

## Lawful Money Review Q&A

Are you not convinced Lawful Money as a tax savings tool is legitimate yet?

Not legal or tax advice, do your own homework and make your own final decisions.

### Why Can't I Get Gold for My Lawful Money Demand?

Federal Reserve notes serve as lawful money *upon demand*, the bank will not give you any other kind of money: US Bank Notes, Gold Certificates, Silver Certificates, stamps or united States Postal money orders. Do not ask for any special form, many have tried and have proven legally it cannot be done. The reason is because all gold is held in a *public trust*. If the Federal Reserve honored your request as a creditor, all of the creditors would be harmed due to the "*first to lien – first in line to be paid*" rule as per Uniform Commercial Code (UCC). This would liquidate all holdings and eventuate some serious economic issues for the entire economy, believe it or not.

**Lawful money is not just about gold and silver specie.** Use of *money of exchange* allows one to pay for the exclusive right to claim some dominion/possession. People believe a Federal Reserve note *cannot* have *dual purpose* for both public and private purposes, *but it does!* Many have tried the Constitutional approach and failed. Only because they have failed to realize the Constitution has no standing over contract law ([Article I, Section 10, Clause 1 of US Constitution](#)). Actually the Constitution allows for it and *makes contracts superior law*. By using Federal Reserve notes unredeemed we have **entered into a contract** to pay for the use of private currency by default by not making our declaration otherwise.

Prior to 1933, the Charter and Codes read that Federal Reserve notes, as well as the notice being printed on the notes, would be redeemable in GOLD or SILVER because there was still a *gold reserve*. But since 1933 there has been no reserve, 10% of the amount of Federal Reserve credit outstanding. The government seized \$300,000,000 in gold coins and \$416,000,000,000 in Gold certificates.



The government then issued \$300,000,000 million in US Bank notes. Until 1973, one could redeem and actually receive US Bank notes for Federal Reserve notes on demand at any bank. Now Congress has changed it and Federal Reserve notes serve the same purpose.

There are no "US Bank notes" in circulation, collectors have come forward stating that most of the notes were kept in a room inside banks and moved from time to time so they were being "circulated". ***There is nothing to "exchange" the Federal Reserve notes for anymore!***

Let's next take a look at a ONE DOLLAR FEDERAL RESERVE NOTE:



There are 2 boxes on the face of each note. **The left side is the Federal Reserve Seal and the Treasurer of the United States signature**, that is the private side of the note. **The right side is the US Department of the Treasury and Secretary of the Treasury's signature**. It is by demand and restricted [indorsement](#) that one notifies the Federal Reserve, US Department of the Treasury, IRS and the Banks of the use of US Bank notes and not the Federal Reserve notes. **The "controllers" have put the "choice" right in front of our faces (so they can claim you were given notice of the agreement)**, while obfuscating the inherent remedy written into the law so as to avoid culpability and acts of treason via forced servitude into paying back **THEIR debt**. *There is no income tax obligation or liability associated with redeemed lawful money cash when the demand has been made*. The form that the paper takes is of no consequence. A Federal Reserve note in hand takes the form (per the law) of lawful money found at [Title 12 U.S.C. § 411](#) when demand is made.

A "Notice of Intent" letter to the bank for all accounts must state:

DEPOSIT FOR CREDIT ON ACCOUNT OR EXCHANGE FOR NON-NEGOTIABLE  
FEDERAL RESERVE NOTES OF FACE VALUE PER [12 U.S.C. § 411](#)

All deposits (check, money order, etc.) to the accounts must state:

[FOR CREDIT ON ACCOUNT, REDEEMED FOR LAWFUL MONEY PER 12 U.S.C. § 411](#)

by: *[signature]*, grantor

...on the back of the check, above the line that states: DO **NOT** WRITE BELOW THIS LINE.

The bank will call this a "[restricted endorsement](#)". One should keep a digital record and scans of lawful money redemption. **The remedy is not in the physical changing of the note, it is merely in the recorded DEMAND FOR LAWFUL MONEY.** It is about documenting your intent more than anything - it may be needed later for the IRS as proof.

### **The Bank Dishonored a Lawful Money Check for Deposit - What Now?**

1. Get an email or written communication from the bank of such a denial.
2. Get a copy of the check that was dishonored.
3. Find a local attorney who will represent a case for <\$5,000 due to the bank's violations
  - a. Dishonor of Indorsement per [UCC § 3-502](#)
  - b. Unlicensed Practice of Law (They are giving advice on what indorsement you should write OR what indorsement is acceptable as a non-party)
4. The bank will often just attempt to settle out of court for less + attorney fees. Accept this and an agreement that the bank will accept all future indorsements from you, or face a similar lawsuit.

### **How is The Debt Cancellation (Forgiveness Tax) Tax Avoided**

Canceled debt is considered taxable income and is *avoided* with the proof of redemption of lawful money (They treat it like a gift/gained income).

### **Does The IRS Request Bank Records from the Bank for Tax Filing?**

The IRS doesn't request bank records until they are building a lawsuit against a tax dodger/protester. But if only using this process vs arguing tax laws with them, then once the IRS agent sees the lawful money checks, they issue a refund minus any prior obligations owed.

### **The Only Legal Reasons for The Dishonor of a Check?**

1. The check is overwritten.
2. Signature is absent or does not match with the sample kept by the bank.
3. The name of the payee is absent or not clearly written.
4. The amount written in words and the amount in figures do not match.
5. The account number is absent or not clearly written.
6. The drawer orders the bank to stop payment on the check.
7. A court of law has given an order to the bank to stop payment on the check.
8. The drawer has closed the account.
9. The funds in the bank account are insufficient.
10. The bank receives information regarding the death, lunacy or insolvency of the drawer.

11. Any alteration is made on the check and is not proved by the drawer via his/her signature.
12. The date is absent, not clearly written or is pre-dated three months before today.

### **Lawful Money, Lenders and Loans?**

Lenders usually require tax returns showing taxable income to be able to approve a loan. Lawful money effectively shows income as ZERO and therefore can increase the difficulty of obtaining a loan. On the other hand, there are some lenders who will work *NOT from tax returns* but based on bank statements showing how much is deposited per month. Based on this information, a loan can be procured by certain lenders.

Please be aware that we cannot recommend which lender is right for a given situation - it is best to refer to a loan officer or bank representative for further assistance.

### **Can One Redeem In Lawful Money If Not A US Citizen?**

Yes, everyone can redeem in lawful money to avoid the taxable event known as income taxes within the USA. Lawful money does work outside the United States (especially Canada) as confirmed by other students, but is referred to by different terms which we have yet to research further into.

### **Can I Send Payment to Others in Lawful Money?**

No. Whomever is the recipient of the check must stamp the check *themselves* and redeem it in lawful money. You cannot redeem in lawful money for someone else.

### **Can Cash Be Redeemed in Lawful Money?**

Not directly, and do not ink-stamp money, as this can potentially be considered "defacing currency" and will lead to extreme sentences and fines. This is why the need for a ***repository of proof*** regarding the redemption of lawful money as required. When possible sign anything and everything in lawful money (checks, direct deposit receipts, *cash deposit slips - and keep them in an organized place.*). Simply remember, lawful money redemption ONLY occurs when ***receiving*** money, not when paying another for an object.

### **Do We Have To Redeem In Lawful Money Even When Sending Money To Other Trusts In Our Trust Web?**

Yes, redeem lawful money at every opportunity.

## **Lawful Money Redemption in Canada?**

The Bank of Canada and the Federal Reserve (USA) are linked by multiple printing contracts. It has been observed that the causal link also produces a lawful money redemption that the Bank of Canada processes through the Federal Reserve's New York branch. Further, the Bank of Canada must offer lawful money redemption since it practices fractional reserve banking, which began shortly after the War of Rebellion (e.g. Canada's Civil War). The checks, deposit slips and direct deposit receipts will still have the "Redeemed in Lawful Money" language but will have the US Code *removed from it*.

## **Does Lawful Money Stamp Have to Be Red or Black Ink?**

Red or black, the ink color does not matter.

## **Which Is Better - A Wire Transfer, Zelle, Check or Cashier's Check?**

It doesn't matter. We prefer checks when possible. If you receive a wire, Zelle or PayPal - write in the phrase "Redeemed in Lawful Money" *into the notes* and receipts you may get, which covers these transfers into a bank account. If by check or Cashier's Check, one may redeem in lawful money by signing the proper language on the back of the check.

**NOTE:** To build a *record of intent*, we suggest you or a friend write a few checks to yourself for just \$1 and deposit redeemed in lawful money. This serves as the most *efficient proof of a record* one can have that this is how you make deposits generally..

## **Is There A Recommended Lawful Money CPA (Certified Public Accountant)?**

Unfortunately no. Simply have your tax return done up, then re-do the sections applicable to make the deduction and final calculations. It's pretty easy using most of the software out there. (not tax advice here but...) Essentially what most do is go to schedule 1 or for "other income" and write in Lawful money redeemed per 12 USC 411 then enter a ( - ) \$100,000 (or whatever it is). Then simply carry that over to the 1040 form for the Schedule 1 income), where it will then deduct that amount from over all income. The rest of the number will be done normally, but your total income will receive a great reduction. It is just a simple number adjustment that you can prove is legitimate. No tax arguments, protesting, or other guaranteed ways to lose. Just a simple accounting adjustment.

## **Employer Refuses To Remove Social Security Number (SSN) From Records?**

Many employers are ignorant of the law, that's why they have attorneys. If an employer "offers" to let one go, since they will not remove a SSN from records - do not say "yes and quit". Keep the position.

The easiest route is to redeem in lawful money and file a lawful money tax return, each year to be compensated for income taxes withheld throughout the year. That will result in a nice fat refund. If you want to keep more of your paycheck check, just increase the number of exemptions on the W4 anytime you want.

The less desirable confrontational path is to hire an attorney and enter a lawsuit against the employer. This will of course result in negative feelings towards the employee filing suit, but will likely end in a decent settlement payout if the company is large enough to sustain the penalty and continue operating.

### **Does Lawful Money Need A Special Bank Account?**

No, lawful money redemption can be utilized in any form of bank account. However, to build a record of intent, it is a good idea to establish an account as Redeemed for Lawful Money on the signature card. Every record helps.

### **Does Lawful Money Work With An Interest Bearing or Savings Account?**

Yes. Lawful money is the redemption of the currency used and is not based on the type of bank account.

### **What Taxes Do Overseas Workers Pay to the Government?**

One is considered a federal employee if 1) one works in a position for the federal government or 2) derives an income that comes from using federal property (i.e. using federal land for logging) or 3) is paid by their employer who maintains a contract with the federal government (thus one is included under sub-contracting laws). *Federal employees were the entire reason the income tax was invented.* In other words, even a trust would still be liable for income taxes under one of these three positions. The **only work-around** for this type of employee is to utilize the *lawful money redemption* process and avoid income taxes.

NOTE: A federal employee is anyone who receives BENEFIT from the federal government. The maxim of law states "**He who receives the benefit must derive the detriment.**" If you are on federal land and make money from their land usage, that is a benefit. The detriment being a tax on income, SSI, etcetera; **however**, with lawful money redemption the income tax no longer becomes an issue, even in these scenarios. Social Security taxes and any other additional taxes *will still apply.*

### **Is It Possible to Remove Social Security and Medicare Taxes?**

Yes, if one fills out their FIRST W-4 when starting a new job, one can sign WITHOUT a Social Security Number; however, once an employer has this information, they are required to deduct SSI and Medicare taxes in the future, even if a subsequent [updated] W-4 does not use a SSN. Even if an employer refuses, one can still receive the tax withholdings back.

Tax returns may not declare the SSI and Medicare withholdings to be redeemed lawful money. This can lead to the IRS agent/attorney declaring the entire return frivolous. One is wise to consider all withholdings toward other "amounts" than what would be on the basic "take home" pay as premiums toward an insurance claim. We like to call Social Security "Old Age Insurance". Treat it like car insurance - one cannot claim premiums so they are refunded just because one never got into an accident and made a claim!

NOTE: The Social Security Administration CANNOT remove one's SSN unless US Citizenship is rescinded - and we DO NOT recommend this!

### **VA-4 Form and State Tax Issues?**

Most VA-4 forms are used when a taxpayer earns less than the minimum filing requirement for the IRS in a given year. Anyone redeeming lawful money typically will utilize a 1040 form and follow the guidelines of placing brackets like so "[your earnings here]" **as a subtraction** from the filing **along with proof** of lawful money redemption for the year. That should leave one with the withholdings as a refund from the IRS.

State taxes can be difficult to receive a refund for sometimes, as states don't deal with lawful money returns nearly as often as the IRS does. So that filing is left up to each individual if they wish to pursue it. Some states do suspend driver's licenses, but only in cases where there is a flat-out refusal to pay, i.e. "tax protesting".

See <https://www.taxdebthelp.com/state-taxes/consequences-not-filing-or-paying> Lawful money is not "refusing to pay taxes/tax protesting", it's seen more like a tax deduction by the proper IRS department who handles lawful money.

### **What If The Bank Wants To Close The Account and Send A Letter?**

All banks have the ability to deny service at any time, although few exercise it. No payments are made to a bank to keep or operate an account (withdrawal and low balance fees do not apply), therefore it is a complimentary service. One can ask the bank why the accounts are being closed, but it is often because they have been informed by their lawyers that they are no longer able to fractionalize on the account's deposits (turning \$1 into \$10 for their private benefit). This



happens most often with small/local banks, and virtually never with large multinational banks such as Chase Manhattan, Bank of America, HSBC and others of the same ilk.

One can ask what can be done to salvage the relationship; however, it's going to often be dependent on the removal of all deposits/withdrawals in lawful money. It is better to move onto a larger bank that does not care about accounts dealing in lawful money, as they rely on 99% of their account holders being unaware of fractionalization and lawful money redemption.

So the question is, what is more important - reducing one's income liability OR retaining the relationship with the bank?

### **The IRS Not an Agency of The Federal Government?**

And just so you know, the IRS is not an agency of the Federal Government and the Federal Government has stated so in open court. This fact was presented in the United States District Court for the District of Idaho, [Civil No. 93-405-E-EJL, DIVERSIFIED METAL PRODUCTS, INC. v. INTERNAL REVENUE SERVICE](#).

It might also interest you to know that the IRS cannot apply force against a tax payer without a court order, either. Quoting from the above court decision, "...absent an effort to seek enforcement through a federal court, IRS summonses apply no force to taxpayers, and no consequence whatever can befall a taxpayer who refuses, ignores, or otherwise does not comply with an IRS summons until that summons is backed by a federal court order...[a taxpayer] can not be held in contempt, arrested, detained, or otherwise punished for refusing to comply with the original IRS summons, no matter the taxpayer's reasons, or lack of reasons for so refusing."

### **Lawful Money and Pension Checks?**

Any form of deposits: pension checks, federal employee pensions, IRA and more are all endorsable in lawful money, even if given by direct deposit. Request a digital copy of the checks or pay stubs and indorse with the lawful money verbiage. Keep the originals and send all copies with one's yearly tax filing when the time arrives.

NOTE: For federal pensioners, please contact the United States Office of Personnel Management <https://www.opm.gov/support/retirement/contact/> to request a physical check sent by mail, which will be sent according to this schedule <https://mycentralstatespension.org/helpful-resources/how-tos/how-to-update-payment-information>. Further, a 1099-R form can be filled out much like the W-2 form as exemplified in Social Security Secrets, thus removing any withholdings.

### **W-4 or W-9 Employee Withholdings?**

There is no law that compels a work eligible man or woman to submit a form W-4 or W-9 (or their equivalent), nor disclose a Social Security Number as a condition of being hired or keeping one's job. With the exception of an order from a court of competent jurisdiction issued by a duly qualified judge, no amounts can be lawfully taken from one's pay (for taxes, fees, or other charges) without the worker's explicit, knowing, voluntary, or written consent. This is talked about inside Social Security Secrets, where there are only (4) unique circumstances where a Social Security Number is required.

### **Can A Federal Employee Still Redeem In Lawful Money?**

Yes, a federal employee can redeem in lawful money; however, a federal employee CANNOT remove their Social Security Number and stop SSI withholdings because the system is set up (and legally/lawfully mandatory) for all agents of the federal government.

### **Lawful Money Is Not Positive Law - Is That A Problem?**

No. One must first understand the definition of "positive law" to realize what is occurring in such a proclamation.

"Within the context of the US Code, positive law is used in a more limited way. According to the Office of Law Revision Counsel (US House of Representatives), a positive law title of the US Code is a title that has been enacted as a statute. To enact the title, a positive law codification (action or process of arranging laws or rules) bill is introduced in Congress. The bill repeals existing laws on a certain subject and restates those laws in a new form—a positive law title of the US Code. The titles of the US Code that have not been enacted through this process are called non-positive law titles. The laws assembled in the non-positive law titles have been enacted by Congress. Thus, in both positive law titles and non-positive law titles of the US Code, all of the law set forth is positive law (in the general sense of the term) because the entire US Code is a codification of statutes enacted by Congress, and not of natural law principles."

The reason Lawful Money is not enacted as "positive law" is because it has not been codified (re-arranged or changed). It is a remedy for the use of private credit, therefore the law needs no changing.

As a final note, because the U.S. Code contains only the "general and permanent laws of the United States," (i.e. if it's in the U.S. Code, it's permanent / generally accepted), it does not include "temporary laws, such as appropriations acts, and special laws, such as one naming a post office." Off. of Law Revision Counsel, United States Code: Frequently Asked Questions and Glossary, <http://uscode.house.gov/faq.xhtml> (last visited December 15, 2020).

CONCLUSION: Positive law does not refer to anything that is "more sound or legal". It simply defines the nature of the law's history of revisions. If a code is in the U.S. Code, it is congressionally accepted.

### **Can One Use Lawful Money To Reply To IRS Penalties From The Past?**

No. Any penalties, fines or back-taxes prior to redeeming in lawful money are owed.

### **Will Lawful Money Work In a 100% Digital Society?**

These laws were setup by the elite - so they will always be valid and workable, even in a "100% digital age". Whether it's:

- 1) Cryptocurrency - add "redeemed in lawful money" verbiage to the account information.
- 2) PayPal - add "redeemed in lawful money" verbiage to the address.
- 3) Direct Deposits - the copies of a pay stub can still be indorsed with the proper lawful money verbiage.

Finally, a friend or family member can write a check and one can sign it with the lawful money verbiage. Only a few pieces of proof are necessary. Showing one knows about lawful money and has been redeeming it is the only true requirement.

### **Can One Obtain 7 Years of Tax Refunds From The IRS?**

As stated inside Lawful Money Secrets, any money owed to the IRS prior to redeeming in lawful money *is still owed*. We cannot give more advice on this issue. No one likes to hear this, but it's about moving forward with the correct thinking / actions.

If there are penalties / overdue fees / etc. - one can still send the reply letters to the IRS (even if past the 72 hour reply window) and send proof of lawful money redemption (even recent checks dated from 1-2 days ago). Students have seen the IRS relent once this has been sent, but it is not a guarantee of success for prior issues that occurred prior to redeeming lawful money (see statement above).

Remember to always approach the IRS with non-adversarial language. One must not appear as a tax protester e.g. "If we owe something, we'll pay it, but we're asking if XYZ is correct." That is not tax protester language, it's "being a good accountant" language. One agrees to pay what is

owed, but simply is asking for proof. This cannot lead to further "Frivolous Argument Penalties" from the IRS - it's simply asking a question and telling them if it's correct, we'll pay.

Finally, one can tell the IRS "If I had known about lawful money redemption, I would have done this for the prior 7 years of filing." It has a (low) chance of working - but one must be focused on simply settling all issues with the IRS back to ZERO (no fines or overdue fees). Count any money paid into the system as "gone" and live life correctly from now on. If one tries to fight the IRS on taxes paid in... buckle up for a wild and scary ride! It sucks to hear this, but it's the harsh truth we've seen play out 100+ times with so many students who fight taxes paid into the system.

NOTE: Can one really think a vicious and unforgiving government would ever let go of funds given to them (even if it was taken by deceit)?

### **Reporting To The State Franchise Board For State Taxes (Lawful Money)?**

Both state and federal income taxes rely on the use of private credit (FRNs) for the taxable event to occur. The process used with the IRS is repeated to redeem any withholdings from the prior year, and will be done for the state taxes withheld. If nothing was withheld, then proof of lawful money redemption is collected to show the state or IRS in any cases of inquiry.

If one's AGI (Adjusted Gross Income) is ZERO, this is because one has placed the once-taxable income in brackets and subtracted it, making a demand. If one has been making demand for lawful money throughout the year and has some checks that support that, add it to Schedule 1. This will support that there is an amount of withholdings, which supports filing 'in the first place'. Since one has earned no taxable income, one might want to show that reporting to the IRS for any withholdings.

Consider whether one is in California, New Jersey or others that operate their own IRS Code via a Franchise Tax Board. These boards will start up with Frivolous Penalty paper and an IRS agent will see this as an opportunity - that is, if the "taxpayer" does not know proper Refusal for Cause (R4C) techniques, including proper record forming of lawful money redemption. There are always solutions so do not become discouraged. Be competent in understanding the common law to realize Congress allowed for the lawful money remedy. Meaning once one starts requesting a sit-down audit, the law will prevail and things will be resolved.

NOTE: If one has used TurboTax or similar filing software, the state effectively drops income to ZERO and the state may send a statement showing they "corrected" the state return to ZERO, instead of getting a full refund. Sometimes the state is clever by pretending one has zero income rather than looking at the state withholdings that they have on account, and thus owe. Assess

how much the state is keeping versus how much trouble the state may bring to your mailbox if you try correcting it. A refund can be obtained, but sometimes it takes a lot of energy. Eventually when the "judge" sees what they are up against, they will not stand in the way of one's redemption.

NOTE II: We find that using "Social Security Secrets" is the best way to opt-out of the withholding/SSI system, rather than trying to fight a battle "within the system".

### **False Arguments Against Lawful Money, "THEY" Sure Do Choose Words Carefully?**

<https://casetext.com/case/schlabach-v-internal-revenue-serv-1>

The Court now turns to Schlabach's refund claims for tax year 2013. The IRS may impose a \$5000 civil penalty on a person who files a frivolous tax return. I.R.C. § 6702(a). The penalty applies if (1) the person files a document that purports to be a tax return, (2) the document either contains information that on its face indicates the self-assessment is substantially incorrect or omits information on which the substantial correctness of the self-assessment may be judged, and (3) such conduct is either based on a position the IRS has identified as frivolous or reflects a desire to delay or impede tax administration. Id.

RESOLUTION: The agency also argued **FRCP 12(b)(1)**: "lack of subject-matter jurisdiction" which the U.S. government does indeed lack since the IRS is a private agency utilizing private contracts and the trial is not a criminal proceeding against them with a valid fact-witness. The courts will often deny a lawsuit against the IRS because of this fact. All claims must be settled within the IRS, not through public courts and is done so by providing proof of lawful money redemption. No proof of redeemed checks means no lawful money redemption in the eyes of the IRS. Be competent enough in common *law to realize Congress allowed the lawful money remedy for a reason*. Meaning once one requests a sit-down audit with an agent, the law will prevail and all will eventually be resolved - public lawsuits against the IRS are not the correct path. Further, it is unknown how John Schlabach filled out his tax return. If the return was done improperly (e.g. not putting negatives in [ ] brackets, over-exempting funds, forgetting to deduct SSI from a lawful money return, committing perjury about prior years of lawful money redemption, even forgetting to add the lawful money proof) there can be a frivolous penalty assessed for any of these valid reasons. Finally, should a Frivolous Filing Penalty be assessed, remember to send it back with a "**Refusal For Cause**" written on it. This has ended the matter for a number of redeemers instantly. A last resort for some has been writing a Business Letter to the US Treasury requesting forgiveness through bankruptcy and it has helped many. Request a Letter of Forgiveness to help the bankruptcy go as it is intended and on-schedule. Copy the Franchise Tax Board.

KNOWN ISSUES WITH THE CASE: John sued the IRS before they were able to accept or reject the 2009, 2010, 2012, 2013 returns, thus the dismissal per FRCP 12(b)(6): "failure to state a claim upon which relief can be granted". Unfortunately, the case shows that Mr. Schlabach attempted to retroactively claim lawful money on his 1040X Amendment Forms for the mentioned years claiming "lawful money" which the agency rightfully rejected under the common sense "Why wait 4 years to claim the refunds if it was known said funds were owed from the beginning?". Once denied the refunds for obvious reasons, he was assessed \$15,000 in penalties for 2009, 2010 and 2012. Mr. Schlabach is lucky perjury was not brought up as an additional charge! Further, be aware that the \$10,000 frivolous filing penalty for 2013 may or may not have been related to John's prior off-shore tax shelter issues with the IRS (see <https://www.taxnotes.com/research/federal/court-documents/court-opinions-and-orders/court-refuses-to-reconsider-dismissal-of-suit-challenging-letters-in/1n8qj> ). Further note, the frivolous filing penalty assessed for 2013 did successfully have the 2015 AND 2016 lawful money refunds applied to it without issue, but John was not happy with this result and wanted to claim ALL years retroactively as "redeemed in lawful money". And the IRS said, "No dice - here's another \$15,000 you owe us for lying!"

<https://www.irs.gov/businesses/small-businesses-self-employed/anti-tax-law-evasion-schemes-law-and-arguments-section-ii>

[United States v. Rickman, 638 F.2d 182, 184 \(10th Cir. 1980\)](#) - The court affirmed the conviction for willfully failing to file a return and rejected the taxpayer's argument that "the Federal Reserve Notes in which he was paid were not lawful money within the meaning of Art. 1, § 8, United States Constitution."

RESOLUTION: The courts will prosecute anyone *who does not* redeem lawful money using the *correct "law"*. Rickman attempted lawful money redemption by utilizing the U.S. Constitution, which does not deliver a remedy for private currency, only the 12 U.S. Code citing lawful money redemption does.

[https://www.federalreserve.gov/faqs/money\\_15197.htm](https://www.federalreserve.gov/faqs/money_15197.htm)

In 1933, Congress changed the law so that all U.S. coins and currency (including Federal Reserve notes), regardless of when issued, constitutes "legal tender" for all purposes. Federal and state courts since then have repeatedly held that Federal Reserve notes are also "lawful money." [Milam v. U.S., 524 F.2d 629 \(9th Cir. 1974\)](#), is typical of the federal and state court cases holding that Federal Reserve notes are "lawful money." In Milam, the United States Court of Appeals for the Ninth Circuit reviewed a judgment denying relief to an individual who sought to redeem a \$50 Federal Reserve Bank Note in "lawful money." The United States tendered Milam \$50 in Federal Reserve notes, but Milam refused the notes, asserting that "lawful money" must be gold

or silver. The Ninth Circuit, noting that this matter had been put to rest by the U.S. Supreme Court nearly a century before in the Legal Tender Cases ([Juilliard v. Greenman, 110 U.S. 421 \(1884\)](#)), rejected this assertion as frivolous and affirmed the judgment.

RESOLUTION: The Federal Reserve is very poignant with its claims because the argument they present is in regards to redeeming Federal Reserve Notes (FRNs) into gold or silver coins. As stated within Lawful Money Secrets, the Supreme Court has ruled against this conversion - imagine trying to get \$1 in gold at one's local bank, it'd be a speck of dust on the table and impossible to obtain a valid weight of transfer. Notice the one topic the Federal Reserve dare not broach is the idea that every dollar bill has TWO SEALS on it, thus satisfying the Supreme Court's demand that the currency may be used as a Federal Reserve Note (private currency) or a United States Bank Note (public credit).

### **What If One Cannot Get A Certified Copy of The Lawful Money Statute?**

Some court clerks will not certify a document, as the certification process can vary county to county. In lieu of a certified copy of the statute, one may simply supply the law to the banking authority in a printed format [SEE BELOW]. Do not give a URL / webpage as the site address may change over time. In regards to updating a signature card for a bank account, it is always a good idea to update any signatures with the wording for a demand of lawful money. If one can fit all the wording on the bank signature card, do that. Otherwise, for lack of space an acceptable format is "Redeemed in Lawful Money".

- 1) If a personal account, the signature should state "GRANTOR".
- 2) If a C-Corp, the signature should state <one's title in the corporation>.
- 3) If one has a trust account, the signature should state "TTEE or Trustee".

If they argue about the change, the question to ask is "Are you dishonoring my signature?". The banking agent will think on that question (or consult their attorney) and say "no" ultimately.

### **What about Direct Deposits and Lawful Money Redemption?**

Request a digital copy of the checks or copy of the pay stubs and indorse with the lawful money verbiage. Keep the originals by scanning or taking a picture and send at least 3-4 proofs with one's yearly tax filing when the time arrives. *Keep a repository of physical AND digital proof.*

NOTE: As an alternative, if one is "short on proof", a check can be signed to one's self and redeemed in lawful money using the correct verbiage. This still counts as valid proof.

## **What Do Taxes Have To Do with Trading with The Enemy Act?**

Remember, FDR said nobody can be compelled to pay the national debt. This also has ramifications when we know about the "Trading With The Enemy Act".

Abe Lincoln was quoted as saying, "It denounces as public enemies all who question its methods or throw light upon its crimes. I have two great enemies, the Southern Army in front of me and the bankers in the rear. Of the two, the one at my rear is my greatest foe." What "enemy" could the average American be "trading" with to subject him or her to the Trading With The Enemy Act? Maybe the same enemy which Abe was talking about?

## **Could The Lawful Money Redemption Process Change?**

No! For when law cannot provide a remedy, equity will. And if they changed the process - you'd know and have an enormous paper trail. It would take an act of Congress to change the laws and the Constitution. Contract law, which is what this falls under, supersedes Constitutional law when a contract exists.

The power to contract is extra-constitutional, when you indorse Federal Reserve credit, you give congress your permission to ignore the Constitution. That again, is why they can truthfully say "Income Tax is 100% Voluntary!" It's all contracts.

## **NON-DOMESTIC \$0.03 Mailing for Letters (and Maybe Packages)?**

Believe it or not, with any letters sent to a NON-DOMESTIC address (or by not using ZIP and spelling state) in mailings for just 3 cents. At first everyone has been met with some resistance, but once your local postmaster looks into it, they will see you are correct. Using NON-DOMESTIC mail forces the use of the United States Post Office (USPO), the one Ben Franklin started. Without this approach, we end up using the US Postal Service (USPS) even though BOTH exist in the same building. All that matters is you know how to label your packages so each office can utilize the private or public side of the post office.

Occasionally a letter or package will receive a "postage due" notice which has no relevance for letters, but can end with a package being held hostage until funds are paid or the postmaster understands the law. NON-DOMESTIC simply means outside the District of Columbia, the original united States, as does the non-abbreviated state and no ZIP code (a military Federal control zone).



### **Can Lawful Money or Article III Courts Be Used for A Current Problem?**

If one is “looking to fight” problems they are currently facing, like tickets, license violations, statutory violations, etc. Oftentimes, by the time the problem has come up, most have already given up jurisdiction and have identified themselves as a person, clearly subjecting themselves to the statute(s). So victimless crime or not, there is liability due to [mis]identification.

If this is the case, and it's only a fine (and not jail time), forget about the issue! Think of it as being robbed, pay the money and learn to control business dealings from here-forward. Pay them some cash, which is all they want, negotiate the amount with the prosecutor or the court.

If it's over a driver's license, when getting the license back, restrict the endorsements on the agreement "without prejudice", which will then give one access to the remedy of the jurisdiction of the land (common law). If there is still time before a court date, get a new Drivers license and restricted endorsement on the application and license, then can go the District court route, sending a Refusal for Cause on the court date (within 72 hours of being offered the 'citation') and serving notice.

Otherwise, pay the fine in lawful money and get a receipt showing such.

### **How Can Legal Tender (or Federal Reserve Notes) Be Lawful Money?**

The pertinent portion of law that applies to your question is the [Coinage Act of 1965](#), specifically [Section 31 U.S.C. 5103](#), entitled "Legal Tender", which states: "United States coins and currency (including Federal reserve notes and circulating notes of Federal reserve banks and national banks) are legal tender for all debts, public charges, taxes, and dues."

This statute means that all United States money as identified above "are a valid and legal offer of payment for debts when tendered to a creditor."

<https://www.treasury.gov/resource-center/faqs/Currency/Pages/legal-tender.aspx>

Read the above carefully, the United State money as identified above, primarily the part about “United States coins and currency (including Federal reserve notes and circulating notes of Federal reserve banks and national banks)”

The listed circulating note and coins are only "a valid and legal offer of payment. There is an OFFER of payment, once accepted AS payment, they become "lawful" via agreement (acceptance is contract). However, they do not attain "lawful" in the Constitutional definition, but Congress cannot impair obligations of contracts (Article 1, Section 10, Clause 1 of US Constitution).

## **Negotiable, Non-Redeemable and Restricted Indorsements?**

Negotiable (in simple terms) means changeable, in the case of notes or credit, elastic and changeable by agreement. An unsigned contract is negotiable, but once indorsed, it is law. In terms of contract the contract is now legal and lawful. Meaning binding on land and sea, Constitutional and maritime jurisdictions. Redemption is returning something to a lawful state. Federal reserve credit, in any form is legal (law of the sea) and lawful (via a contract with Congress) it is extra-Constitutional. Meaning there is nothing expressly written in the Constitution that forbids Congress from letting a private company supply currency to the people. Nor letting market forces value that currency. Since it is such a gray area, Congress, being mostly attorneys, are trying to be coy in leaving the "endorsement" of their Federal Reserve Contract in the hands of the people. Individual indorsement of Federal reserve credit effectively washes their hands (legally and lawfully) to the extra-constitutional nature of their acts.

If you put "NON-REDEEMABLE" you would be telling anyone else who got that note or credit they did not have the choice to redeem it or not via indorsement or non-indorsement. That would be against the law, you have to give them the choice to accept redemption or not.

The use of the words, "Redeemed for Lawful Money Per [12 U.S.C. § 411](#)", "Without Recourse" or "Trustee" would constitute as a restricted indorsement. Each idea gives a limitation or constraint, either by law, by notice of limited liability or outright nullification of signature.

## **Going To Court Regarding Lawful Money?**

The only question for any judge in any case to answer is this:

"If Federal Reserve notes do not and cannot act as redeemed, gold backed US Bank notes or US Treasury notes, then how does one deal in Constitutionally defined lawful money?"

Clearly, the US Treasury states they can. Clearly 300 million in Gold coins were seized in 1934 and put into a public trust for use by the public to "pay debts" as defined in the Constitution. So, tell me, will the Government paid Judge admit, on the record, that the 300 million has been stolen from the Trust or that the public cannot access it to pay debts?

Not to mention, the access to Common Law courts in the District Courts of the United States (Article III courts) when you utilize lawful money redemption. Your rights are further protected when restricting a signature "without recourse". Appellate/Article III court trumps any lower court's authority.

## **How Is The United States A Corporation - Where Is The Proof?**

US codes [TITLE 28 > PART VI > CHAPTER 176 > SUBCHAPTER A > § 3002](#)

§ 3002. Definitions

As used in this chapter:

(1) "Counsel for the United States" means—

(A) a United States attorney, an assistant United States attorney designated to act on behalf of the United States attorney, or an attorney with the United States Department of Justice or with a Federal agency who has litigation authority; and

(B) any private attorney authorized by contract made in accordance with section 3718 of title 31 to conduct litigation for collection of debts on behalf of the United States.

(2) "Court" means any court created by the Congress of the United States, excluding the United States Tax Court...

...

(15) "United States" means—

(A) a Federal corporation;

(B) an agency, department, commission, board, or other entity of the United States; or

(C) an instrumentality of the United States.

## **Money As A Religion - This Is Your God?**

The organism that is The Federal Reserve banking cartel has become so ridiculous that William Grieder, former assistant managing editor of the Washington Post, wrote a book in 1987 entitled, "[Secrets of the Temple: How the Federal Reserve Runs the Country](#)" that details how the Controllers have conditioned us to accept this absurd situation.

To modern minds, he writes, "It seemed bizarre to think of the Federal Reserve as a religious institution. Yet the conspiracy theorists, in their own demented way, were on to something real and significant. The Fed did also function in the realm of religion. Its mysterious powers of money creation, inherited from priestly forebears, shielded a complex bundle of social and psychological meanings. With its own form of secret incantation, the Federal Reserve presided over an awesome social ritual, transactions so powerful and frightening they seemed to lie beyond common understanding."

Mr. Grieder continues, "Above all, money was a function of faith. It required implicit and universal social consent that was indeed mysterious. To create money and use it, each one must believe, and everyone must believe. Only then did worthless pieces of paper take on value."

## **Income Taxes and Lawful Money?**

Under its power to borrow money, Congress is authorized by the Constitution to contract debt, and whenever something is borrowed it must be returned. When Congress spends the contracted private credit, each use of credit is debt which must be returned to the lender or Fed. Since Congress authorizes the expenditure of this **private credit**, the United States incurs the primary obligation to return the borrowed credit, creating a National Debt which results when credit is not returned.

However, **if anyone else accepts this private credit and uses it to purchase goods and services, the user voluntarily incurs the obligation** requiring him to make a return of income whereby a portion of the income is collected by the IRS and delivered to the Federal Reserve banksters. Actually the federal income tax imparts two separate obligations: the obligation to file a return and the obligation to abide by the Internal Revenue Code. The obligation to make a return of income for using private credit is recognized in law as an irrecusable obligation, which according to 'Bouvier's Law Dictionary' (1914 ed.), is "a term used to indicate a certain class of contractual obligations recognized by the law which are imposed upon a person without his consent and without regard to any act of his own." This is distinguished from a recusable obligation which, according to Bouvier, "arises from a voluntary act by which one incurs the obligation imposed by the operation of law." The voluntary use of private credit is the condition precedent which imposes the irrecusable obligation to file a tax return. If private credit is not used or rejected, then the operation of law which imposes the irrecusable obligation lies dormant and cannot apply.

Look at a Federal Reserve note, the seal on the left is the Federal Reserve. The seal on the right is the 1789 original Department of the Treasury of the United States seal. The "controllers" have put the "choice" right in front of our faces while obfuscating the inherent remedy written into the law so as to avoid culpability and acts of treason via forced servitude into paying back THEIR debt. There is no income tax obligation or liability associated with redeemed lawful money cash when the demand has been made. The form that the paper takes is of no consequence. A Federal Reserve note in hand takes the form (per the law) of lawful money found at Title [12 U.S.C. § 411](#) when demand is made.



There are no lawful dollars out there, only credit and debt ledger entrees, and no one gets paid for anything with anything of valuable substance. The IRS can't tax credit, debt, or barter. Congress licensed the use of Federal Reserve notes to be used as money, as a medium or exchange for discharge of public and private debt into the US bankruptcy. At that point Federal Reserve notes became contraband and that gives the BATFE and the IRS jurisdiction over its use and transfer. Just like trafficking in alcohol, guns, drugs, tobacco or other substances subject to excise taxes.

The Supreme Court affirmed that the federal income tax is in the class of indirect taxes, which include duties and excises. The personal income tax arises from a duty -- i.e., charge or fee -- which is voluntarily incurred and subject to the rule of uniformity. A charge is a duty or obligation, binding upon him who enters into it, which may be removed or taken away by a discharge (performance).

The personal income tax provision of the Internal Revenue Code is private law rather than public law. One must file for a return of all tax withheld after a year of demanding and redeeming lawful money. The IRS sends back the taxes held and interest on those held funds. That is why one must keep records of all lawful money deposits.

Redeeming lawful money, means no court case because there is no question. The IRS marks any lawful money redemption internally as "income from a non-taxable source" to quell questions from low-level employees. As a whole, the IRS is extremely cooperative with [12 U.S.C. § 411](#) redeemers. When the IRS looks at a 1040 from one redeeming lawful money, and checks bank records, sees the demands and non-indorsement, the refund is given. That is also why lawful money refunds can take 6-12 months - there is due (manual) consideration done... amazing!

Of course, there have been a few [12 U.S.C. § 411](#) people hit with frivolous claims by the IRS, but to date, those have been defeated by recording a Libel of Review (a basic document that states one's status in relation to a variety of issues at hand) in District Courts and NOT ONE case against them or anyone redeeming lawful money has to date, been filed. Again, without demand for lawful money, everything I have seen has fallen flat on its face when challenged by the courts. To our best knowledge, no one has had to pay for any frivolous filings or has been taken to court. The only problem ever seen is with methods used before redeeming lawful money that are still haunting someone.

No one should ever protest the tax. Taxes are legal, lawful and necessary! Taxes are not theft, except by [mis]assumption. TAX is an acronym for T-Cell Atomic Crossover and is the perfect example of life exemplified in contract law. You want this process of TAX to occur, it is what allows you to order up public funds. It leads to expansion by natural means.

### **Is One Still Liable For Previous Taxes Owed?**

**Absolutely yes!** Any prior tax obligations and liabilities must be paid, it doesn't get simpler than that (sucks to hear for most). What one does going forward is another option, and lawful money redemption is that option.

There has always been the argument, "*If I had known I could redeem, I would have been doing so for the last 7 years.*" and letting the IRS Agent/Attorney determine what outcome should result from those previous years. Don't expect this argument to work 100% of the time for prior issues; a lawful money defense is meant for post-redemption issues.

Additionally, if the tax debts (but no penalties) can be written off via a Chapter 7 Bankruptcy so long as the tax debts are older than 3 years. The bankruptcy proceeding will require one to file the last 4 years of tax returns. After the proceedings, removing a bankruptcy from a credit report is 10X easier than fighting the IRS or going through a payment plan setup. Personal credit will suck for ~12 months, but it's worth it for a tax bill that is \$20,000+!

The following bullet points below are requirements to qualify for a Chapter 7 Bankruptcy discharge of tax debts: The tax return for the debt to discharge was due at least three (3) years before the bankruptcy filing date (including extensions received).

Filed a tax return for the debt at least two years before the bankruptcy filing date (some jurisdictions won't wipe out debt if tax return is filed late).

The tax debt has not yet been assessed (determined) by the IRS or was assessed at least 240 days before filing for bankruptcy (the 240-day limit can be extended).

Did not file a fraudulent tax return or engage in willful tax fraud or evasion.

NOTE: Frivolous Filing Penalties [and setting up payment plans for prior obligations] are a different issue and one should consult a competent CPA or attorney for a solution. Often a reduced-amount payment plan (reduced by ~65% owed) can be worked out with the agency to settle.

### **Who Owns The Federal Reserve Banking System?**

Peter Kershaw provides the answer in "[Economic Solutions](#)" where he lists the ten primary shareholders in the Federal Reserve banking system.

- 1) The Rothschild Family – London
- 2) The Rothschild Family – Berlin
- 3) The Lazard Brothers – Paris
- 4) Israel Seiff – Italy
- 5) Kuhn-Loeb Company – Germany
- 6) The Warburgs – Amsterdam
- 7) The Warburgs – Hamburg
- 8) Lehman Brothers – New York
- 9) Goldman & Sachs – New York
- 10) The Rockefeller Family – New York

Now I don't know about you, but something is terribly wrong with this situation. Namely, don't we live in America? If so, why are seven of the top ten stockholders located in foreign countries?

Jim Marrs provides the following data in his phenomenal book, "[Rule By Secrecy](#)".

"The Federal Reserve Bank of New York, which undeniably controls the other eleven Federal Reserve branches, is essentially controlled by two financial institutions:

- 1) Chase-Manhattan (controlled by the Rockefellers) - 6,389,445 shares - 32.3%

2) Citibank - 4,051,851 shares - 20.5%

Thus, these two entities control nearly 53% of the New York Federal Reserve Bank.”

Considering how many trillions of dollars are involved, do you think the above-listed banks and families have an inordinate amount of say-so in how our country is being run? The answer should be blindingly apparent.

### **This Doesn't Feel Right – Shouldn't We Do What The Government Says?**

Well, this all has to do with assets. Money is anyone's most common asset, so let's look at how money is actually created and at what cost. If the Federal Reserve wants to print 1,000 (\$100) bills, their total cost for ink, paper, plates, labor, etc. would be approximately \$23.00 (according to Davvy Kidd in "Why A Bankrupt America"). Now, if one does the math, the total cost of 10,000 bills would be \$230.00 ( $\$.023 \times 10,000$ ), and that equals \$1,000,000! So, the Federal Reserve can "create" a million dollars, then LEND it to the U.S. Government (with interest) for a total cost of \$230.00! That's not a bad deal, right?

The banking industry calls this process "[seigniorage](#)." (for an alternate definition of [seigniorage](#) see blacks law) But let's ignore the immense (unlawful) profit margin (\$1,000,000 for \$230) and enormous interest payments, and focus on why that leaves our government needing to STEAL the American people's money to pay-off their debts. The banks steal from the government, then the government turns around and steals from the people.

What's worse is that - now catch that breath - there's NO MORE gold left in Fort Knox! It's all gone. In other words, the gold standard that our financial system was based upon is now an illusion. We can't convert our money into gold - only other currency. The entire underlying basis for our money is now a lie - a sham. The Federal Reserve has become so arrogant that they've become a literal MONEY-MAKING MACHINE, creating currency out of thin air! So that's where the Federal Reserve (not the federal government) gets their money - they literally make it, then lend it to our government (and us) so they can make even MORE money off of the interest!

The redemption of lawful money short-circuits this unlawful error by indorsing a private debt-note into a lawful one. This actually offsets the National Debt that rises everyday with unholy speed. Below is a longer explanation that is worth the read, should one have the will to learn the truth. This money system is based upon interest bearing hypothecated debt where the seigniorage is presumed to be the property of either the government or of the banks. It is a non-sustainable system with failure engineered from the start-up.

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The Informer and James Montgomery did original research in the Library of Congress in an ongoing effort to discover the truth over a period of more than a decade. It will behoove the interested investigator to study their conclusions by listening to these audio files and acquiring the books they published about their discoveries.

The US Congress chose to borrow credit from a private bank of its own creation (Federal Reserve Bank) for the loan of credit to the United States which would be backed by the full faith and credit of the United States (the property within the jurisdiction of the United States and future uncollected taxes generated within the jurisdiction in the US). The jurisdiction of the United States was limited to the District of Columbia and the territories [federal states like Alaska] and the property in this limited jurisdiction.

President Roosevelt called the governors of the states to Washington and invited them to participate in this scheme and the governors agreed by pledging the faith and credit of the states for the debts of the United States. The Federal Reserve wanted every property, person, place and thing in the entire country collateralized or hypothecated in its favor and so the federal jurisdiction, or jurisdiction of the United State was extended to include the several states.

To get around the Constitutional impediment of the gold clause, New Federal States (referred to in the statutes as "this State") were created by operation of law to displace the de jure states. [those opposed were killed or sent to prison]. These de facto New Federal States arose by operation of law as resulting trusts to fill the void. There were no Constitutional restrictions on the New States. These New States and the United States doing business as a federal corporation, do business entirely in the equity of commerce and exclusively with commercial paper. They never pay for anything, they just promise to pay with someone else's collateral. [everyone with a birth certificate, a government commercial document.] The New Federal States are also designated as "THE STATE OF ALASKA., as opposed to the de jure "Alaska state." The de jure republic states still exist, they are just dormant and cannot act or do business in commerce because, having no gold or silver coinage and no apparent prospect of getting any, they are insolvent.

But now since the New States and the United States Inc. do business exclusively with "bills of credit" and other forms of commercial paper, they have put themselves under the Clearfield Doctrine and forfeited their sovereignty when conducting business in commerce with commercial paper, which is probably about 95% of their acts. These New States and the United States Inc., needing ever more collateral to finance the debt obligations of the United States, began to resort more and more to various schemes and artifices to induce the people into accepting "trust benefits" offered by the New States and further extending the jurisdiction of the United States, Inc.

Like any other corporation, the Fed has but one purpose, and that purpose is to generate a profit for the stockholders. And the board of directors of the Fed, like any other bank, is not going to make a loan to the United States unless the United States puts up a sufficient amount of collateral to cover the loan. Over time, the United States, acting in concert with the NEW STATES offered more and more inducements to the people to get them to waive their property rights and liberty and enter into the trust. Once a man was induced to accept a trust benefit, the legislature had him hooked into the jurisdiction of the resulting trust which equates with "within the jurisdiction of the United States" within the meaning of the 14th Amendment.

The benefits offered range from social security benefits, student loans, subsidized or federally insured house loans, farm programs, bank loans, ad infinitum, to the benefit of discharging one's debts with trust money of account, a.k.a., Federal Reserve Notes, instead of extinguishing debt with lawful coinage of the Republic. Once the real flesh and blood man actually accepted trust benefits, the law requires that the trustee of the resulting trust hold the legal title of the man's property in common with everyone else's property "in trust" for the benefit of all the beneficiaries to prevent one man from unjustly enriching himself in relation to the other beneficiaries.

So, since there is no money of the Republic circulating, the presumption must arise as a matter of law that everyone has donated their property to the trust STATE to be held for their own benefit and the benefit of all the other beneficiaries or the trust STATE OF ALASKA (and all others), NEW FEDERAL STATE, or this State. Thus, the beneficiaries can enjoy the use of the trust money of account and re-insure everyone else's debt in a scheme of maritime limited liability.

The Federal Reserve Notes (FRNs) are money of the trust account and the PERSONS or beneficiaries do not and can never possess legal title to the FRNs; they can only acquire an equitable title to the trust funds or money of the trust account. In other words, the commercial PERSONS who are beneficiaries of the resulting trust don't own their own money. They only have the use of it. When FRNs or trust money of account is used by the commercial PERSON or beneficiary to purchase goods and services, the PERSON can only acquire an equitable title because the trust is already holding the legal title.

The trustee is the legislature of the STATE and the legislature is continually modifying the trust instrument, the color of law statutes, that controls the benefits paid out and attempts to control the conduct of the beneficiaries through the imposition of "penal" provisions written into the trust instrument, for instance the STATE penal code, which holds the real man liable for the conduct of his commercial PERSON in the ALL CAPITAL LETTER NAME, hence all crimes are commercial crimes, see: [27 CFR Part 72.11](#).

And, to make bad matters worse, the real man does not even control his labor; because, if his commercial PERSON is accepting benefits; everything produced by the labors of the real man automatically becomes trust property by operation of law, otherwise he is unjustly enriching himself. So, when the real man sends his commercial PERSON into commerce by the use of FRNs he enters into the trust by his PERSON's acceptance of benefits, or even by the presumed acceptance of benefits, real liabilities are incurred on the real man because the real man is presumed to have intended to have conveyed his legal title to his property and labor to the trust to be held in common for the benefit of all and by the new resulting relationship with his PERSON.

What does one call that theory of government where the government holds all the property in common for the common good and use of all? It's called communism! To state this another way, John Doe, the real living man was separated from his commercial person JOHN DOE at the time he was presumed to have granted his property to the res of the resulting trust, or this New Federal STATE OF ALASKA (and all others).

Thus, John Doe, the living man, is the presumed settlor of the trust res, JOHN DOE, the commercial person, is the presumed beneficiary and THE STATE OF ALASKA is the presumed name of the trust, with the legislature of this State being the trustee, all of this arising by operation of law and based on the presumed intent and actual conduct of John Doe, the real man, to create a cestui que trust and appoint this State or the STATE OF ALASKA as trustee.

Since John Doe is presumed to have had the intent to donate or grant all his property to the res of the resulting trust, this presumption arising from his use of FRNs and other conduct, he has not only separated himself from his commercial PERSON, he has also separated the legal title of the property that he thinks that he owns lock, stock and barrel from the equitable title of his property. John Doe is presumed to have donated the legal title, and in some cases, as in the matter of his "motor vehicle," or anything that has been issued a certificate of title, has in fact donated the legal title of his property to the resulting trust and is left with only the equitable title, the intent of the transfer is prima facie evident on the face of his certificate of title, and he is left with only ownership, or right of possession and use of the motor vehicle.

Since this State now holds the legal title to John's motor vehicle, this State can dictate when, where, and how fast John can operate the motor vehicle and compel John to indemnify this State from liability in case John does something stupid with this State's motor vehicle, in other words, John can be compelled to insure the car. John can be compelled to wear his seat belt. The trust instrument – the color of law traffic code demands it because if John is driving this State's car without insurance, is not wearing his seat belt and is at fault in a wreck, and for some reason cannot or will not "personally" pay for the damages, he would be shifting his liability of the damage caused by the wreck onto the other beneficiaries of the trust because "this State" is the

legal owner and ultimately liable for any damages caused; in other words, this State is going to have to pick up the tab for the damages, which will in turn be passed on to the other beneficiaries through higher taxes.

John Doe the man, is presumed to have had the intent to create a cestui que trust having himself as the settlor, or donor for the benefit of the commercial person, JOHN DOE with the legislature of this State the trustee appointed by operation of law. The state congressmen and senators that are the true trustees and they are continually running for office, begging for contributions and passing favors for their campaigns. They are busy people and don't have time to ADMINISTER the trust. So being trustees, they have the power to appoint trust agents to act on their behalf. This is why all the states enacted State Bar Acts in the '30's.

Isn't it amazing that the country muddled along without having state bar associations until the 1930's! When the BAR's were created and organized, the legislators then had an immense pool of prospective trust agents which could make claims for enforcement of the trust and collect for injuries and damages caused to the trust or res of the trust.

This does not necessarily mean that every attorney is a trust agent, but every attorney, upon admission to the bar, is put in the position that he is able to accept the benefit of being a trust agent. The attorney's general of the US and the "this States" are the "boss" trust agents and make policy for the control all the lesser trust agents, like the local county attorney and district attorney, the bankruptcy trustees, court appointed guardian ad litem, public defenders, etc., but they are all under the control and direction of "this State's" supreme court.

Since administering and enforcing the trust could be a nasty business on occasion, the Bar appointed trust agents need some muscle. So, again, beginning in the mid to late '30's we had the sudden appearance of the ominous STATE POLICE who were commissioned by acts of the legislature of "this State" much like U.S. Military officers are commissioned by act of the US Congress. The STATE POLICE were "law enforcement agents." By law enforcement agents, what the legislature really means is "TRUST ENFORCEMENT AGENTS." It makes one wonder how did the country get along without the STATE POLICE from the time the first English settlers arrived in the early 17th century until the 1930's without suffering total anarchy! And over time, the constitutional "peace officer" like the local sheriffs and constables became "TRUST ENFORCEMENT AGENTS" and, by statute, were put under the authority of the "STATE POLICE."

The jurisdiction of the local sheriff, STATE POLICE or TRUST ENFORCEMENT AGENTS extends only to the beneficiaries of the trust. If one's 'person' is not a beneficiary they can't legally touch you. In fact, if one's PERSON is not a beneficiary, one is as foreign to the TRUST ENFORCEMENT AGENTS and "this State" is foreign as the Klingon Empire is to Capt. James

T. Kirk. If one is not a beneficiary of the trust and if they mess with you and cause injury, or even use the person's NAME, they will be liable under the law for a common law trespass, libel, or both. But beware, the presumption is that everyone is a beneficiary.

When a resulting trust is presumed to have been created, the trustee of the trust has no duties or obligations, excepting that he must return the legal title to the cestui que trust when it is demanded by the cestui que trust. And interestingly enough, it takes extraordinary evidence to prove the existence of a resulting trust. Extraordinary evidence evidently means evidence sufficient to convict in a criminal case, i.e., beyond a reasonable doubt. On the other hand, it takes very minimal evidence to put the existence of a resulting trust into question. A denial of intent to create the cestui que trust by the presumed donor of the res under oath would probably be sufficient. Likewise, a denial under oath by the beneficial PERSON of his intent to accept the benefit or of his intent to reject and waive the benefit would probably be sufficient. Now, the question is, 'how is a flesh and blood man going to regain control of his commercial PERSON and reunite equitable title with the legal title?

How does one deny that the use of Federal Reserve Notes? Well, probably can't. But, the use of FRNs is a compelled benefit because there is no other money to be had. As a matter of law under the Compelled Benefits Doctrine, a man cannot be held liable for benefits that he is compelled to accept, especially if it is a compelled economic benefit. See: [MAYNARD MEHL v. JOHN H. NORTON](#), 275 N.W. 843; [Shearon v. Henderson](#), 38 Tex. 245; (1873); [WOODLAND v. WISDOM](#) 975 S.W.2d 712 (Tex. App. 1998), [Aycok v. Pannill](#), 853 S.W.2d 161; [SMITH v. TEXAS COMMERCE BANK - CORPUS CHRISTI](#), 822 S.W.2d 812; [ROGERS v. ROGERS](#) .806 S.W.2d 886, (1991)

The legislature can destroy the Constitution by their own acts and omissions, as well as the President can destroy it by Executive Order (and has), as well as the judiciary by [mis]interpretation of law. The people can change or abolish any form of government if it becomes destructive to these ends... and/or elect to make a political decision to not to 'consent' to be 'raped, pillaged, or plundered by said bankrupt de-facto qusai-governments and/or by free-will, consent by agreement to associate to create or join any other 'entity' for their benefit, remedy and safety.

### **Can A Bank Refuse to Keep My Account Open Because of A 'Lawful Money Demand'?**

No! All banks (federal, state, public) have a fiduciary responsibility to their shareholders. While there is a clause that permits the bank to close down accounts for any reason – legally they cannot exercise that option unless they are losing money – that's what fiduciary responsibility means! Lawful money doesn't lose a bank money, they still profit. Only now, the bank has simply reduced its potential profitability by 90%. Naturally, a bank will try to come up with an

ingenuine reason for closure and since most banks are billion dollar corporations - it is hard to fight such a decision despite being right.

Interestingly enough, people have been redeeming lawful money since 1933 (it's actually been an issue since the Civil War). Most of the time, they would just exchange the Federal Reserve notes for United States notes, but that changed in 1977. Since then, the banks do not circulate US Bank notes (with red seals and serial numbers) . Federal Reserve notes serve just fine, once the demand is recorded on all deposits and withdrawals, it's all the proof you will need. The banks have no choice. The banks, the IRS and the Federal Reserve would never willingly violate the agreement they have with Congress.