

# WHY THE UCC1 FILING?

## Short Explanation of the UCC1 Financing Statement

The first question most people ask me is why must I file my UCC1 Financing Statement? Below is a short explanation of how the Uniform Commercial Code (UCC) was created and why.

Around the time of the war between the United States and the southern states of the American union, the United States was busy putting together a plan that would increase the jurisdiction of the United States. This plan was necessary because the United States had no subjects and only the land ceded to it from the states, ie. the District which was only ten miles square and such land as was necessary for forts, magazines, arsenals, etc.

Between the 1860's and the early 1900's, banking and taxing mechanisms were changing through legislation. Cunning people closely associated with the powers in England had great influence on the legislation being passed in the United States. Of course such legislation did not apply to the states or to the people in the states, but making the distinction was not deemed to be a necessary duty of the legislators. It was the responsibility of the people to understand their relationship to the United States and to the laws that were being passed by the legislature. This distinction between the United States and the states was taught in the homes and the schools and churches. The early admiralty courts did not interpret legislation as broadly at that time because the people knew when the courts were overstepping their jurisdiction. The people were in control because they knew who they were and where they were standing in relation to the United States.

In 1913 the United States added numerous private laws to its books that facilitated the increase of subjects and property for the United States. The 14th Amendment provided for a new class of citizens - United States citizens that had not formerly been recognized. Until the 14th Amendment in 1868, there were no persons born or naturalized in the United States.

They had all been born or naturalized in one of the several states. United States citizenship was a result of state citizenship. After the Civil War, a new class was recognized, and was the beginning of the democracy sited in the District of Columbia. The American people in the republic sited in the several states, could choose to benefit as one of these new United States citizens BY CHOICE. The new class of citizens was given the right to vote in the democracy in 1870 by the 15th Amendment. All it required was an application. Benefits came with this new citizenship, but with the benefits, came duties and responsibilities that were totally regulated by the legislature for the District of Columbia. [Edward Mandell House](#) is attributed with giving a very detailed outline of the plans to be implemented to enslave the American people. (1) The 13th Amendment in 1865 opened the way for the people to volunteer into slavery to accept the benefits offered by the United States. Whether House actually spoke the words or not, is really irrelevant because the scenario detailed in the

statement attributed to him has clearly been implemented. Central banking for the United States was legislated with the Federal Reserve Act in 1913. The ability to decrease the currency in circulation through taxation was legislated with the 16th Amendment in 1913. Support for the presumption that the American people had volunteered to participate in the United States democracy was legislated with the 17th Amendment in 1913. The path was provided for the control of the courts, with the creation of the American Bar Association in 1913.

In 1917 the United States legislature passed the Trading with the Enemy Act and the Emergency War Powers Act, opening the doors for the United States to suspend limitations otherwise mandated in the Constitution. Even in times of peace, every contrived and created social, political, or financial emergency was sufficient authority for the officers of the United States to overstep its peace time powers and implement volumes of "law" that would increase the coffers of the United States. There is always a declared emergency in the United States and its States, but it only applies to their subjects.

In the 1920's the States accelerated the push for mothers to register their babies. Life was good and people were not paying attention to what was happening in government. The stock market crashed, and those who were not on the inside were not warned to take their money out before they lost everything.

In the 1930's federal legislation provided for registration of babies through applications for birth certificates, so government workers could get maternity leave with pay. The States pushed for registration of cars through applications for certificates of title, and for registration of land through registration of deeds of trust. Constructive trusts secretly were created as each of the people blindly walked into the United States democracy, thereby agreeing to be sureties for the debts of the United States. The great depression supplied the diversion to keep the people's attention off what government was doing. The Social Security program was implemented, along with numerous other United States programs that invited the American people to volunteer to be the sureties behind the United States' new registered property and adhesion contracts through the new United States subjects.

The plan was well on its path by 1933. Massive registration of property through United States agencies, including the State of \_\_\_\_\_ subdivisions, was assuring the United States and its officers would get rich beyond their wildest expectations, as predicted by Mendall House. All of this was done without disclosure of the material facts that accompanied each application for registration - fraud. The fraud was a sufficient reason to charge all the United States officers with treason, UNLESS a remedy could be supplied for the people to recoup their property and collect for the damages they suffered as a result of the fraud.

If remedies were available, and the people choose not to or failed to use their remedy, no charge of fraud could be sustained even in a common law court. The United States only needed to provide the remedy. It was not required to explain it or even tell the people where the remedy could be found. The attorneys did not even have to be taught about the

remedy. That gave them plausible deniability when the people struggled to understand the new laws. The legislators did not have to have the intricate details of the law explained to them regarding the bills they were passing. That gave them plausible deniability. If the people failed to use their remedy, the United States came out the winner every time. If the people did discover their remedy, the United States had to honor it and release the registered property back to the people, but only if the people knew they had a remedy, and only if they requested it in the proper manner. It was a great plan.

With plausible deniability, even when the people knew they had a remedy and pursued it, the attorneys, judges, and legislators could act like they did not understand the people's claims. Requiring the public schools to teach civics, government, and history classes out of approved politically correct text books also assured the people would not find the remedy for a long time. Passing new State and Federal laws that appeared to subject the people to rules and regulations, added another level of protection against the people finding their remedy. The public media was molded to report politically correct, though substantially incorrect, news day after day, until few people would even think there could be a remedy available to them. The people could be separated from their money and their time to pursue the remedy long enough for the solutions to be lost in the pages of millions of books in huge law libraries across the country. So many people know there is something wrong with all the conflicts in the laws with the "facts" taught in the schools. How can the American people be free and subject to a sovereign government whims at the same time? Who would ever have thought the people would be resourceful enough to actually find the remedy? BUT they did!

In 1933 the United States put its insurance policy into place with House Joint Resolution 192 (2) and recorded it in the Congressional Record. It was not required to be promulgated in the Federal Register. An Executive Order issued on April 5, 1933 paving the way for the withdrawal of gold in the United States. Representative Louis T. McFadden brought formal charges on May 23, 1933 against the Board of Governors of the Federal Reserve Bank system, the Comptroller of the Currency, and the Secretary of the United States Treasury (Congressional Record May 23, 1933 page 4055-4058). HJR 192 passed on June 3, 1933. Mr. MaFadden claimed on June 10, 1933: "Mr. Chairman, we have in this country one of the most corrupt institutions the world has ever known. I refer to the Federal Reserve Board and the Federal Reserve Banks..." HJR 192 is the insurance policy that protects the legislators from conviction for fraud and treason against the American people. It also protects the American people from damages caused by the actions of the United States.

HJR 192 provided that the one with the gold paid the bills. It removed the requirement that the United States subjects and employees had to pay their debts with gold. It actually prohibited the inclusion of a clause in all subsequent contracts that would require payment in gold. It also cancelled the clause in every contract written prior to June 5, 1933, that required an obligation to be paid in gold - retroactively. It provided that the United States subjects and employees could use any type of coin and currency to discharge a public debt as long as it was in use in the normal course of business in the United States. For a time, United States Notes were the currency used to discharge debts, but later the Federal Reserve and

the United States provided a new medium of exchange through paper notes, and debt instruments that could be passed on to a debtor's creditors to discharge the debtor's debts. That same currency is available to us to use to discharge public debts.

In the 1950's the Uniform Commercial Code (UCC) was presented to the States as a means of unifying the generally accepted procedures for handling the new legal system of dealing with commercial fictions as though they were real. Security instruments replaced substance as collateral for debts. Security instruments could be supported by presumptive contracts. Debt instruments with collateral, and accommodating parties, could be used instead of money. Money and the need for money was disappearing, and a uniform system of laws had to be put in place to allow the courts to uphold the security instruments that depended on commercial fictions as a basis for compelling payment or performance. All this was accomplished by the mid 1960's.

The Uniform Commercial Code (UCC) is merely a codification of accepted and required procedures all people engaged in commercial activities must follow. The basic principles of commerce had been settled thousands of years ago, but were refined as commerce became more sophisticated over the years. In the 1900's the age-old principles of commerce shifted from substance to form. Presumption became a big part of the law. Without giving a degree of force to presumption, the new direction in enforcing commercial claims could not be supported in courts. If the claimants were required to produce their claims every time they tried to collect money or time from the people, they would seldom be successful. The principles expressed in the code combine the means of dealing with substantive commercial activities with the means of dealing with presumptive commercial activities. These principles work as well for the people as they do for the deceivers. The rules do not respect persons.

Those who enticed the people to register their things with the United States and its subdivisions, gained control of the substance through the registrations. The United States became the Holder of the titles to many things. The definition of "property" is the interest one has in a thing. The thing is the principal. The property is the interest in the thing. Profits (interest) made from the property of another; belong to the owner of the thing. Profits were made by the deceivers by pledging the registered property in commercial markets, but the profits do not belong to the deceivers. The profits belong to the owners of the things. That is always the people. The corporation only shows ownership of paper - titles to things. The substance cannot appear in the fiction. [[Watch the movie Last Action Hero and watch the confusion created when they try to mix substance and fiction.]] Sometimes the fiction is made to look very much like substance, but fiction can never become substance. It is impossibility.

The profits from all the registered things had to be put into trust (constructive) for the benefit of the owners. If the profits were put into the general fund of the United States and not into separate trusts for the owners, the scheme would represent fraud. The profits for each owner could not be commingled. If the owner failed to use his available remedy (fictional credits held in a constructive trust account, fund, or financial ledger) to benefit

from the profits, it would not be the fault of the deceivers. If the owner failed to learn the law that would open the door to his remedy, it would not be the fault of the deceivers. The owner is responsible for learning the law, so he understands that the profits from his things are available for him to discharge debts or charges brought against his public person by the United States.

If the United States has the "gold", the United States pays the bills (from the trust account, fund, or financial ledger). The definition of "fund" is money set aside to pay a debt. The fund is there to discharge the public debts attributed to the United States subjects, but ultimately back to the accommodating parties - the American people. The national debt that is owed is to the owners of the registered things - the American people, as well as to other creditors.

If the United States owes a debt to the owner of the thing, and the owner is presumed (by accommodation) to owe a public debt to the United States, the logical thing is to ask the United States to discharge that public debt from the trust fund. The way for the United States to get around having to pay the public debts for the people is to claim the owner cannot be an owner if he agreed to be the accommodating party for a debtor person. If the people are truly the principle, then they know how to handle their financial and political affairs, UNLESS they have never been taught. If the owner admits by his actions out of ignorance, that he is an accommodating party, he has taken on the debtor's liabilities without getting consideration in exchange. Here lies the fiction again. The owner of the thing does not have to knowingly agree to be the accommodating party for the debtor person; he just has to act like he agreed. That is easy if he has a choice of going to jail or signing for the debtor person. The presumption that he is the accommodating party is strong enough for the courts to hold the owner of the thing liable for a tax on the thing he actually owns.

Debtors may have the use of certain things, but the things belong to the creditors. The creditor is the master. The debtor is the servant. The Uniform Commercial Code (UCC) is very specific about the duties and responsibilities a debtor has. If the owner of the thing is presumed to be a debtor because of his previous admissions and adhesion contracts, he is going to have a difficult time convincing the United States that it has a duty to discharge public debts for him. In addition, the courts are staffed with loyal judges who will look for every mistake the people make when trying to use their remedy.

There is a very powerful tool the people can use to help them get to the real issues when they find themselves up against the power of presumption. The law provides for either party of an admiralty court action to OBJECT to a line of questioning. When you object in that court setting, you must tell the judge why you object, or he will overrule your objection. The reason is:

"This line of questioning assumes facts not in evidence."

You can request that evidence of the Plaintiff's claim be entered as evidence. If the judge overrules this fundamental, basic, underlying, necessary principle of establishing jurisdiction

and right to make a charge, there is a major procedural error in the proceeding. Granting impersonam jurisdiction to get to the bottom of the issue is vastly better than arguing, "I'm not that person."

The owner of the thing, after learning the law and discovering who he is in relation to the United States, can file a (UCC1) UCC Financing Statement and Security Agreement registering his interest in the artificial entity (PERSON) the United States created after Mom applied for a birth certificate. That was the act of registering her biological property, her baby (substance), with the State of \_\_\_\_\_. The United States holds the paper title (form), not the substance (baby). Until your (UCC1) UCC Financing Statement is filed, the United States is the holder of the title to the artificial entity. Its name is spelled in all capital letter - JOHN HENRY DOE (your name in all capital letters). When John Henry Doe files the (UCC1) UCC Financing Statement supported by a Security Agreement signed by the artificial entity (JOHN) and the owner (John), he becomes the holder in due course of the title to JOHN. The UCC and the State commercial law are very specific about the effect of a registered security interest. It has priority over most other interest claimed (only claimed) in the same thing. The evidence that is missing in the court is the registered claim over the person (JOHN).

The owner also must notify the Secretary of the Treasury that he is going to handle his own affairs in the future. He can file a Bill of Exchange with the Secretary through which he exchanges his person's accepted-for-value birth certificate and social security numbers, for a chargeback of all the presumed charges brought against his person since the birth certificate was issued.

The owner can also reserve a non-cash Federal Reserve routing number and any number of non-cash instrument numbers by filing an amendment to his (UCC1) UCC Financing Statement or just including his reservation on his original Financing Statement. Each bank account opened in the name of the owner's person has a routing number. If an account is open, it is available to process cash items. If you write a check to the plumber, it can be converted to cash at your bank. You cannot write a check on an account that has been closed. Those accounts and their routing numbers are reserved for non-cash items for the person (JOHN) that opened the account originally. Accounts that have been closed by the bank instead of the person should not be used for non-cash items. Once this is done, you are in a position to begin receiving reimbursements against the obligation the United States owes to you for money and time it has received that belongs to you.

The owner of registered things, who has learned the law and what his rights are, and has filed his (UCC1) UCC Financing Statement, Security Agreement, and Bill of Exchange, and reserved his non-cash account routing numbers, can issue an instrument indicating his UCC registration number, his registered Federal Reserve routing number, the name of the public party making a charge against his person, and the amount of the debt to be discharge.

Think of the whole transaction in relation to a dead battery. The batter represents your public person (JOHN), which is a dead entity that can function within the public maize of

fiction, transmitting benefits from the public to you in the private IF it is charged up. You cannot go into the public because you are not a fiction. JOHN has no power until it is charged with some energy. That energy comes from an IRS default notice, court judgment, credit card bill, utility bill, traffic ticket, or some other instrument that has a \$ amount and JOHN's name on it as the presumed debtor. The bill is the energy. It charges the dead JOHN. You can now discharge JOHN and put JOHN's accrual account with the charging party back to a zero balance. You as the secured party over the assets put up as security by JOHN to you as collateral for the debt JOHN owes you, can discharge JOHN with a negotiable instrument for the same \$ amount as the charging instrument. The charging party that receives your non-cash item can 1) process it through a United States department, 2) give it to a third party, 3) keep it to increase its liquidity.

When you, as the owner of a thing, registered it with the United States or one of its subdivisions, you let the United States hold the legal title to your thing based on misrepresentation and failure to disclose material facts to you at the time of registration. You probably retained possession of the thing. The United States invested the title and made a profit. If you did not specifically authorize the United States and its agents to invest the legal title, the profits made from that title belong to you, because as the owner, you remain the equitable title holder. Legally all the profits from the investment of the titles to all your registered things must go into a fund for your benefit. If they did not put the profits in a trust fund of some sort, it would be fraud.

Just acquiring the titles through what is promoted as mandatory registration, is fraud. If the scenario attributed to Mandell House is now in full application in the United States, which it is, the officers of the United States could be charged and convicted with treason IF they had not provided a remedy, which they did. -- House Joint Resolution 192 on June 5, 1933. This is their insurance policy to assure they are not convicted of treason. That does not mean they cannot be charged with treason, but the courts will dismiss based on failure to state a claim upon which relief can be granted. Because you have a remedy outside the court, you cannot sustain a charge of treason.

The problem in the past with trying to discharge public debts with instruments that could not be processed through your bank on the corner was that those discharge instruments did not route through the Federal Reserve. It is the bean counter for the national debt. That debt is first and primarily owed to the people who are the equitable titleholders of all the substance in this country. If you try to discharge a public debt with your discharge instrument, and you do not route it through the Federal Reserve, it appears you are receiving a benefit from the United States without exchanging it for something of value. This is not technically correct because you have a right to be reimbursed, whether or not you apply it toward the debt the United States owes you. You are the substance; it is the fiction.

If you do route your discharge instrument through the Federal Reserve, where the national debt owed to you can be reduced by the amount of the instrument, you have made an exchange that fits nicely into their accrual bookkeeping system. Your PERSON's charge from

the charging party within the United States commercial scheme is discharged, and the debt the United States owes to you is discharged by the same amount. That is a quid pro quo, and everyone is happy, EXCEPT those who are not interested in the money but just want to be in control from behind the scenes.

To accomplish this quid pro quo exchange:

1. your claim to being one of the people must appear on a public register (the Secretary of State),
2. you must have an account with the banker for the United States (the Secretary of the Treasury),
3. you must have given notice of your reservation of routing numbers through the national debt accountant (the Federal Reserve),
4. you must refer to the insurance policy that covers your remedy (House Joint Resolution 192),
5. you must make your instrument negotiable so it can be used by the United States for a profit,
6. you must transmit your instrument back into the public through an agent (your registered debtor),
7. you must only use a non-cash item for this exchange,
8. you must do a banker's acceptance of a charging instrument to attach to your non-cash item, and
9. you must understand that you are not getting something for nothing

reserving your routing numbers to use on your discharge instruments is not as difficult as was thought during the previous decade. Every person has opened bank accounts in the past that have been closed for one reason for another. On the bottom of the checks for those closed bank accounts are a routing number to the particular bank and a routing number to the particular account. Each check has a check number. When you put the check number together with the two routing numbers, you have a means of tracking each item that goes through the worldwide banking system. The routing numbers on the bottom of the checks from accounts your person has closed will never be reassigned. They are attached to your person's NAME forever and kept in the records of the Federal Reserve.

Bank accounts that are still open and active are used for cash items. Checks written on these open bank accounts can be taken to the particular bank and CASHED. This is the type of



instrument used in commercial transactions everyday. There is a fund attached to the check from which the debt evidenced by the check can be paid.

Bank accounts that are no longer open and active cannot be used to process cash items. They can only be used to process non-cash items. They require special handling. Title 12 of USC and CFR explain how and when receiving banks are to process non-cash items. A closed bank account associated with your debtor's NAME, has routing numbers that can route your discharge instrument through the Federal Reserve to reduce the national debt to you and increase the balance of the bank account of the party that is charging your debtor. It is a WIN WIN situation.

The charging party is instructed to mail the discharge instrument to the Secretary of Transportation. Title 46 has sufficient evidence to support the proposition that the Secretary is the trustee over some or all vessels mortgaged by the United States. If your debtor PERSON is presumed to be a vessel, it is regulated by the Secretary of Transportation through the Maritime Ministries Administration that is the proper party to assist in processing your non-cash item. The Secretary of Transportation can forward the item to the Secretary of the Treasury, who already has been notified to prepare for non-cash activity in your treasury direct account on the Bill of Exchange. The Secretary of the Treasury is directly related to the Federal Reserve. Between the Treasury and the Federal Reserve, your non-cash item can be directed to the proper parties to settle the account and get everyone into that quid pro quo position we want.

The United States and its co-business partners are debtors to you. You are the creditor, not only over your debtor PERSON, but also over the United States, the legal titleholder over the registered things to which you are the equitable titleholder. You are the primary creditor, so if the United States has other creditors, like the international bankers, they cannot jump to the front of the line. Their claims are subordinated to your claims if your claims are registered and if you understand the law surrounding what you are doing.

**LEARN THE LAW FIRST, THEN JUMP OFF THE CLIFF!!!!!!!!!!**