

1A FOREWORD

Living is a continual educational process. If you truly want to be free and free from debt, it is your responsibility – and yours alone – to educate yourself. No one can do it for you. This compilation is simply a guide. It is not set in concrete. It changes constantly as the realm of experience grows.

Remember that not too long ago it was a crime to teach American slaves to read and write; that the prevalent philosophy was to keep women barefoot and pregnant? Unfortunately, too many of us have been ignorant of how our world really works and we have not done much reading and writing, or much to change it. We have let others make our decisions for so long that we have forgotten how to make informed choices.

You've made a decision the first choice that you want to eliminate your debts. Well, it will require diligence on your part to educate yourself, to learn how to use the tools widely and openly available to learn what is really law and how to conduct commerce - topics our schools have purposely omitted from the curriculum. Don't expect lawyers, bankers, accountants or teachers of this philosophy to bail you out. It is your job to step out of the box.

You'll find this process is a revisiting of English 101. Everyday usage of language is not commercial reality. Learn the real meaning of the words you speak. If you use words correctly, there will be no misunderstanding about their applicability.

In order to advance on any path, you must decide if the process to “get there” fits your philosophy and ability, decide if you really want to pursue the process, learn all that you can from many sources, weigh the validity of all information, decide if it will accomplish what you desire, personally verify the accuracy of the materials, do the research, learn the code sections and your State statutes, know who you are so you can adapt the correspondence to reflect your status*, and put your safety nets in place before you jump off the cliff. No one can do it for you.

You can learn from others' experience, but each of our experiences utilizing this information is different and the response we obtain from creditors will vary. You must have the knowledge internalized so you know how to respond to any situation, to be assured that what you are doing is right. If fear is still part of your psyche, then you have not educated yourself sufficiently and gained the confidence to move forward. Stop and step back if that is the case.

If you truly want to get rid of your debt instruments, you must protect yourself and your family first. If you own nothing, you have nothing to lose and no exposure. If an adverse credit report will affect how you earn a living, it would be wise to consider the ramifications of what is presented herein and how it may affect you.

A word of advice: Be sure to initiate a dialogue with the Credit Reporting Agencies (CRA series) before, or at least concurrently, with the Credit Card (CC) series. If you can afford to structure your belongings such that you own nothing, you will have little to risk. If you have a credit card associated with your bank account, it would be wise to lower that balance as much as possible before eliminating all other credit card debt. The goal here should be to no longer live

* *Many of the letters have an option to be from the Secured Party. If you are not a Secured Party for your strawman, be sure to change your return address, the content and the signature to fit who you are.*

on credit. Remember that old adage: neither a lender or a borrower be? Strive for it. Pay for your daily expenses with FRNs and stop using those credit cards. Checks and credit cards leave a trail for others to know what you spent, when and where. FRNs provide privacy.

1B TIPS

On your Desktop, set up a master folder - for the Honor-Dishonor Process with subfolders for tools and resource materials you gather, and an additional folder for your personal documents you have customized and scanned or faxed to yourself to be attachments to documents you mail. Later, after you have the documents just the way you want them, you can copy and paste them into folders for each credit card.

Next time you're at the Post Office, pick up lots of Priority Mail Envelopes, PS Form 3811 Green Return Receipt Postcards, and PS Form 3800 Certified Mail Receipts. Try to obtain at least two red and white Registered Mail Labels for each credit card you are terminating. A few extra is always a good idea. The PS Form 3806 Receipt for Registered Mail is easily available. Many clerks will not want to let you have Registered Mail Labels. Tell them your attorney told you to go pick them up, that you have valuable negotiable instruments to send with cover letters and the Registered Numbers must be in the text of the letters. Know that you can get them and be "postured". If the clerk is uncooperative, ask for their supervisor. If necessary, go ahead and sign for them.

When sending your mailings out with a PS Form 3811, to avoid the possibility that some "agent" will remove the Post Office's pre-printed numerical service label on the "2 Article Number" space, write your service number in the appropriate space and then place the service label number over it. Then, place a strip of transparent tape over the service label number.

Abbreviations are used throughout the writings

CC=Credit Card	PoS=Proof of Service
CRA=Credit Reporting Agency	"Doe" is to be replaced with your name
DC=Debt Collector	ND=Notice of Dishonor
CA=Conditional Acceptance	NP=2 nd Notice of Dishonor
A=Affidavit	CD=Certificate of Dishonor

Green color print in sample letters is to bring your attention to some word or phrase which you must correct to fit your circumstances. **Highlighting** is to make you decide if the wording applies. If it does not, delete the words and the **highlighting**.

Sample letters are set up to accommodate **joint obligors**. If you are the only obligor, be sure to change all grammar and pronouns to reflect "me" and "I" instead of "we". Delete the word "collectively", in the return address reference as you are not more than one.

If you are not the Secured Party, change the return address city-state-zip line to be a single standard line showing any city, any state [zip] all on a single line.

Remember that the law applies to the strawman. The principles of the law apply to the living soul.

IC WHO YOU ARE & PRIVACY

One of the first things you must determine in embarking on this process is who you are and who is writing the notices/letters: the strawman, living soul or secured party. If you have already recorded your a copyright and UCC-1 on your strawman, you may choose to have your documents reflect you are the secured party or you may wish to respond only as the true name (living soul) or even as the strawman. If you have not established your position as a secured party, be sure to delete all references to the secured party. The living soul has a name in Upper and Lower case letters. The strawman is in all UPPER CASE LETTERS. The living soul and secured party are always “right”, which means they sign on the right side of the page. The strawman is a debtor and is reflected on the left side of the page.

You must to customize the templates to match who is writing them.

The strawman is in the box and doesn't need registered mail. Registered mail comes from in the box to in the box. A living soul uses Registered Mail to traverse the border into the box.

Regardless of who you are, learn how to protect your privacy. Think about how completely different your life would be if they couldn't find you or take away the strawman's “stuff”, if they couldn't call and upset your family because they had no way to reach you directly. You need not ever be directly accessible to anyone unless you have intentionally given them your contact information. We believe in living your life Hidden In Plain Sight (HIPS). Ideally, neither you nor the strawman will ever own anything or have any income.

1. Learn the difference between “open” e-mail and “private” e-mail...If you are going to e-mail to more than one person, always send e-mail to multiple people in the “**Bcc**” (blind carbon copy) line. Then you will not be the source of having passed out others' e-mail addresses to people they may not know, especially if you have not been given permission to share it. Only use the “TO” (open) address line when you definitely want to share everyone's e-mail addresses and have permission to do so.
2. Utilize an answering machine, voice mail, or a k7.net, J2.com or efax.com (the faxes and VM will be forwarded to your email) as your primary phone number which you put on applications, accounts and forms, and to give to people you don't know, people you may not wish to speak with, businesses and service providers. Audit all calls. Utilize the “delete” button. You can install a separate phone number, which you *only* give to friends, family and associates to contact you, it is well worth the installation price.

You can return phone calls to the people you wish to speak with. This means forming a new habit of giving VM number to: banks, creditors, government agencies, DMV, insurance companies, utility companies, hospitals, doctors, grocery stores, businesses, magazines, newspapers, schools, et cetera. You will speak to them by returning phone calls when it is convenient to you.

3. What if you were starting a new website and did not want everyone in the world to know your physical address? Following the philosophy of #2 above, the same principle applies to your physical location. We suggest you establish a Private Mail Box (PMB) for all your mail and not have anything delivered to the street address you “inhabit”. If they don't know the physical address, they won't show up and knock at your door unless you give them the address! Yes, picking up mail at a PMB is a minor inconvenience, but it is

a small price to pay to protect your privacy. All PMBs will sign for and accept package delivery for you and the entities you manage..

4. Notify everyone as appropriate - businesses, vendors, friends, and family - of your personal/business change of address. Update all your accounts and identifiers - driver's license, voter registration, return address labels, checks and bank records, utilities, charge cards, magazine subscriptions, grocery store discount cards – of the appropriate PMB for your private business and for church business. Rome was not created in a day!
5. Change your return address labels to reflect “without prejudice” below your name and request that people send mail to you in the same manner. “Without prejudice” means that you do not necessarily agree to any undisclosed terms not on the face of the document and your right to come back and retract any such undisclosed rules is not prejudiced...it is without prejudice. It is likely that you are unfamiliar with the many postal regulations and rules, so how can you agree to them? Below is a sample address format:

True Name
Without prejudice
c/o mailing address
City, [93551]
State spelled out, non-domestic

“Without Prejudice” is a jurisdictional issue (see the article). The constitution guarantees the Post Office and Postal roads; not home delivery. When you get home delivery, you contract with the state (U.S.) for a benefit. The benefits bind you to the national debt as a U.S. citizen. Mail from Post Office to Post Office does not bind you. Post Office boxes are the same as home delivery. The only thing protected is General Delivery.

1D PREFACE

The world runs on the energy of commerce. Our country runs on commerce. Our courts run on the energy of commerce. You may not realize it, but your daily life is within the realm of the energy of commerce. As a result, it is imperative that you interact in the commercial world effectively and protect yourself from those who would take what is yours from you. This can only be accomplished through education. With education you will gain an understanding of the Honor-Dishonor process which runs the commercial world. Without this understanding and effective utilization of the process, you are doomed to constantly lose. The education will take some time, but it will open your eyes to the commercial world you inhabit and enable you take the reins and direct your life in the manner you choose.

In every transaction – whether purchasing a car, using a credit card, receiving a bill for services you did not receive, paying taxes – you must always comport yourself honorably. Dishonor translates to loss of commercial energy, to loss in the transaction. Make no mistake, when you ignore a situation, when you are silent because you do not know what to do, you have lost your energy and therefore your commercial ability, you are in dishonor and subject to the whims of others who will take advantage of your silence and ignorance and take away your assets, place liens against you and your property – many times, without you even knowing that it has occurred.

Debtors always lose. Creditors always win. You always want to be a creditor. Utilizing the Honor-Dishonor process will change your status from a Debtor to a Creditor. First, you need an understanding of money. The Constitution defines money. House Joint Resolution 192 changed the manner in which Americans “think” of money and moved all of us into the Debtor position. Read both documents thoroughly.

In contract law, the general right of refusal is three days. You have three days (72 hours not including Sundays) to vitiate a contract...to respond to any “bill” you receive. A “bill” is an offer for you to do or pay something. You must have your tools set up in advance or be able to dedicate the time necessary to respond to all bills timely and appropriately.

Do a search on google.com for “exchequer”. Ignore all the sites you find dealing with games and people pretending to be old English. Do read the site of the Exchequer teaching his replacement how the world works. It will be extremely revealing.

1E RESOURCES

It is suggested that you set up a “favorite folders” for Legal Resources. Copy and paste the links into your browser below if they are not active. These are only a starting point. Have a Black’s and Blackstone’s readily available so you understand the meaning of words. Read Ed Griffin’s “*Creature From Jekyll Island*” and Jacques Jaikaran’s “*Debt Virus*”. It also may be helpful to read Tom Schauf’s books to get a background and, if you can, get a hold of a copy of the “*Banker’s Manual*” and Witkin’s “*Negotiable Instruments*”.

<http://thomas.loc.gov/> after "Bill Number " enter 'H.R.2525'. After "Word/Phrase" enter 'CONGRESSIONAL FINDINGS.

Notary information:

The original 1909 Notary Handbook <http://www.nwflnotary.bizland.com/fpc.htm>

Notary Public Books

http://www.notarypubliclaw.com/Merchant2/merchant.mv?Screen=CTGY&Store_Code=NPL&Category_Code=P

Alfred Piombino, Notary Public expert <http://www.notarypubliclaw.com/>

Florida Statutes

http://www.flsenate.gov/Statutes/index.cfm?App_mode=Display_Statute&URL=Ch0673/tit0673.htm&StatuteYear=2002&Title=%2D%3E2002%2D%3EChapter%20673

New York notary handbook, esp Chapter 12

http://www.notarypubliclaw.com/Merchant2/merchant.mv?Screen=PROD&Store_Code=NPL&Product_Code=50-4

Kentucky Notary statutes: <http://www.lrc.state.ky.us/KRS/423-00/CHAPTER.HTM>

evidence of dishonor Wash.:

<http://search.leg.wa.gov/pub/textsearch/ViewRoot.asp?Action=Html&Item=1&X=1025124628&p=1>

<http://search.leg.wa.gov/pub/textsearch/ViewRoot.asp?Action=Html&Item=9&X=1025124335&p=1>

<http://search.leg.wa.gov/pub/textsearch/ViewRoot.asp?Action=Html&Item=9&X=1025124335&p=1>

Arbitration clauses illegal: <http://www.atla.org/homepage/attcourt.aspx>

Debt, mortgage <http://www.ecclesia.org/truth/debt.html>

On credit reports: <http://www.ftc.gov/bcp/online/pubs/credit/crtdtdis.htm> - [Sample%20Dispute%20Letter](http://www.ftc.gov/bcp/online/pubs/credit/crtdtdis.htm)

<http://www.debtwizards.com/creditreports.html>

The law on Fair Credit Reporting: <http://www.ftc.gov/os/statutes/fcrajump.htm>
 NOTICES OF RIGHTS AND DUTIES UNDER THE FAIR CREDIT REPORTING ACT
<http://www.ftc.gov/os/statutes/2-fedreg.htm>
THE FAIR CREDIT REPORTING ACT <http://www.ftc.gov/os/statutes/fcra.htm>
FTC EDUCATIONAL MATERIAL <http://www.ftc.gov/bcp/online/edcams/fcra/index.html>
FTC ONLINE COMPLAINT FORM [https://rn.ftc.gov/dod/wsolcq\\$.startup?Z_ORG_CODE=PU01](https://rn.ftc.gov/dod/wsolcq$.startup?Z_ORG_CODE=PU01)
 Arizona's equivalent of the UCC: <http://www.azleg.state.az.us/ars/47/title47.htm>
 Cornell Law School Library: <http://www.law.cornell.edu/>

Federal Trade Commission, 600 Pennsylvania Ave., NW, Washington, DC 20580
 202-326-2222 Toll Free (877) 382-4357 Web Site <http://www.ftc.gov>



FTC REGIONAL OFFICES (by State)

New Jersey, NYC.	
150 William St. #1300 New York, NY 10038 (212)-264-1207	901 Market St. #570 San Francisco, CA 94103 (415) 356-5270
Delaware, Mich, Penn, Maryland, Ohio, and W VIRGINIA.	Colorado, Kansas, Montana, Nebraska, N & S Dakota, Utah, and Wyoming.
668 Euclid Ave. #520A Cleveland, Ohio 44114 (216)-522-4207	1961 Stout St. #1523 Denver, Colorado 80294 (303)-844-2271
Alaska, Idaho, Oregon, Washington.	Vermont, Rhode Island, Conn., Maine, and Mass, New Hampshire.
2806 Federal Building Seattle, Washington 98174 (206)-442-465	101 Merrimast #810 Boston, Mass 02114 (617)-424-5960
Texas	California and, Arizona.
1999 Bryan St. #2150 DALLAS, TEXAS 75201 (214)-979-0213	11000 Wilshire Blvd #13209 Los Angeles, Ca 90024 (310)-235-4000
Virginia, Tenn., So Carolina, No Carolina, Alabama, Fl, Ga., Miss.	ILL, Indiana, Iowa, Minn., Missouri, Wisconsin, Kentucky.
60 Forsyth St. SW #5M35 Atlanta, GA 30303 (404)-656-1399	55 E MONROE ST. #1860 CHICAGO, ILL 60604 (312)-353-4423

FTC Web Links

Nation's Big Three Consumer Reporting Agencies Agree To Pay \$2.5 Million To Settle FTC Charges of Violating Fair Credit Reporting Act <http://www.ftc.gov/opa/2000/01/busysignal.htm>

Cases and consents ruled by FTC

Equifax	
Case	http://www.ftc.gov/os/2000/01/equifaxcmp.htm
Consent	http://www.ftc.gov/os/2000/01/equifaxconsent.htm
Experian	
Case	http://www.ftc.gov/os/2000/01/experiancmp.htm
Consent	http://www.ftc.gov/os/2000/01/experianconsent.htm
Trans Union	
Case	http://www.ftc.gov/os/2000/01/transunioncmp.htm
Consent	http://www.ftc.gov/os/2000/01/transunionconsent.htm