**Lesson 25-C: NALJC Law College©**

**COMMERCIAL PAPER (CP) AND FINANCIAL INSTRUMENTS (FI) THAT CAN BECOME NEGOTIABLE INSTRUMENTS CAPABLE OF BEING CONVERTED TO CASH©**

~ *by Judge Navin-Chandra C Naidu*, *June 2, 2010* ~

**Caveat:** *Work product privilege of the Native American Law & Justice Center is hereby invoked under Public Law 97-280 (96 Stat. 1211 of 1982); and 25 U.S.C. germane to federal Indian law contemplated under the Indian Reorganization Act of 1934, the Indian Civil Rights Act of 1968, and the 1994 Tribal Self-Governance Act*.

There was a time thousands of years ago when our ancestors bartered as a means of livelihood. The economy was not controlled by bankers and politicians, but by people – soldiers, merchants, princes, dukes, artisans, farmers, etc. Then, the Phoenicians invented money. Thereafter, the bankers invented commercial paper (CP) and financial instruments (FI) currently controlled and regulated by Wall Street, in the USA; and the Financial Services Authority, in London, England. In Europe, Switzerland plays a key role in making it convenient for people with means, and financial houses with the requisite resources, to play the game of wealth complete with hidden hands and agendas following the 1945 Bretton-Woods Agreement in New Hampshire.

**Main Street USA** meanwhile is bewildered and confused by this fantastic array of paper floating around wanting to be converted, translated, and transformed into money. An understanding of how Main Street can benefit from this so-called confusion and complexity is very appropriate and very much meaningful as you do not have to be led astray by **Wall Street** gurus who have walled themselves in with their own lingo, codes, enigmas, riddles, secrets, ciphers, rules and regulations where legislatively enacted laws grasp for utterance, gasp, choke, and ultimately die a natural death. Wall Street controls Congress, the Presidency and the Legislature.

Well, if money is pretending to be real through CP and FI, then so be it. We can take advantage of it. It is lawful, legal and legitimate under man’s law. Make sure Wall Street doesn’t know what you know. Wall Street hates competition. Look what they did to Los Angeles based Michael Milken during the Drexel Burnham Lambert Inc. debacle in the 1980s.

CP and FI exist in many forms. They could be paper money or currency; gold certificates; safe keeping receipts (SKRs) evidencing deposit of gold or precious stones in a Depository; warehouse receipts; bills of lading evidencing maritime cargo exchangeable for a letter of credit based on the value of the cargo; letters of credit; receivables; Bills of Exchange (BOE); corporate and government bonds, debentures, stock options; futures; derivatives; mortgages; IOUs; judgments; commercial liens and other encumbrances that can be ***converted*** to value and worth. Sometimes the word “***fungible***” is used to denote if a particular item is convertible or transformable into something else. This is governed by the Negotiable Instruments Act.

***MONEY JUDGMENTS:***

Usually money judgments can be factored by a factoring agency who will pay you, say, 45 cents on the dollar because your need for value and worth (cash money) is more urgent. Vyaticals operate the same way. A terminally insured person who has less than three months to live may sell his/her insurance for 70 cents on the dollar to fully utilize whatever money they can get while they are still alive.

When you obtain a money judgment, you expect the losing party to pay. Sometimes, these clever defendants hide their assets beyond the reach of creditors which makes your judgment unenforceable because you cannot collect what is not there, or what is hidden. Some firms specialize in finding hidden assets concealed and tucked away in trusts and foundations, and they may purchase your money judgment outright for maybe 50 cents on the dollar. Most plaintiffs with money judgments prefer this way out. Something is better than nothing especially when you don’t have the resources to go after the hidden assets.

There is yet another way to collect on your money judgment. That way is to use your money judgment as a *qualifying* asset to purchase evidence of a cash deposit for a fraction of its value. In Hong Kong, for example, you can **purchase a one billion dollars (USD) cash deposit account** for 30 days for ten million US dollars based on a robust risk-free contract with a Class A banking institution. The one billion dollar cash deposit is used as a CP or FI to enter a private placement program (PPP) which yields three times its value (three billion dollars) usually necessary to finance wars, or for the rebuilding of economies in the aftermath of a climatic disaster like a hurricane, a tsunami or an earthquake.

NEWS UPDATE: As of March 2013, a central bank in East Asia has agreed to monetize judgments from church courts and tribal courts. We will need at least $500 million per tranche so that we can be seen to be supplying more and more judgments. The second tranche will be $250 million as we would have a track record by that time.

***CP AND FI PROCESS OF CHANGE, MODIFICATION AND TRANSFORMATION***

An old railway bond, for example, issued say in the 1870’s has value and worth today once it enters the required phases of verification, validation and valuation (VVV Phase). This bond, a debt obligation (IOU, essentially), issued by a company to raise funds for its expansion may have a maturity date or an implied perpetuity depending on who wrote the terms and what maturity period or date was contemplated. If the company that issued the bond is a growing company, and is in existence today under a different name, its bonds are worth a significant amount of value at today’s prices. There are hundreds of companies and individuals who seek and purchase these bonds for a certain percentage of its value and worth.

For example, a 150-year old bond worth one million dollars during its initial issue date has a current market value of $10 billion dollars, and is owned by a John Doe. John Doe needs money immediately. He paid, let’s say, $100 million for them 30 years ago. He needs money desperately, and today he agrees to sell his bonds for $500 million dollars. The buyer is eager because the profit margin is $9.5 billion. The bond’s value is fixed, certain and definite depending on the company’s past, present and future financial condition. The buyer may hold on to them for a few years and sell them for $3 billion. He next buyer, who has the money to spare for a solid investment, may buy and sell them again. The circle and cycle never ends because of the continuing value and worth of the bond depending on the company’s financial health.

Bonds, like other fungible CP and FI, are regularly used in PPP’s (private placement programs) (see definition of “credit and deposit multiplier” in Barron’s *Dictionary of Finance & Investment Terms.* Once the bond has undergone its VVV Phase, a variable fee is paid for it to become a security with a CUSIP number designated, and thereafter enters the PPP. A $10 billion bond may fetch as much as $50 billion within the duration of the PPP’s designated payout period usually 30 – 60 days.

***WORLD GLOBAL SETTLEMENT ACCOUNTS, COLLATERAL ACCOUNTS, ETC.***

Using gold, precious metals and commodities as a base asset, governments will create a false panic every week or month to create new money for managing man-made wars, diseases, “natural disasters” (tsunamis, hurricanes, cyclones typhoons), etc., using super technology. The cabalists have satellites that can actually locate and track the launch of any nuclear device or missile !!

Here’s how it works:

1. Somebody will start a rumor that ABC shares are being dumped (meanwhile DEF is frantically buying them at pennies on the dollar because private equity funds’ (PEF) advisors said so; a week later the same buyer sells those shares for a major profit because PEF has now packaged it as a leveraged buyout, growth capital, or venture capital);
2. or, some puppet from a bully pulpit will announce that gold and silver are being liquidated. Short-term engineered panic sets in. The pliant media will make a scream in some headline. Governments will immediately issue SKR (safe keeping receipts, or other negotiable instruments which can converted to an IBOE – international bill of exchange which is really a cashiers check that can be used ONLY in private placement programs (PPP) which will yield ten times its face value). Once the SKR is placed in a PPP, Quantitative Easing (the actual printing of money begins at the US Treasury’s consent with the approval of the Federal Reserve to the Bureau of Printing & Engraving). NOW, new money has come in to corner the gold, silver, and precious metals market.
3. **THIS IS WHAT CABALISTS DO using the Federal Reserve, Financial Services Authority (UK), the European Central Bank, the Bank of International Settlements, the World Bank and the International Monetary Fund. These evil organizations are protected by the International Organizations Immunities Act of 1945 *under private international law*. So, when some half-baked lawyer or attorney goes to a court of law** **to sue, the judge will toss it out because of wrong forum, wrong law, and wrong standing.**

***UCC LIENS BY “COMMERCIAL LAWYERS’ IN THE USA***

These are usually laughed off in courts of law in the USA as if they are bogus. They are NOT. They have value and worth. It has been wrongfully bundled by some *lawyers-in-the making* because they did not know better. But, these are *common law* liens which are frowned upon in the land of the brief and the home of the fee. There are perhaps billions of dollars of these liens lying around in various homes and offices in the United States seemingly impotent and futile. No stupid court of law or equity recognized the Seventh Amendment, and MOST people self-taught in the law have no understanding as to how they can use these to their advantage overseas where they can become fungible.

Some have been using these to pay off their IRS liens and debts. They usually end up being indicted by a grand jury, and end up in prison for thirty years. DO NOT play with fire unless you are a pyromaniac.

A market is available in the Far East where these UCC liens ***can*** qualify as an overseas CP/FI under the Uniform Foreign Money-Judgments recognition Act of 1963 based on an Ecclesiastical Court or a Tribal Court Money-Judgment to recognize such UCC liens if they are properly and cleverly crafted and drafted without violating any state or federal laws. Ecclesiastical Court Motions are freedom of religion Motions based on the supreme law of the USA – the U.S. Constitution and the federal laws made pursuant to the U.S. Constitution. Most courts in the United States fail to see the strength, provisions and guarantees of our Constitution because they are helmed by errant judges who are more concerned about their pensions than their passion for the law and justice. But, that is their choice. The people have their choices, too, under Public Law 97-280 (96 Stat. 1211) which declared the Holy Bible as the Word of God.

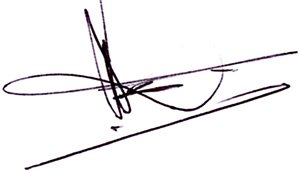
Tribal Courts enjoy “separate sovereign” status first enunciated in *Worcester v Georgia* in 1832. ***We are not just interested in winning a lawsuit, but in hitting the deeeeeep pockets of the enemy – the government***. – through money judgments that are fungible under the Negotiable Instruments law.

**The fee to purchase a CP or FI** based on these liens is negotiable and negotiated through the NATIVE AMERICAN LAW AND JUSTICE CENTER (NALJC).

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NALJC maintains offices in the USA, Canada, China, India, Malaysia, Singapore and Borneo. We are well positioned to protect your hard earned assets through the Word of God as contained in the entire chapter of Isaiah 39; and Article 1, sec. 10 of the U.S. Constitution.



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Member, National American Indian Court Judges Association

Member, International Bar Association, U.K.

***Legal Sources***:

~ Aldrich-Vreeland Act of 1908

~ Federal Reserve Act of 1913 (HR vote: 285/85, Senate vote: 54/34)

~ Gold Reserve Act of 1934 (Sec. 10, 31 U.S.C. 822 (b) – amended by striking out “stabilizing the exchange value of the dollar . . .)

~ Banking Act of 1935

~ Federal Reserve - Treasury Dept. Accord of 1951

~ Bank Holding Act of 1956 (PL 84-511, 70 Stat.133)

~ International Banking Act of 1978

~ Federal Banking Agency Audit Act of 1978

~ Full Employment & Balanced Growth Act of 1978

~ Depository Institutions Deregulation & Monetary Control Act of 1980

~ FDIC Improvement Act of 1991

~ Gramm-Leach-Bliley Act of 1999

~ Emergency Economic Stabilization Act of 2008

~ Financial Services Regulatory Relief Act of 2006

~ Dodd-Frank Wall Street Reform & Consumer Protection Act of 2011

~ *The Web of Debt* (The Shocking Truth About Our Money System – The Sleight of Hand That Has Trapped Us in Debt And How We Can Break Free), by Ellen Hodgson Brown, J.D. **(A MUST READ BOOK) –** *Third Millennium Press, La.*