

# Mary's Book

## A preface to understanding

by Michael H. Keehn

To understand Mary's book and her perspective, the reader will need to understand the authorization under which our money (currency) is issued. From the Emergency Banking Relief Act of March 9, 1933, Title 4, we read the authority and law under which the currency will be issued:

"Upon the deposit with the Treasurer of the United States; (a) any direct obligation of the United States; (b) any notes, drafts, bills of exchange or bankers acceptances acquired under the provisions of this act, that any Federal Reserve Bank making such deposits in the manner prescribed by the Secretary of the Treasury, shall be entitled to receive from the Comptroller of the Currency, circulating notes in blank, duly registered and countersigned."

- (a) the public debt    or
- (b) the private debt

We were taught, at least most of us were taught, that when we borrow money from the bank, say ten thousand dollars, we are borrowing against the other depositors. That the bank is lending us money that other depositors had deposited with the bank. But, by virtue of the above authority, this is not true. Now, when you borrow \$10,000 from the bank, you have created a "*private debt*" which will trigger the issuance of \$10,000 in currency from the *comptroller of the currency* to the Federal Reserve Bank which has placed your contract on deposit in a manner prescribed by the *Secretary of the Treasury*. Your signature created \$10,000 in new currency. The bank is immediately paid back for your loan, then they turn around and collect the \$10,000 back from you through payments and on top of that charge you interest.

By virtue of creating a contractual debt with your signature on the loan documents, you have created \$10,000 more currency upon which we must pay interest. Remembering that the Federal Reserve Bank is privately owned and has nothing to do with the federal government. Also remembering that the Federal Reserve Note is *private commercial paper*, owned by the Federal Reserve Bank. And it is this *private commercial paper* upon which our government must pay interest. Interest that is collected from us. If you understand this, then you will also understand that this arrangement is an economic trap that will destroy your country and way of life through bankruptcy (already in progress) and receivership of all property... about to begin.

**Money.** In the usual and ordinary acceptance it means coins and paper currency used as circulating medium of exchange, and does not embrace notes, bonds, evidences of debt, or other personal or real estate. - Blacks Law Dictionary, Sixth Edition.

Two things to notice about this definition of *money* from Blacks Sixth... First, money can not contain

evidence of debt, noticing that Federal Reserve Notes (our currency) is issued upon the creation of either *Public* or *Private* debt. As such the currency contains evidence of debt, disqualifying it as money. Secondly, money cannot be a **NOTE**, as in Federal Reserve **NOTE**. Again, Federal Reserve Notes are disqualified as money. Mary will, more than once, make note that there is no money, and this is why she is correctly making that assertion.

I have noted that the definition for the term *money* has been expanded in Black's seventh edition to include Federal Reserve Notes. But the reader should be sophisticated enough to recognize that government, at all levels including federal, is a corporation and can make any corporate law it wishes. Therefore, if they wish to define elephant excrement as money, Black's Law Dictionary will appropriately report elephant excrement as money in its next edition. I suspect that the reason for the change in the definition of *money* is because people were/are becoming educated to the corrupt practices of government and the re-defining of terms through the *bankruptcy courts* is an effort to keep the sheeple from knowing and understanding matters of finance.

Here is an excerpt from the congressional record during debate of the bill which contains the language which authorizes the currency we are now using. This quote is revealing and should be carefully considered by the reader in regard to its far reaching effects. It puts financial matters and your situation into perspective, and it will go a long way in making Mary's book and her perspective understandable.

"Under the new law the money is issued to the banks in return for Government obligations, bills of exchange, drafts, notes, trade acceptances, and banker's acceptances. The money will be worth 100 cents on the dollar, because it is backed by the credit of the Nation. It will represent a mortgage on all the homes and other property of all the people in the Nation." - Congressional record, March 9, 1933

Understanding the meaning of the term ***United States***:

Another item needing full understanding is her reference to the ***United States***. Many Americans are still not aware that government is deceiving them by virtue of creating more than one United States in law. The evidence is clear and may be confirmed in this definition of the United States, taken from Blacks Law Dictionary, Sixth Edition:

**United States.** This term has several meanings. It may be merely the name of a sovereign occupying the position analogous to that of other sovereigns in a family of nations, it may designate territory over which sovereignty of United States extends, or it may be collective name of the states which are united by and under the Constitution. *Hooven & Allison Co. v. Evatt*, U.S. Ohio, 324 U.S. 652, 65 S.Ct. 870, 880, 89 L.Ed. 1252. [Blacks Law Dictionary, Sixth Edition]

1) United Nations or at an earlier time, the *League of Nations*... 2) Corporate United States... 3) Republic of the united States of America.

The *corporate United States* was created by an act of congress in 1871 and this corporation,

municipal in nature is not to be confused with the Republic of the United States of America, for they are completely separate entities. This fact gives Congress a dual character. In one capacity (character), they may make law for the Republic of the United States of America, and these laws must meet constitutional muster. That is, they must be constitutional in nature. In the other capacity (character) Congress may make corporate law, which does not need to meet any constitutional limitation or requirement, and I know of no cases in which any law made in this capacity does meet constitutional muster or limitations.

As you read Mary's book, you might see a reference to the "USA" and yet another reference to the "uSA". The all capital version is a reference to the corporate structure, and the version with a lower case 'u' is a reference to the Republic.

Again it is interesting to note that the term "*United States*" has been removed from Black's Law Dictionary, Seventh Edition. Also notable is the fact that the definitions in Black's Law Dictionary no longer contain the cite from which they were taken. For example, the definition of "*United States*" presented in this document, and taken from Black's Sixth Edition, cites "Hooven & Allison Co. v. Evatt, U.S. Ohio, 324 U.S. 652, 65 S.Ct. 870, 880, 89 L.Ed. 1252." These cites are missing from the Seventh Edition. Because nothing happens in a vacuum or without cause, especially in reference to government and law, I'm certain that this is a covert effort to keep the American people from actually going to the law and reading it, whereby they would become more informed and educated. I think government does not want the American people knowledgeable. I truly believe they want you ignorant of the law. It would be nice if someone at Black's had the backbone to stand up and return to the former informative format. Perhaps if they do not, some other publisher will fill the void.

As we move further and further away from the law of the Republic, that is the law that so many Americans died to provide at the beginning of our country, there is a general expansion of the legal meaning of many terms. The expanded legal meaning is undoubtedly meant to confuse the lay individual. I thought about stating that the expanded legal meaning is undoubtedly meant to confuse the lay person, but that term is, itself, a confusing definition. We think of a "person" as one of us... a human being. But if you look in Black's law dictionary, sixth edition, you will find a "person" to be much more. Consider that it took 8 lines in Black's law dictionary to define the term "United States", but it takes the same dictionary 101 lines to define "person". As I said, the expanded definitions, of what we might consider ordinary terms, are meant to confuse the average reader.

With these understandings, you are now better prepared to read Mary's book and get much more from it. On a personal note, I found Mary's book to be very accurate in content and very uplifting to read. She is a lady I would like to someday meet.

And Mary, should you read this and find that I have misrepresented you in any way, feel free to correct me. MHKEEHN@LYCOS.COM