer” to you to “accept” those terms, where “offer” and “acceptance” are the main aspect of contract or “commercial law” governed by the UCC. This is my paraphrased version of the UCC’s definition of an offer: Any communication that invites acceptance (written or verbal) that is “reasonable” under the circumstances. The word “reasonable” in this context means both something ‘germane’ to the situation and “doable” or “possible.” “Take a flying leap off the sun” is not a reasonable offer under any known circumstances.

An acceptance is any agreement to the terms of an offer even though it states “additional terms” or “terms conditioned” upon the original “offerer’s” performing something. Get this! Even if you state a “counteroffer” that has the “effect” of being a “denial” or “refusal” it is still considered an acceptance or agreement although it states additional or conditional terms. Thus, such a conditional response is still “honorable.” To be silent and ignore an offer is “dishonorable.” To “argue,” which is what lawyers do in court is “dishonorable.” As long as you stay “in honor” or “in agreement” a judge has no subject matter jurisdiction in which to make an independent decision. A judge is a mediator of “controversy.” If there is no “controversy” (because you stayed “in agreement” and “in honor” with the opposing party) then the judge has no job to do. A judge never argues with a party to a case. To “argue” would make the man on the bench cease to be a “judge,” because at that point, where he argues makes him “dishonorable” and a “party” to a “subcontroversy” or “subcase.” His title is “your honor” because he stays in an agreeable position. I have seen many a human leave his “judgeship” and become “dishonorable” by verbally pleading the case of a prosecutor against a defendant. At that point, the man has committed judicial misconduct and has no judicial authority to say such things. Nevertheless, whatever he/she does say is always an “offer” for to you “accept,” or “dishonor.” If every case is governed by the UCC, it would mean that all cases are bound on “contract” and not

“law.” Since the bankruptcy of the *UNITED STATES Corporation*, *The UNITED STATES* has no authority to bring a “common law” criminal complaint to a court because it has no assets of its own to “bond” or “insure” the “case” in case they are wrong about the complaint.

A defendant wrongly “charged” has the right to recover damages against the accuser. Since the US has no assets it cannot cover the cost of any damages and therefore is disqualified from initiating a “criminal complaint.” It stands to reason that the “law” is really referring to the “by law” or “term” of some “contract” that must have been violated. Title 27 of the Code of Federal Regulations 72.11 states that “all crimes (both state and federal) are commercial.” This means they are all contractual violations with a monetary or penal sum attached to them. If you did not “sign” the contract with “full knowledge and disclosure” of all the terms, there is *no* contract to be enforced. However, if you come to court and do not challenge the fact that you are not a party to any contract then the court will “proceed” under the “presumption” that you are aware of the contract and subject to the contract because any “sane” person who is not subject to the contract would bring that fact to the attention of the court and challenge it. Remember, *ignorance of the law* (in this case, the UCC) *is no excuse!* However, a jury’s ignorance is what every prosecutor counts on.

Have you ever heard it said that there is no longer any debtor’s prisons in the United States? I tell you the truth that there is *nothing but* a debtor’s prison in these United States of America. If all crimes are “commercial” and nothing but violations of a “contract,” then every “convict” owes a commercial debt and failed to “pay” on “discharge” that debt. If he or she would have exercised his/her presumed expertise in commercial/negotiable instruments and “just” discharged the debt, he/she could not have or should not have gone to prison. Remember Federal Judge Robert Bork once being questioned before a senate subcommittee during his confirmation hearings after his nomination to the United States Supreme Court said, “All defendants who go to prison, volunteered (at sentencing) to go.” Perhaps public exposure of this knowledge is why Judge Bork was not confirmed in 1988. A land mark case named *Erie Railroad v. Tompkins* confirmed that because the drifter Tompkins did *not* have a “contract” with the Erie Railroad, he was not entitled to recover any damages when a passing

train with a loose plank in one of the box cars hit Mr. Tompkins, nearly killing him, as he walked by a railroad crossing. This is a stunning revelation for *all* cases in United States Courts. *Not* realizing that *all* crimes are commercial can land you in prison. *Not* understanding negotiable instruments can keep you in prison. A jury's ignorance of negotiable instruments is allowing prosecutors to imprison innocent people who wrote valid instruments yet are accused of fraud.

Is it illegal or somehow unlawful to make a promise to someone? How could it possibly be fraudulent to promise to pay someone in the future? I know, perhaps you say that if you or the maker of that promise, know beforehand that there was no hope that the resources, which were the subject of that promise, would be or could be available at the time in the future stated in the promise, then, perhaps the one making the promise may have a fraudulent intent if he/she gained anything. Yet all of us write promissory notes to pay "dollars" in the future and we have no "dollars" nor "intend" to produce any "dollars" at any time in the future. Remember, a "dollar" is a Spanish weight and measure for silver, being 371.25 grams of silver 99 percent pure. "A piece of Eight" as it was called! Yet, who among us has ever intended to pay a debt in a true "dollar?" Because the government of the US has derailed the currency by removing the gold and silver standard we are "all" compelled to make such promises with no such silver based intent. In fact, because we are so compelled, Congress in HJR-192 and Public Law 73-10 and Title 18 Sec 8 has made all of our indebtedness and promises to pay an "*obligation of the United States.*"

*The term "obligation or other security of the United States" includes all bonds, certificates of indebtedness, national bank currency, Federal Reserve Notes, Federal Reserve Bank Notes, coupons, United States Notes, treasury notes, gold certificates, silver certificates, fractional notes, certificates of deposit, bills, checks, or drafts for money, drawn by or upon authorized officers of the United States, stamps, and other representatives of value, of whatever denomination, issued under any Act of Congress, and canceled United States stamps.*

(June 25, 1948, ch. 645, 62 Stat. 685.)

Notice above that the word "all" qualifies the whole list of negotiable instruments "drawn by or upon authorized offices of the United States...issued under any act of Congress." The act of Congress that authorizes the secretary of Treasury to be obligated to all of our debts is the same act of Congress that this Title 18, Section 8 is derived from: House Joint Resolution 192 reprinted here in its entirety:

### The Passage of HJR 192

#### JOINT<sup>7</sup> RESOLUTION TO SUSPEND THE GOLD STANDARD AND ABROGATE THE GOLD CLAUSE

JUNE 5, 1933

H.J.192 73rd Cong. 1st Session

Joint resolution to assure uniform value to the coins and currencies of the United States.

Whereas the holding of or dealing in gold affect the public interest, and therefore subject to proper regulation and restriction; and

Whereas the existing emergency has disclosed that provisions of obligations which purport to give the obligee a right to require payment in gold or a particular kind of coin or currency of the United States, or in an amount of money of the United States measured thereby, obstruct the power of the Congress to regulate the value of money of the United States, and are inconsistent with the declared policy of the Congress to maintain at all times the equal power of every dollar, coined or issued by the United States, in the markets and in payment of debts.

Now, therefore, be it Resolved by the Senate and House of Representatives of the United States of America in Congress assembled.



That (a) every provision contained in or made with respect to any obligation which purports to give the obligee a right to require payment in gold or a particular kind of coin or currency, or in an amount of money of the United States measured thereby, is declared to be against public policy; and no such provision contained in or made with respect to any obligation hereafter incurred. Every obligation, heretofore or hereafter incurred, whether or not any such provisions is contained therein or made with respect thereto, shall be discharged upon payment, dollar for dollar, in any such coin or currency which at the time is legal tender for public and private debts. Any such provision contained in any law authorizing obligations to be issued by or under authority of the United States, is hereby repealed, but the repeal of any such provision shall not invalidate any other provision or authority contained in such law.

(b) As used in the resolution, the term “obligation” means an obligation (including every obligation of and to the United States, excepting currency) payable in money of the United States; and the term “coin or currency” means coin or currency of the United States, including Federal Reserve notes and circulating notes of Federal Reserve banks and national banking associations.

SEC. 2. The last sentence of paragraph (1) of subsection (b) of section 43 of the Act entitled “An Act to relieve the existing national economic emergency by increasing agricultural purchasing power, to raise revenue for extraordinary expenses incurred by reason of such emergency, to provide emergency relief with respect to agricultural indebtedness, to provide for the orderly liquidation of joint-stock land banks, and for other pur-

poses,” approved May 12, 1933, is amended to read as follows:

“All coins and currencies of the United States (including Federal reserve notes and circulating notes of Federal Reserve banks and national banking associations) hereunto and hereafter coined or issued, shall be legal tender for all debts, for public and private, public charges, taxes, duties, and dues, except gold coins, when below the standard weight and limit of tolerance provided by law for the single piece, shall be legal tender only at valuation in proportion to their actual weight.” Approved June 5, 1933, 4:30 p.m.

Since it is unrealistic to pay dollars in silver or gold the definition of legal tender has been expanded to include the circulating notes of the national banks which is synonymous with the circulating notes of the national banking associations which is synonymous with national bank currency. We know these to be synonymous because the Statute USC Title 12.221 Definitions—“The Terms ‘national bank’ and ‘national banking association’...shall be held to be synonymous and interchangeable.”

I don't want you to be ignorant so let's analyze what the terms “circulating” and “currency” mean. I will “spill the beans” now and tell you that if you were born here on American soil, you are by definition, an American National, and if you write a “promissory note” that “note” is, by definition, a “national bank note” because you are by definition an “national bank.” However, only circulating notes of national banks or national banking associations is “legal tender” for all debts, public charges, taxes, and due. It does say that “national bank currency” is an obligation of *The United States* in Title 18 Section 8 above, yet, the “note” must “circulate” or be “circulate-able” to be “currency”! So what feature of a “note” makes it “circulate-able?” Does this not mean, also, that the “note” must be “negotiable”? Transferable means the note must be “negotiable.” What special feature about a note makes it circulate-able, transferable, or negotiable? Is it not an “endorsement”? Endorsements are

found either on the left side of the front of a note or the left side of the back of the note. There is one exception and that is an “alonge.” An “alonge” is usually a stamp or some other “diagonal” writing on the face of a note or other instrument that “orders” its negotiability by the “obligee” of the note.

**EXAMPLE OF AN ALONGE is  
“Pay to the Order of the United States Treasury”**

(written at a 45 degree angle on top of and inconsiderate of the actual verbiage of the document)



The diagonal nature differentiates this writing from the body of the instrument where the UCC states that any additional writing to an instrument takes priority over the main body.

Does it make sense that a “note” that you write promising to pay your best friend cannot be used to pay a third party unless your best friend endorses that note over to the third party? Your best friend cannot force a third party creditor to accept your promissory note as “legal tender” unless the third party creditor is endowed with the right to redeem that note by the endorsement of your best friend. If your best friend does, in fact, endorse the note then it becomes an obligation of the UNITED STATES because it is presumed that you cannot pay the note since the UNITED STATES has stripped all property of value, including gold and silver, from your possession (giving you only the privilege to use such property as long as you pay the yearly taxes) and put you in a “catch 22,” compelling you to write “bad notes.” Your remedy to that situation and the “just compensation” owed to you by the UNITED STATES is what this book is all about. Your just compensation are the subrogation rights you have to take from you debtor whatever you need to satisfy the debt you incurred by being surety to the UNITED STATES. Exercising (negotiable instruments law) your rights that give you legal access to your remedy is what this chapter is about. Interestingly, “notes of national banks” or “national banking associations” have continuously been maintained in the official definition of *legal tender* since June 5, 1933, to the present day, when the term had never ever been used to define “currency” or “legal tender” before that. On December 8, 1988, another act of Congress made your notes legal tender, but this act of Congress was a treaty with the United Nations and the Universal Portal Union.

UNCITRAL— UNITED NATIONS CONVENTION ON INTERNATIONAL TRADE LAW, INTERNATIONAL BILLS OF EXCHANGE AND INTERNATIONAL PROMISSORY NOTES. So that you will not be ignorant let us examine the total parts of a particular type of promissory note: the bill-of-exchange. A bill-of-exchange and a “check” look just like each other. A check is a bill-of-exchange but a bill-of-exchange is not necessarily a “check” or “cheques.”

**CHECK EXAMPLE**



The “maker” is usually the “drawer,” but perhaps may only be authorized by the “drawer” to write the instrument. The “drawer” has a “contractual” or “equitable” right to “request” or “order” the “drawee” to “pay” or “transfer” the rights of property to the “payee.” Once the “drawee” “accepts” the order he/she becomes at that point in time “acceptor” of the instrument and thus is “bound” or “under bond” to “honor” the instrument. The drawee is not liable on the instrument until he/she “accepts” the instrument. As the “acceptor” the former drawee engages that he will pay the bill in accordance with the terms of his acceptance to the holder or to any party who takes up and pays the bill. This means that if someone out of convenience or necessity, makes good to pay the instrument before the “drawee” has the opportunity to “accept” it and become the “acceptor,” then once the “drawee” become the “acceptor” then he/she is obligated to pay that “party” who took up and paid the bill before the acceptor had the opportunity. The “maker” is always obligated to pay or redeem the bill of exchange or promissory note. Let’s look at the definition of a bill of exchange:

“A written order to ‘A’ directing ‘B’ to pay ‘C’ a certain sum of money, (a transfer credit) to ‘C’ there named. A check differs from a ‘bill-of-exchange’ in that the ‘check’ is always drawn on a

deposit where as a bill-of-exchange is not. The use of a bill-of-exchange enables one person to transfer to another an enforceable right to a sum of money, credit, or other property etc. A bill-of-exchange is not only transferable but also negotiable, since, if a person without an enforceable right to the money/credit/etc. transfers a bill to a holder in due course, the latter obtains a good title to it.”

It is also:

An unconditional order in writing, addressed by one person (maker/drawer) to another person (the drawee) and signed by the person giving it, requiring the “drawee” to “pay on demand” (or at a fixed period of time in the future)a specified sum of money “to” or “to the order of” a specific person (the payee) or to the bearer (if endorsed by the payee).

“If the bill-of-exchange (BOE) is payable at a future time, the ‘drawee’ signifies his ‘acceptance’ (by writing his acceptance upon the front or back of the instrument) which, in turn, makes him the party primarily liable upon the Bill; the drawer/maker and endorsers may also be liable upon the bill if the drawee fails to ‘accept’ the bill, thus dishonoring it.”

Let’s look at a BOE in light of the following situation” you leave your John Doe Family farm to a farmer Johnson for 25 percent of his seasonal corn harvest. Farmer Johnson could write a BOE drawn upon the Smith feed supplies to pay off his debt once it is determined, for example, that ten bushels of corn will satisfy the 25% debt he owes you.

**Example of a BOE**

Farmer Fred Johnson	January 31, 2016
(feed account 123)	
Pay to the Order of <u>Farmer John Doe</u>	[10 bushels corn]
Ten Bushels of corn _____	
SMITH FEED SUPPLY	<i>Farmer Fred Johnson</i>

Is this a legal instrument, a lawful instrument? Of course it is! What if Farmer John Doe refuses to accept the BOE and is rude to Farmer Fred Johnson. Does that make farmer Johnson a criminal or a forger? Is farmer Johnson liable to redeem the instrument to whoever holds it if Farmer John Doe endorses it and Smith Feed Supply still refuses to honor it?

Yes. Farmer Johnson as “maker/drawer” is always responsible as long as someone brings the BOE to farmer Johnson to be redeemed. What if Farmer John Doe decided that it wants to be paid in some other form such as silver, wheat, rice, or gold? Is farmer Johnson obligated to adjust the form of payment? No! Farmer John Doe accepted the terms when he accepted the BOE. Therefore, Johnson is obligated to “honor” the BOE for ten bushels of corn if Smith Feed Supply is insistent on “dishonoring” the instrument. What if Farmer John Doe refuses to give back the BOE to Johnson but still insists on payment? Is Johnson obligated to pay Farmer John Doe? The answer is *no* because the original debt was “discharged” away from Johnson to Doe and is now on the BOE. Johnson is still obligated to pay the BOE even though Smith Feed Supply dishonored it. What if Smith Feed Supply kept the BOE, made a copy of it, and only returned the copy to Farmer John Doe? Is farmer Johnson obligated to pay the debt to Farmer John Doe based on the copy? The answer is *no!* The copy may signify a “notice of dishonor” by Smith Feed Supply but the debt still transfers with the BOE only, the original BOE. Smith Feed Supply may have stolen the BOE from Farmer John Doe but according to the UCC, holding it for seventy hours may constitute

acceptance and liability. The issue now is between *Smith Supply* and Farmer John Doe. Most people call around and check to make sure the payee will be paid by the drawee before accepting an instrument, however, if the instrument is “legal tender” the creditor may have no choice. Prudence would dictate that Farmer John Doe should have never let Smith Feed Supply keep the instrument/BOE until Smith Feed Supply had given the ten bushels of corn over to Farmer John Doe. What if Farmer John Doe files criminal charges against farmer Johnson for giving him a fraudulent BOE? The authorities should first make sure that Farmer John Doe has the original instrument in its possession. If not, Farmer John Doe cannot bring any charges against farmer Johnson. What if Farmer John Doe wants to file charges against the Smith Feed Supply for “dishonoring” the BOE? Farmer John Doe cannot file criminal charges for “dishonoring” the BOE against Smith Feed Supply, but Farmer John Doe may be able to file criminal charges for “theft” of the BOE against Smith Feed Supply. What if Smith Feed Supply “honors” the instrument? Can Smith Feed Supply file criminal charges against farmer Johnson for a fraudulent BOE claiming he has no agreement with farmer Johnson to honor his BOE instruments? *Not really*; he can try, but farmer Johnson can always honor the BOE and probably would by subtracting or “offsetting” the ten bushels of corn from the total amount of corn that Smith Feed Supply was holding for him and that would bring the instrument/BOE full circle back to its “maker,” Farmer Johnson, as it should be and as it was intended. If you are farmer Johnson and Smith Feed Supply is “your bank,” Smith Feed Supply would transfer the “credit” that he owes you to Farmer John Doe if Farmer John Doe *is willing to accept* mere “credit” from your “feed bank.”

Do you allow “your bank” to keep your cancelled “checks” or “redeemed BOE” that you were the “maker” of? Do you allow “your bank” or “financial institution” to send you only a copy styled as a “legal copy” if a “check” that you have deposited is so-called “returned” “NSF”? Does “your bank” claim to destroy all of your deposited instruments? Does your bank claim to convert all of your deposited instruments into electronic images? If someone owes you a

## IGNORANCE OF THE LAW IS NO EXCUSE

debt and writes you a check that is “returned NSF,” and you are only going to get a “legal copy” of the instrument, can you enforce the copy as though it were the original? Frighteningly the authorities will try because they are helping the banks “steal,” yes, “steal,” all these instruments. However, if the party who wrote you the check knows the law, then the copy will be unenforceable! Seriously, can someone enforce a copy of a note as though it were the original? Are you allowed to bring a copy or a photocopy of a Federal Reserve Note to the Federal Reserve for redemption? How about a copy of a treasury bond? Go and make a copy of your IRS Treasury (tax return) check and try to redeem that in place of the original! I believe you will be arrested. The “banks” or Federal Reserve agents are just privately owned businesses. Why would they enjoy such powerful privileges over us? This new way of doing business came about with the new Check 21 program. What they are really doing will totally shock and appall you.

## ELECTRONIC TRANSACTIONS

Your account with the *UNITED STATES DEPARTMENT OF THE TREASURY* is not your social security number. The social security number is the number assigned to the US citizen debtor that was created under the New Deal. The social security number has eleven characters, 123-45-6789. There are nine numbers and two dashes. The account number for *you*, the man/woman creditor is similar in that it has no dashers, 123456789. This number is found at the bottom of any IRS bill on the MICR line and is put there for the creditor to use to offset any debt of the debtor that has the number with dashes. This creditor number, not a social security number, can also be debited electronically using the Automatic Clearing House transactions. These transactions function as follows:

The ACH system labels you, the creditor, who has the offset account number, as the *receiver* in the electronic transaction. You are the *receiver* because you will be “receiving” the request for your account to be debited or credited as the case may be. You, as the *receiver*, via written or verbal contract authorization, give the *originator* (often a merchant) your account number (123456789) and authorize him/her to debit your account in exchange for some good or service that they are offering. However, the “request” for a debit to your account must be sent to an “electronic address” or have a “routing number.” These electronic routing numbers are published in the public record by the US Treasury and by the Federal Reserve. There is more than one routing number that will lead to your account just as though there are more than one routing number that will lead to Bank of America or Wells Fargo. If you have an account with Bank of America or Wells Fargo, any of their routing numbers will access

your account even if it is not the routing number at the branch where you opened the account which is likely the same number printed on your check. Government officials have been known to suggest that one must be authorized to use a Treasury routing number. The routing number is merely an address to send a request. That request can be accepted or denied, but the use of the address is always authorized by the owner of the account. You are the owner of the account that has your number. Can you imagine being prosecuted for sending a letter to your congressman requesting for him/her to do something and being reprimanded for not being authorized to use the address listed in the public record?

Once you, the *receiver*, authorizes the merchant, the *originator*, to originate the request for a debit to your account, the merchant contacts, usually electronically, his *originating depository financial institution* (ODFI) (Bank of America) and the ODFI forwards the request to the *clearing house* (usually the Federal Reserve) which then forwards the request to the *receiving depository financial institution* (RDFI) (US Treasury) which then either approves the request or *returns* the request. If the request is approved, which it almost *always* is approved, a debit will post to your Treasury account and a credit will post to the merchant/originator's account at i.e., Bank of America. If the transaction request is, for some reason, *returned*, it will *never* post to the account and a return transaction code will appear at the ODFI, i.e., R-10 or R-21. Each code states the reason that the transaction *never* posted. *This is important!* There is *no such thing* as a "provisional credit" or "provisional post" to an account during an ACH or any other electronic transaction. The rules for these transactions can be found in five (5) different government or banking publications which include: the National Automatic Clearing House Association Rules (NACHA), Treasury Greenbook, Federal Regulation E, Uniform Commercial Code on Electronic Transactions, and Federal Reserve Circular #4. When in doubt Federal Reserve Circular #4 is the controlling publication. Nevertheless, *all* of these publications of the rules state that "posting is synonymous with settlement," in other words, once a transaction has posted the credit or debit to an account, the transaction is final and irreversible except upon a dis-

pute resolution process. The rules state that even if the transaction occurred as a result of fraud, it cannot be reversed except through a dispute resolution process. The only exception to this is if the computer erred or a human erred in sending the request more than once. A duplicate request can be *reversed*, leaving the original singular request intact and if, by some error, the debit was made to the wrong account, then the clearing house can *reverse* and correct that transaction. This information is *very* important to know because since the public Nationals have begun to use this information to access their accounts and although the Treasury always honors the request as the RDFI for you, the Federal Reserve, as the clearing house in conjunction with the ODFI have set out to *steal* these funds after they have posted and claim that the request was *returned*. Even after the transactions have *posted* for months, the Federal Reserve would *reverse* the transaction and leave only a *return* code behind. This is outright fraud upon both the *receiver* and the *originator*/merchant. Once the credit has posted there can be *no return*, it is impossible because a *return* only happens to the "request" not the "funds." In a paper check transaction, the "request" is sent in the form of a "draft" or "check" while many times the local depository financial institution issues a "provisional credit" while it waits for the "draft/check" to clear. If the "draft/check" request is not honored or approved then it is *returned* and the provisional credit is removed. This scenario is not possible with an electronic transaction and defeats the original purpose of wires and other electronic transactions. If the ACH transaction is made before 5 pm on any given business day, the result will occur the morning of the next business day. If the ACH transaction is made after 5:00 p.m. then it takes an additional business day.

In the scenario that your funds are stolen away from your merchant, the likelihood that the merchant will attempt to collect from you is high. You must be prepared to do a "back office settlement" with the ODFI by challenging them with the rules. By being familiar with the rules stated above, you will win and restore the funds to the merchant. Usually the ODFI will posture you and say that the electronic check bounced and the funds were *returned*. If you have the ODFI's admission that the funds posted for even a moment then you

can quote their own rules to them that “posting is synonymous with settlement.” If you fail to confront the merchant’s ODFI, then the merchant will probably attempt to have you criminally prosecuted for bank fraud or counterfeiting or some other ridiculous charge and the ignorance of the public jury may prevail and you get convicted for the fraud of a third party thief. An easy way to avoid this trap is to ask the ODFI for the transaction code number when you make the original transaction request. By doing this they will not be able to deny that the funds or request for funds were posted and settled.

We as Americans in this microwave instant demand society have been conditioned to avoid taking responsibility for our own affairs. Most people rejoice in and seek “limited liability” in everything. The nature of “limited liability” invokes the jurisdiction of a government who has the power to enforce “limited liability.” As a creditor, one should always accept full liability for all their affairs because the creditor always has the capacity to settle the controversy. The enforcer, the government, is a debtor to the creditor and can never successfully bring a charge, that cannot be offset, against that creditor which it owes. God and the statutes have provided an unlimited amount of funds for the creditor, you, to take responsibility for anything you care to take responsibility for. By seeking “limited liability” this power of a creditor is compromised. If you are a Creditor/American National then everything in this society is prepaid for you. However, it is your responsibility, unlike entitlements such as welfare, to account for what goods and services that you “take off the books”. As a National bank it is your responsibility to account for the “currency/notes” that you put “on the books.” The accounting must be done with accuracy and intelligence. The IRS forms and rules are there for your benefit to do this.

## MULTI-LEVEL MARKETING (MLM)

In the 1950s Nutrilite now owned by Amway introduced Multi-level Marketing or Network Marketing to the world. For those of you who have been exposed to MLM you can attest to the fact that it brings people together privately in the living rooms and dens for a common purpose which is to economically help each other. While there have been many who have been unsuccessful because their motives have not been pure failing to get their eyes off themselves and into serving the other person, there have been others who have held together massive organizations of people who teach to serve one another. These organizations have led more people to accept Jesus Christ each year than all the churches in America combined. The Body of Christ, through these organizations, knit together positive relationships that last a lifetime and serve to benefit each other economically.

The Bible teaches of a time that there will be enforced peace upon the earth. When a person’s economic livelihood is dependent on their service to others, they tend not to cause strife and discontent but to lead others to duplicate the effective service of love, peace and harmony. They teach to never let your ego interfere with your income. The economic security, whether one perceives it to be good or bad, keeps pride and evil in check. Isn’t this a better scenario than our current world situation. The Body of Christ is made up of billions of cells called men and women. All these cells should be connected to the brain of the Body, Jesus via the Holy Spirit. Each member cell of the Body is unique and has a special purpose. Although some cells seem to be similar each is unique and has a special connection with the cells surrounding it like a jig saw puzzle. No one can be replaced and everyone is loved completely and uniquely by the Father on the

throne. Keeping the Body unified and together in healthy working order is God's number one priority for us. Satan's priority is to destroy the unity of the Body because we, the Body of Christ, are part of the Trinity and part of God. It has always been God's dream to rule the universe with us so that we can experience Him and His joy and so that He can experience our joy. Romans 14 narrows down the definition of the only sin in this present post resurrection age: strife. Strife separates the cells of the Body thus preventing it (us) from functioning properly with power, love, and a sound mind. Currently we, as the Body of Christ, are a dismembered epileptic floundering in a ditch on the side of the road and Satan and his demons are kicking the Body and torturing the Body where the Body allows it. All the commandments steer us away from the things that cause strife. Murder, stealing, bearing false witness, adultery, coveting, dishonoring your parents all cause strife among the brethren and separate the cells of the Body. Having other gods and not depending on our Father God separates the Body from the Head that controls it.

Our human bodies have many systems that are separate and distinct from each other but dependent and connected to each other as well. The skeletal system, the cardio vascular system, the endocrine system, the digestive system, the immune system and that all important central nervous system all are crucial to the survival of the human body. Each cell, although unique, is part of one of the major systems and each system is dependent upon the other. Can you imagine that one system would "put down" another system of the Body and proudly exalt its importance over other systems? We in the Body of Christ should not be judging and looking down on others who serve a different purpose than another. Whereas a cell in the nose of the body would chastise a cell in the big toe for getting dirty and not being as holy as the cell in the nose for allowing dirt on it. Yet if it were not for those cells in the big toe of the foot then the nose may be on the ground where it does not belong. Romans 14 brings into perspective what may be permissible for some may be impermissible for others. Yet we are not supposed to argue over these "doubtful" matters because they cause strife! Let the Father or the Head judge what is right for each of His cells. One cell should not judge the other for

both are servants of the Head and the Body. Can you picture in your mind's eye some not-so-pleasant parts of your body yet without them you will die. What if your eye insists that you punish your intestines for dealing with excrement? So many in the Body judge others and have no idea that their purpose is unique and necessary to the proper function of the Body of Christ. This looking down upon and judging only causes strife and separation in the Body. In the last fifty years a different type of organization and unity of God's people has developed across the world. These organizations are networked together very strongly and serve a purpose in the Body of Christ like the different systems of the human body. Everyone knows that the Church is not a place or a building but the entire "chosen" Body of Christ. Christians that identify with a particular way of behaving or thinking may be a cell in a particular part of the Body. The network marketing groups, however, seem to function as a "system" that permeates every part of the Body as each group contains people from different parts of the Body that think and behave a certain way. These network marketing organizations have very powerful reasons for sticking together and are relatively immune from strife that would tear them apart due to the financial motivations that are their original glue. Although the relationships amongst network marketers are delineated on paper or computer data bases, the real glue of those relationships are not tangible and are spiritual based on trust. These types of relationships cannot be broken by government intervention and supersede any contract but rather act as family. God is doing something with these groups and we should watch, observe, and study how they function because they have the potential to unify the entire Body of Christ.

These MLM organizations tend to spread and grow with excitement very rapidly and governments have a hard time trying to regulate them. They can influence the media and the culture. In 1993, the movie Rudy hit the theatres on a Tuesday with no advertising budget. It was scheduled to be pulled from the theatres before Friday. One Amway organization put out the word through a private social media that all independent business owners should go see the movie during that week. Unexpectedly the box office revenue increased dra-



matically across America and the movie was left in the theatres. *Rudy* became TriStar Pictures third highest grossing film of that year.

In 2003–2004 Mel Gibson's *Passion of the Christ* was being blocked by the establishment from being released to theatres because it was supposedly antisemitic. The antitrust laws in the United States force theatres to lease theatre space to anyone who can afford the theatre's preposted daily or weekly rate. This method of film distribution is called "four-walling." Mel Gibson's marketing team had not had much success in mobilizing pastors and churches to help guarantee the theatre space in their local communities. By recruiting network marketing organizations who are the active mobilizers embedded in the local churches throughout north America, Gibson's team of seasoned network marketers convinced their individual churches to secure over three thousand theaters to show the film and countered the film industry's attempt to shut him down. The film grossed over \$400 million and continues to make money.

Network marketing organizations founded on Biblical principles are knitted together like the cells of a human body, all different but synergized for a common goal of the Body as a whole. Churches today are structured as corporations seeking permission to exist from government. These 501 (c)(3) corporation's hierarchy interfere with God's natural plan of networked leadership and discipleship. If you ever have the opportunity to be a part of a MLM networking structure, the statistics have already been figured for success by sponsoring twelve people which only three or four will do most of the work. In the Bible, Jesus recruited twelve disciples in which three or four did most of the evangelical work.

## QUANTITATIVE EASING (QE)

Economists and congressional leaders screamed for an "increase in the money supply." Quantitative easement, a quantitative amount of money dumped or eased into the economy to "ease" off the effects of "deflation" or "recession" was needed. Mr. Howell, to appease the pressure, said *okay* yet gave the money to foreign bankers, which does little to put funds into the hands of the working economy. He shut them up for a short time. The funds did prevent Goldman Sachs and Morgan Stanley from losing everyone's investments especially those who had invested in mortgage backed securities.

Entitlements: A simplistic view of Federal government receipts and spending shows a round pie divided into three parts. 100 percent goes to a "general fund," one third is spent on defense, one third is spent on interest to the Federal Debt to Mr. Howell, (no principal is paid back) and one third is spent on entitlements, such as social security, welfare, military benefits, etc. (Surprise, social security is not a separate *trust fund*; in fact it is this author's belief, from research and investigation that SSI is paid straight from your asset account at the Treasury). You always hear that Social Security is depleting but we never hear that welfare is depleting.

Other entitlements and retirement funds may be paid straight from your asset account at the Treasury as well. However, I want to briefly explore Mr. Howell's reasoning behind utilizing "entitlements" such as Social Security and welfare in the first place. In listening to Rush Limbaugh this author has always thought "El-rush-bo" to be a little more liberal than himself. Yet, the other day, Rush brought up the subject of "entitlement" comparing today with seventy-five years ago stating that "entitlements" promote laziness and government

dependence. Although I believe Rush to be right, I don't believe the type of dependence Rush was speaking of was Mr. Howell's intent in the beginning. The question, on Rush Limbaugh's show, was "What did 'Joe Blue Collar Blow' do seventy-five years ago if he lost his job?" Was saying "go find a job," too harsh as some liberals may suggest today? What about insurance? Did Joe Blow survive somehow without Medicare and Medicaid? Yes, he did! In the depression, Joe Blow might have found a way to be productive, barter, trade, eat, and get along without Mr. Howell's currency. Perhaps Mary Ann, Gilligan, and Ginger follow Joe Blow and decide there is not enough money to go around but "we can survive without that money perhaps even go back to using "gold" or "silver?" This author did have the brief thought, very brief thought, that Mr. Howell felt sorry for Mary Ann and thus created welfare as an escape from the Catch 22 game of "musical chairs" he has her and others playing.

The most obvious answer is to keep Mary Ann and Joe Blow dependent on the monetary system, the use of Federal Reserve Notes, Federal Reserve credit and nothing else. The desperation of the depression set many people on the course of entering into a legal nexus with Mr. Howell by accepting his "number" assigned for them and the use of an *all caps* name for them: JOHN QUINCY PUBLIC as opposed to John Quincy Public (a proper noun). By accepting the benefit of a "secure" future in the "society" (i.e., social security) John Quincy Public simply became JOHN QUINCY PUBLIC (subject to the jurisdiction thereof). However, John Q. Public did not actually receive any "benefit." The "benefit" was the "eligibility" for the benefit of welfare, social security, etc. It is human nature to continue along the path that one is "accustomed to" going.

Using Mr. Howell's currency is the norm and "entitlements" have a tendency to keep the weaker competition using Mr. Howell's currency instead of throwing their hands up and trying to figure out a better way. Entitlements afford Mr. Howell another way of increasing the money supply. Also, entitlement recipients can elect another American and "come in handy" when Mr. Howell needs a "liberal" in office to push his latest agenda on the people. Other entitlements

include "free school" for Mary Ann to be conditioned by Universities to "think" the way Mr. Howell needs her to think.

John Maynard Keynes said:

There is no subtler, no surer, means of overthrowing the existing how's of society than to debauch (corrupt the value of) the currency. The process engages all the hidden forces of economic law on the side of destruction, and does it in a manner which, not one man in a million is able to diagnose.

I pray that this "one man in a million" has exposed some of the "hidden forces of economic law" to the reader of this chapter!

So why, in legal disputes, do we go to court? We go to court for the same reason that we play basketball and tennis on a court. How do you play tennis on a court? You play with a “racket.” Why? Because that is what it is, a “racket” as in racketeering! Words and terms are not used by chance and circumstance. They are deliberate. The ball goes back and forth in a tennis game. The ball is thrown to the other team of lawyers in the legal court. The judge is a referee, a mediator and that’s why he wears a black robe. Black robes were also the garb of the Caldean priests of Babylon. The judge sits on a “bench.” The Latin word “bench” means “bank.” The judge rules from the “bank.” In the appeals court you can appeal “en banc” or “to the bank.” Where do you find “banks”? You find them on both sides of the river. The banks direct the flow of the current or currency. Your money is the currency because it is the cash “flow.”

Another interesting note is that all ships are referred to as female. This is admiralty law. They are female because they are carrying items for money. When a ship ties off at the doc(k), the (Cap) tain must provide a “certificate of manifest” to the port authorities because the ship was not there yesterday but today it is there giving “birth” or “berth” to the “delivered” goods. The word captain comes from the same word as “capital.” He represents all the value or money on the ship. The ship is sitting in her “berth.”

When you were born your mother’s water broke and she gave “birth” or “berth” and you were “delivered” by and to the Doc(k)-tor. Your mother had to give the information to fill out a “certificate of birth” or “certificate of manifest” describing you in detail, all your features and the time of delivery. Your body is considered a maritime admiralty product since it was shipped. You are a “fungible agricultural commodity” and if you are dead on arrival the Doc(k) must sign your ‘Death Certificate.’

The banksters have infiltrated and incorporated parts of the Church into 501(c)(3) corporations. They have been divided into “denominations” just like money is divided into denominations of ones, fives, tens and twenties.

Until 1776, no nation at no time has ever risen up and demanded their freedom. At that time we were all considered Sovereigns. However, since 1868, the end of the Civil War and the

## FINAL FOOD FOR THOUGHT

All it takes to understand the mystery of our legal system is to realize what presumptions are being made around you and about you and, also, to realize that the words to which you think you know the meaning, do not mean the same thing in a legal setting. Words are very powerful in this system and they can make or break you. There is a Roman maxim of law that when interpreted says, “He that would be deceived, let him.” There is a whole world of occultism being used in the courts around the world today. Occult means “secret” and these secrets are only revealed if you know the “code.” The UNITED STATES CODE, THE IRS CODE, THE UNIFORM COMMERCIAL CODE are a few.

Jesus said that we cannot serve both God and mammon. Mammon is the mercantile system of the world and it has its own laws worldwide. What the Constitution refers to as law is the law of the land and that law has been replaced with the law of the high seas or water: admiralty. The law of the land is that law of the culture that dominates on that land, however, the law of the water is the law of maritime admiralty, current, currency, money and banking. The constitution made provision for law, equity and admiralty. Now there seems to be only admiralty which is based on contracts created by merchants. “Mer” is the prefix for the sea such as a “mer-maid.”

The statue of liberty cannot be on the mainland because “liberty” does not mean freedom. Liberty is what a sailor gets when his captain allows him to play after entering port. We are not a free country. Remember Van Goeth, “a people are no more hopelessly enslaved than those who falsely believe that they are free.”

forming of the new re-constructed corporate UNITED STATES, we have been suckered right back into a banking jurisdiction: mammon. You cannot serve both God and mammon. You have to make a choice. Saying you serve God but continuing to act like a slave, debtor, citizen does not change one thing in God's eyes. Christ will return in you and I before He ever reappears on this Earth again. Our job is to seize control and occupy until he does. Let the Spirit flow and manifest in you and take what is rightfully yours.

God is the author of humor, parables, types and allegories, etc. As mentioned earlier, the fish that coughed up the gold coin is an allegory and shows God's sense of humor. On a more serious note, the story of Joseph was a type of Christ's burial and resurrection to the Throne. There are others as well. Jesus walked on water and it is one of the premier things that we have remembered for the past 2000+ years and is uniquely attributed to him and to no other real or mythical person. He beckoned Peter to walk on the water also and Peter DID! But Peter began to falter and sank as fear engulfed him until Jesus pulled him up. This physical truth depicted in scripture is an allegory of what we should do now. Admiralty maritime jurisdiction, the law of the water, is something in which should exist beneath the Body of Christ. So not be deceived for this pursuit requires wisdom. Therefore, *"if any of you lacks wisdom to understand this book, let him/her ask God, who gives to all liberally and without reproach, and it will be given to them. But let him/her ask in faith, without doubting, for he who doubts is like a wave of the sea driven and tossed by the wind. For let not that man/woman suppose that he/she will receive anything from the Lord; for he is a double minded man unstable in all his ways."* (James 1:5-8) Do not let the waves toss you to and fro for you are, like Peter, called to WALK ON WATER!

## About the Author



The author was born in eastern North Carolina and is domiciled there today. After traveling from state to state as a child, he graduated from high school in Georgetown, South Carolina, attended LSU for three years before graduating from University of South Carolina Coastal with a BA in American Government where he attributes the staff in providing insight, through their curriculum, into the minds of the American Founding Fathers by being exposed to all their literary works as well as the ancient works that inspired them concerning the flaws of past societies and governments.

Having always been an entrepreneur, he has utilized the free enterprise system and, since college, has continually been a part of and influenced by network marketing.

Having been abused continuously by the legal system over the past twenty years, he has studied and compared the system against the intention of the founding fathers. By fighting and helping others fight traffic tickets to felonies and custody battles to foreclosures he has been able to interpolate the motives and design of the present system that still poses as the original system intended by the founding fathers. The system has evolved intentionally into something that was not intended.

He is a divorced father of two daughters who longs to see earth as it is in heaven for his grandchildren of the future.