

B N FORMED
(by the renewing of your mind)

**DO YOU KNOW YOUR RIGHTS *and*
PRIVILEGES?**



**LEARN ABOUT THE LAWS *and* WHAT
CONTROLS OUR COURTS**

LaRonda Phox, Author

THE MEANING OF THE PREAMBLE OF THE UNITED STATES

Rights and/or Responsibilities	Words of the Preamble	What the Word Mean
Yes	We the People of the United States	all citizens of the US
Yes	in Order to form a more perfect Union	to make everything in our country as perfect as possible
Yes	establish Justice	begin fairness to all
Yes	insure domestic Tranquility	promise that everything in our country will be peaceful
Yes	Provide for the common defence	give protection to everyone
Yes	Promote the General Welfare, and	care for those in need
Yes	secure the Blessings of Liberty to Ourselves and our Posterity	make sure freedom and fairness continues for ourselves and all our children and their children and their children and every generation to come
Yes	do ordain and establish this Constitution for the United States of America	approve of and begin the Constitution of the US

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HELP ME TO HELP OTHERS

About the Author, LaRonda Phox

I live in Kansas City, MO and in 2003, I learned a family member had perpetrated a criminal act of mortgage fraud, against my elderly parents, one year earlier in 2002. Now in 2002, my parents were then 79 and 87 years old respectfully. Both were suffering from an illness and my father, never learned to read or write. Just 2-days after I learned what happened, my mother was suddenly rushed by an ambulance to the hospital where she remained for 10-days and then died. I was left to pick up and sort out the complex problems created by others who operated out of sheer greed and deception. To this day, I am still trying to make sense of it all and I have been seeking justice in my local community ever since. At the time all of this happened, I knew nothing much about my rights and privileges as an American Citizen. I soon learned, as I approached others around me, that most did not know their rights and privilege either.

Since this time, I have learned *what the law is* by teaching myself what the law says. I soon learned that from the time of our birth in the womb, until the time of our death in the tomb, that we are governed by a Body of Civil Law, with rights pertaining to marriage, education and peaceable assembly; rights pertaining to property ownership and rights to privacy against the State.

The law is written on an 8th grade level, that common folks can understand, if they only apply themselves to the study of the law. I believe that our young people would benefit greatly from a revived civics education in the elementary schools, to be taught by the teachers and volunteers in the community, to reach out to the children and teach them about the *Constitution of the United States of America*, and about the Civil Law-Legal Education and the American Government, that Governs all of us.

I feel that our public schools should devote more hours towards Civics Education courses directed towards our nation's youth, with a mandatory curriculum relating to American History and the Pre-Declaration period before 1776, as it relates to the curtailment of rights by the British Crown against the colonists of early America.

Our young people need to learn about the History of Human Rights, Culture Economics, and the struggle of people to attain them in their own lifetime.

I have taken it upon myself to create a helpful guide booklet to the basic civil rights, which all of us have at our disposal, to protect ourselves against the greater powers that might take advantage of us and who may not always have our best interests at heart.

There is a Strong Urge and Need to Wake Up America and Educate the People at large about their basic civil rights.

Our Constitution is being ignored. We have been losing our rights! It must stop!

If you care about saving your rights & freedom.

See the movie "In Search of Liberty" Visit <https://www.insearchofliberty.com/>

Visit YouTube and search for the following by David Bartin and learn how this nation was founded. The U.S. Capitol Tour and David Barton: America's Christian History *and*

DEBUNKS Lies About America's History, Foundation and MORE!

Visit YouTube and search for the following by Michael Badnarik. Constitution Class-Bill of Rights *and* Constitution Class-Executive Orders *and* Constitution Class 9-of 43.

Learn information about the Alabama Supreme Court on Slaves.

Visit <https://www.lib.auburn.edu/archive/aghy/slaves.htm>

It is our right to know how to *enforce* our rights! The Government is not telling us! Our tax- supported schools are not teaching this information. The legal profession is doing a bang-up job hiding it from us! An old adage says, "Ignorance of the law is no excuse," yet neither the government nor the legal profession has at any time in the history of the world, made any genuine effort to teach the public how justice is secured in the courts. Nothing about the rules of evidence. Nothing about the rules of procedure. Nothing about how to use the rules to get Justice! *nothing!*

If we have rights and you don't know what they are; then what good are they?

Visit www.2BNFormed.com

Email your questions to: info@2BNFormed.com

This booklet is *free* for you to view, download, print and share with others and is a great benefit to:

- All and a way to involve your family, friends, mentors, and others
- Make you an authority on the subject: meaning you will know more about the subject than most
- Address that desire, uncertainty, or concerns, to learn more about the law, courts and your rights

There are many that will not have access to this useful and practical information.

This booklet is a great gift to anyone, for the "just to show you care" occasion.

Approx. every 6-months, this booklet is updated and some of the information has been moved within. This symbol * illustrates the sites that have been updated or have since been added.

So, be sure to check back occasionally to stay informed.

This Booklet was updated March 28, 2024

WE THE PEOPLE

Remember How Far We Have Come

Now is the time to get informed!!!

In this booklet, you will:

- Learn what we, our parents, grandparents, and those before them had to endure.
- Learn what your voters, human, civil, and criminal rights are, as a people.
- Learn about the laws that are written on an 8th grade level.

It is news you can use, that will empower you. Now is the time to get informed!!!

DO YOU HAVE COURT ISSUES?

In court, there are no 2-cases that are alike!!!

Maybe similar, but not the same.

If you ever need an attorney, you should know what to expect and demand from them.

Today, most attorneys charge \$200.00-\$300.00 per hr. or more, and some charge for the initial consultation.

What are you going to do if you can't find or afford a Lawyer?

Search for Pro Se, Pro Se Defense, In Propria Persona, Lawyer, Attorney,
Common Law vs. Civil Law, and Private Attorney General

Do a search for "in forma pauperis"

Visit https://www.law.cornell.edu/wex/in_forma_pauperis

TIPS FOR SUCCESS IN THE COURTROOMS

www.nolo.com/legal-encyclopedia/tips-success-courtroom-29462.html

Visit YouTube and search for the following: * Advanced Courtroom Vocabulary *and*

* Law 101: How a Lawsuit Works *and* * What To Expect When You File A Lawsuit *and*

* How To Win In Court Without A Lawyer (Pro Se) Trial Judges Are Not Legal Authority *and*

* Keys To Writing an Effective Complaint for Civil Lawsuit Explained Simply *and*

* How To Draft And Send A Complaint This video is about Fed. Court claims.

Search for your Circuit Court to see if they have a Legal Dept. with a Pro Se Specialist,
who is to provide guidance to pro se litigants regarding basic procedural issues *and*

Visit * <https://www.justice.gov/atj-archive/file/828346/dl> for Civil Legal Aid 101

Be Your Own Lawyer because **access to justice** is your right.

Visit <https://www.youtube.com/c/AdvocateLucindaEsq> to see the many videos offered by

Your Empowerment Lawyer 4 Pro Se Litigant, that provides people with information
concerning employment rights, judiciary accountability, and
the right to fairness and equity in the court.

It disseminates information on laws and happenings in the judiciary, to Empower.

Law School For Everyone

Watch the trailer and sign up for the 14-day free trail and
take the 48 Lectures given which are approx. 30-minutes each.

Visit * <https://www.wondrium.com/law-school-for-everyone>

Rod Class is a Private Attorney General. Email him at itsconstitutional@gmail.com to inquire about the courses and weekly gatherings that he has to offer.

Following is a site that has lots of info. and free videos on common law issues as it relates to Employment and Race Discrimination and more... Visit www.lawinfo.com/resources

Visit YouTube and search for * Appearing Pro Se: Testimony, Objections, and Evidence *and* * Six Types Of Objections To Make Against A Motion For Summary Judgment [includes real world examples] *and* do a search for Why Summary Judgments is Unconstitutional *and* Visit * Summary Judgment in Employment Discrimination Cases: A Judge's Perspective https://digitalcommons.nyls.edu/cgi/viewcontent.cgi?article=1022&context=nyls_law_review

Visit www.freelegalanswers.org

If You're A Pro Se Plaintiff, This Manual Is For You

Visit https://courtroom5.com/blog_content/a-short-manual-for-the-pro-se-plaintiff

Visit: * <https://courtroom5.com/blog/a-short-manual-for-the-pro-se-plaintiff/>

Get started and learn more about how to use legal resources for self-representations as a Pro Se. Visit <https://courtroom5.com/> and at the top, click on Blog, News and Podcast, for lots of info.

Visit <http://www.fundamentallerror.com/pdf/Notice-of-Pro-Se-Rights.pdf>

Visit * <https://www.youarelaw.org/> Scroll down and watch the video: The Masses Are Catching On "How to Win In The Commercial Legal System vs Fight" Only you can pre-serve your rights.

Helping people find solutions to their legal problems. Visit www.lawhelp.org

Search for your Secretary of State and request the States Constitution pamphlet, which will show the updated laws *and* check with your State Attorney General's Office *and* the local Legal Aid office to see if they have a "Know Your Rights" pamphlet to offer.

Search for the definition "Cause of Action"

Look for the cause of action(s), in relation to the claim(s) you want to make and

Visit * <https://legal.thomsonreuters.com/blog/cause-of-action-overview-and-how-to-specify-elements/> *and* Visit YouTube and search for the following: * What's a Cause of Action?-Legalese Translator Ep.2 *and* * Plaintiff Suing? See How To Identify The Cause Of Action, and Write Statement Of Claims

Visit <https://www.cram.com/flashcards/bar-review-causes-of-action-lists-to-memorize-903488>

Do you have a negligence claim. Visit YouTube and search for

* What Is The Difference Between Negligence And Negligence Per Se?

Search for a "Notice of Intent to Sue Sample Letter" *and* "Cease and Desist Sample Letter"

What does it mean to Shepardize a Case? Visit * <https://www.law.cornell.edu/wex/shepardize>
How to Shepardize a Case: 13 Steps (with Pictures) Visit

* <https://www.lexisnexis.com/community/insights/legal/b/product-features/posts/shepard-s-citation-guide-part-2-shepardize-your-legal-research> and click below to sign up for a 7-day free trial with Lexus/Nexus, to see what they have to offer.

There is no need for Lawyers, Attorneys, Mediation or Arbitration. Resolve any dispute or complaint.

Visit <https://www.peopleclaim.com/>

File any claim on-line, any amount, against anyone, any company, from anywhere. PeopleClaim provides both *free* and low-cost online dispute resolution services and helps consumers, patients, employees, tenants, and anyone else, resolve disputes by exposing bad business and unfair treatment.

Visit * <https://www.ripoffreport.com/> Search here before doing business with a company or filing a consumer complaint. If you do file a complaint at this site, when someone does a search for that company, your complaint may appear, with-in the 1st page, depending on the search engine used and it cannot be removed.

Inform the people, by writing a review, about a company that has provided a bad product or poor service. Visit * https://smallbiztrends.com/2024/01/business-review-sites.html#google_vignette has a long list of many. For consumer complaints, visit the websites of the Attorney General in your state and the Federal Trades Commission at www.ftc.gov

TALK SHOWS

* Visit <http://www.ruleoflawradio.com/> and Click on the Radio to listen to the 3-Live weekly podcasts and you will be able to ask questions and read Randy's Criminal Complaint Against Texas Governor-Greg Abbott and look to the left and click on the Radio Archives and be sure to look at the Statues by State.

Only The People Can Save America and see NLA's plan.

Visit <https://www.nationallibertyalliance.org/> and click on "Weekly Call" to Join the Live Monday Night Open Forum at 8PM CT and ask your questions.

Visit www.myprivateaudio.com They have various topics, and you can listen to the past archives.

Visit www.infowars.com for lots of information with breaking and top story news, and videos.

EVERY GOVERNMENT AGENCY HAS A MANUAL

Search for "The Constitution of the United States, Citizens Rule Book and The Bill of Rights" This small Constitution of the US booklet is the one that controls all the books in a Law Library.

Do you have an issue with a Gov. Agency and want to learn more about who they are, and what they are and are not supposed to be doing? Search for that Gov. Agencies manual, online. The Freedom Of Information Act (FOIA) is a law that gives you the right to access information from the federal government. It is often described as the law that keeps citizens in the know about their government. Do a search for "sample FOIA letter."

Representing Yourself in Federal District Court offers A Handbook for Pro Se Litigants that has the Rules, Policies and Procedures of the Courts. * Also, search for your State Judicial Branch of Government. In Missouri Visit <https://www.courts.mo.gov/> Here you learn about the courts, court forms, jurors, news & media, pending cases & decisions, rules and recourses.

Search the Federal Rules of Bankruptcy, Federal Rules of Civil Procedure, Federal Rules of Criminal Procedure, Federal Rules of Appellate Procedures, and Federal Rules of Evidence.
(If you can read and comprehend this material, then you can gain the confidence needed to represent yourself in all the court systems of the small claims, municipal, circuit, associates, family, probate, state, federal, appeals, and supreme courts.)

Visit YouTube * The Federal Judge Benchbook. A Book Every Pro Se Should Have. This is free and addresses criminal and civil matters. You will also learn the duties of the Judge and what is required of them to comply as to the rules, policies and procedures of the courts *and*
Visit * <https://famguardian.org/PublishedAuthors/Govt/FJC/Benchbk.pdf>

EDUCATION

Is Legal Education Being Taught In The Schools Of Our Youth And If Not, Why Not?

What are your human rights? Find out at www.humanrights.com
There they have 30-videos that are 1 min. and 4-sec. or less to view

Do You Know What Holiday Is May 1st that was established in 1958?

It's Law Day

Have you ever had an attorney visit your school and talk about the American Legal System?

Visit [https://en.wikipedia.org/wiki/Law_Day_\(United_States\)](https://en.wikipedia.org/wiki/Law_Day_(United_States))

Visit * <https://www.americanbar.org/> and search for History of Law Day *and*

Visit * <https://www.timeanddate.com/holidays/us/law-day> *and*

Visit * <https://www.history.com/this-day-in-history/president-eisenhower-proclaims-law-day>

The U.S. Federal Western District Courts Of Missouri
Offers The Following As It Relates To Education

Visit: www.mow.uscourts.gov then click on General Information” then click “Educational Outreach then search for more info. as it relates to the titles listed below.

Educational Tours

This free 2½ hour tour has been offered since 1992, to the 5th graders and up, college students, senior citizens, or any group.

Constitution Day

Congress renamed the holiday “Citizenship Day.” A joint resolution passed in 1956 requested the President to proclaim the week beginning September 17 and ending September 23 each year as “Constitution Week.” The addition of the amendment, known as Public Law 108-477, requires all schools that receive federal funds to hold an educational program for their students on September 17 of each year.

Credit Abuse Resistance Education Program (C.A.R.E.)

This Program is to educate the High School Juniors and Seniors about the hazards and pitfalls of credit card use and abuse.

Courtroom To Community

Offers two programs as it relates to Civil, Criminal and Bankruptcy

Search for your State Federal District and State Courts to see what type of Educational Information that it may offer to the students and the community, and if found, I challenge you to ask many, if they knew about such and/or if the schools are taken advantage of such.

HOW THE COURTS and GOVERNMENT WORKS

Visit * <https://www.usa.gov/how-laws-are-made>

Is the US President doing his job? Do a search for the "US President's Job Description."

Every state has the lawyer's ethics rules available online.

Visit * <https://www.americanbar.org/> which has lots of educational information about the laws.

Click on Advocacy & Initiatives *and* Topics & Resources for more topics *and* do a search for The Proper Approach to Pro Se Litigants *and* search for Model and you will see lots of info. and look at the Model Rules of Professional Responsibilities, to learn what a Lawyer is supposed to do.

The Missouri Bar offers lots of resources for you to download for free. Visit www.mobar.org and click on "for the public" and then "legal guides and forms." Search your state bar to see what they offer.

Visit * <https://www.justice.gov>

Clerk's Office Staff CanNot Give Legal Advice. What Does That Mean?

Visit https://judicature.duke.edu/wp-content/uploads/2022/09/GREACEN_Summer2022.pdf

Visit YouTube and search for Court Administration-The Court Clerk *and* Court Administrator Clerk of the Court. This video is 1 hr. 38 min.

You will learn about the Circuit Court Administrators' job description, relating to Michigan.

Search for the Office of Your State Courts Administrator

Visit the Dept. of Justice at <https://www.justice.gov/usao/justice-101/federal-courts>

Here you will find information about the introduction to the Fed. Court system *and*

Do a search for the United States Court of Appeals for the Federal Circuit in your state, for the Law Clerk's Handbook to Federal Judges and the states forms.

Visit www.justice.gov/usam/united-states-attorneys-manual

Visit <http://www.fundamentalerror.com/pdf/Notice-of-Pro-Se-Rights.pdf>

Visit YouTube and search for Bill Thornton Common Law and Karl Lentz Common Law

For Frequently Asked Questions about Juries and Jury Nullification Visit <https://www.fjja.org>

DO YOU HAVE AN ISSUE WITH AN ATTORNEY OR JUDGE?

Learn About The Problem: Dishonesty And Corruption In Our Legal System,
Judiciary, And Government

Tricks and traps are used by attorneys, judges, and other species of rats concerning evidence.

Visit <https://www.scribd.com/doc/192389989/Court-Tricks-and-Traps>

Visit YouTube 7 Signs You Hired A Bad Lawyer (And What You Can Do About It) *and*

Turning Attorney In For Ethics Violations...Rules of Professional Conduct *and*

* How to Catch a Crooked Lawyer & File Bar Complaints

Visit YouTube * How To Get A Bad Judge Off Your Case *and* How to File a Lawsuit Against Judges and Officers of the Court Without a Lawyer or Attorney. *and*

* Code of Judicial Conduct Rule 2.11 - Judicial Disqualification (Recusal)

Visit YouTube * Judicial Discipline: How To File A Complaint Against A Judge Like A Pro *and*

* How I Got A Corrupt Judge Removed From The Bench *and*

Visit * www.lawyers.com/legal-info/research/legal-malpractice/reporting-lawyer-for-ethics-violations.html

Law and Disorder provides timely legal perspectives on issues concerning civil liberties, privacy, right to dissent and practices of torture exercised by the US government and private corporations. Visit <https://lawanddisorder.org/> *and* also search for Form SF 95.

What are The 4 Secrets of the Legal Industry? Visit www.voidjudgements.com

The Fraternity: Lawyers and Judges in Collusion by Justice John F. Molloy

Visit http://www.tulanelink.com/tulanelink/johnmolloy_box.htm

The Judicial Power: The Judicial Duty to Follow the Law or a Discretionary Power of Judicial Review?

Visit * <https://www.youtube.com/watch?v=qQFrkEy3EdE>

Visit www.lawlessamerica.com to find lots of valuable information that includes topics such as How to Fight Judicial Corruption – Know How Judges Commit Crimes and more...

Visit www.dayontorts.com for lots of info. on different topics

Visit www.caught.net and the Pro Se way- lots of information about many different subjects.

Visit www.injusticexposed.org *and*

Visit www.secretjustice.com many great video's *and* <http://www.jail4judges.org>

JUDGMENTS

Do a search for "Declaratory Judgment" and "Injunctive Relief"

A great site that has "Civil Default Judgment package" samples

Visit www.tned.uscourts.gov/default-judgment-instructions-and-forms

Post Judgment Remedies, Judgment Liens, Garnishments Visit www.dbrownlaw.com/deposition.pdf

Visit YouTube * How To Collect On A Money Judgment You Were Awarded In Court

Visit www.bankaccountlocator.com to collect on judgments, verify the net worth of individuals and companies, or any other purposes.

FAMILY

What are your human rights? Find out at www.humanrights.com
Here they have 30-videos that are 1 min. and 4-sec. or less to view.

18 Things You Think Are Illegal But Aren't
Visit www.rd.com/list/things-you-think-are-illegal-but-arent

Visit www.usa.gov/unclaimed-money and check your State www.missingmoney.com to see if you have lost money, assets, cash, property, etc....

Visit www.topclassactions.com to see open, pending, and closed class action lawsuits.

Representing Yourself in a Family Law Case

Visit <https://www.familylawselfhelpcenter.org/self-help/getting-started/representing-yourself-in-court>

Visit your State Attorney General's office and search for Landlord-Tenant Rights & Responsibilities

Alternative News, Analysis & Commentary Revealing the True State of the Nation

Visit * <https://stateofthenation.co/?p=175597>

Don't have a Will or a Living Trust, consider this instead.

Avoiding Probate with Transfer-on-Death Accounts and Registrations

Leave property without probate using payable-on-death accounts, registrations, and deeds.

Visit www.nolo.com/legal-encyclopedia/avoid-probate-transfer-on-death-accounts-29544.html

* Visit YouTube for: Why Transfer-on-Death Deeds and Beneficiary Designations
Do NOT Protect Assets and When They Are OK

Get into the fight! Remember those in prison Visit www.prisonfellowship.org/

LEARN ABOUT WHAT THE POLICE CAN AND CAN'T DO

Visit YouTube and search for * Hampton Law

Visit <https://www.the-sun.com/tech/4268938/arrested-for-facebook-posts-things-never-send/>

Visit www.aclu.org/know-your-rights and learn What To Do If You Are Stopped by the Police and your rights as it relates to other issues, *and*

Visit * <https://www.aclu.org/news/free-speech/you-have-the-right-to-record-law-enforcement-officers-including-at-the-border>

Do Police Have a Duty To Protect Me?

Visit <https://ehlinelaw.com/blog/do-police-have-a-duty-to-protect-me>

Visit www.flexyourrights.org

DO YOU NEED CAR REPAIRS OR THINKING ABOUT GETTING ANOTHER ONE?

Visit YouTube and search for the following:

Top 8 Common Car Repair Shop Scams *and*
Do Not Buy Cars At Dealerships Without Doing 6 Things First *and*
11 Fake Fees: Do Not Pay At Car Dealerships *and*
Don't Say "I'm Paying Cash!" At Car Dealerships *and*
Scotty Kilmer-who has lots of info. about cars

- * Search for “North Carolina Consumers Counsel” and search for Automotive. They have information about “if-your-mechanic-tells-you-these-things-look-for another” and more...
Search for your state, to see what resources, the latest news and alerts, and what it offers.

Have you had your vehicle illegally repossessed by a Title Loan company?
Search in your state for the Division of Finance, that regulates the Payday and Title Loan companies to see if they are in compliance.

EMPLOYMENT

Learn about your employment rights and more

Visit <https://www.nolo.com/legal-encyclopedia/hr-employment-law>

Learn about the Title VII of the Civil Rights Act of 1964. Visit * <https://www.eeoc.gov> and if you click on employees & job applicants; you’ll learn about filing a charge and the types of discrimination.

Visit www.dol.gov/whd/regs/compliance/hrg.htm Dept. of Labor-Fair Labor Standards Act

Search for Meal and Rest Breaks in your State

Predictive Scheduling Laws: What Employers Need to Know Visit www.govdocs.com/predictive-scheduling-laws-what-employers-need-to-know/

Attention Servers: Info about Side Work and Tips

Visit <https://www.jdsupra.com/legalnews/dol-final-rule-for-tipped-employees-6318529/>

Tips, Tip Pooling, and Tip Credits: What Service Employees Need to Know

Visit <https://www.nolo.com/legal-encyclopedia/tip-pooling-credits-service-employees-29804.html>

Visit * <https://www.employmentlawhelp.org/wage-theft/Can-I-Sue>

See the wage theft sample demand letter.

What Can I Do If My Paychecks Are Short?

Visit * <https://www.employmentlawhelp.org/wage-theft/paychecks-short> and then look below for additional resources, and click on Can I Sue My Employer For Not Paying Me? which has a sample letter to send.

Have You Been Fired?

Learn About Your Rights After a Job Termination

Visit YouTube and search for 10 Sins of Employment Termination *and*
Top 10 Mistakes in Wrongful-Termination-EEOC cases

Did you know that an employer does not have to give you the reason for firing you?
Search for "Service Letter Law" in your state.

In MO, an employee who is terminated must be paid
all of their wages, immediately at the time of termination or can suffer penalties.
Search for "Mo. Rev. Stat. § 290.110" for more information.

Many states have laws that dictate when the employer must give an employee their final
paycheck when terminated. Search your state, to find out when you are to be paid, if terminated.

Have you ever wondered what an employer is saying about you when they are contacted for a job
reference? Visit www.allisontaylor.com and also search for "job reference checking service."

Want To Start A Home Business

Visit YouTube and search for the following:

Why You Need a Home Based Business and How to Start! with Dr. Lynn Richardson

Visit www.educationalgamestore.com and get The Entrepreneur Game

CREDITORS, DEBTS and COLLECTIONS **Stop Telemarketers from calling your phone!**

Visit www.donotcall.gov

Search for the following:

FDCPA-Fair Collections Practices Act-Deals with bill collectors

FCRA-Fair Credit Reporting Act-Deals with Your Credit Bureau report

TCPA-Telephone Collections Practices Act-Deals with Collectors calling your cell phone

What Lies In Your Debt? It Pays To Know!

Visit * <https://www.whatliesinyourdebt.com/?hopId=0543e332-5ed8-47b0-a10e-d60afef469cf>

Do you have bill collectors contacting you?

The Consumer Financial Protection Bureau (CFPB) is a U.S. government agency which has lots of
information that makes sure banks, lenders, and other financial companies treat you fairly.

Visit www.consumerfinance.gov and click on Consumer Education, then Tools and Resources
to Use With the People You Serve, then scroll down to Debt Collections, and
here you will find 5-Sample Letters to write.

Visit www.protectingconsumerrights.com *and* www.pennlawyer.com/fdcpa.htm has lots of
information on these sites about the debts and creditors.

What Lies In Your Debt Visit * www.blogtalkradio.com/wliyd here they have Episodes, of archives
regarding credit reports, debt collectors, unwanted calls, credit card debt, and how to stop foreclosures.

Don't get mad, get PAID!

Visit YouTube * How Often Should I Check My Credit Report?

Visit www.annualcreditreport.com * There are actually 3-National Credit Reporting Agency's-Equifax, Experian and Trans-Union. It will ask, if you want all 3. If you say yes, then it will merge them all together as 1. Say no, and you will receive the 3-reports separately, and then you can then tell which reporting agency received what. After printing the 1 report, it will ask if you want to go back, as this will allow you to bring up the other reports to view.

There are also, specialty consumer reporting agencies, that many do not know these reports exist unless you run into a problem, such as not getting a job, lease, insurance, or checking account, or when a utility or cell phone company asks you to put down a deposit before starting service with you. The specialty consumer reporting companies collect and share information about your employment history, transaction history with a business or repayment history for a specific product or service.

All do offer a Free report, every 12 months if you request it and some provide a one free Freeze for your report and some provide a free score if requested.

Visit * https://files.consumerfinance.gov/f/documents/cfpb_consumer-reporting-companies-list_2024.pdf just to see how many there are. WOW!!!

IS DIGITAL CASH JUST AROUND THE CORNER?

Visit YouTube Where Do Billionaires Hide Their Money? *and*
Collapse of the Dollar 2024 *and*
Farrakhan Exposes the New World Order Agenda *and*
“Louis Farrakhan Exposes Rothschild Bankers (1995)” *and*
The Conspiracy Of The International Bankers

PRIVACY and SECURITY

Do you need a recorder? Do a search for "keychain recorder" *and*
“audio video recording glasses” *and* “camara glasses”

Do you want your life to become more private!!!

Visit that will allow you to opt out * www.worldprivacyforum.org/data-brokers-opt-out/
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* How Do Scammers Take Over Your Phone And Steal Your Money? - Part ½

Visit YouTube * New Scams To Watch Out For In 2024

Visit <https://www.foxnews.com/tech/biggest-mistake-people-make-when-getting-rid-of-old-computers-and-phones>

Visit YouTube and search for * (Never Disclose This (especially if you are 50+)

LEGAL EDUCATION

ALL OF THESE DOCUMENTS YOU CAN FIND ON THE INTERNET For You To READ!

1.) Creditors and Their Bonds (It only hurts when I laugh) ***READ READ THIS!!!

2.) Law Redemption in Court

3.) What is Acceptance for Value

4.) Court Survival Guide

5.) Abatement at Common Law (Don Quixote)

6.) The Matrix and the U.S. Constitution

7.) The Great American Adventure Secrets of America

8.) The Exemption/ Using your Exemption.

*****Honorable Mentions*****

9.) Affidavit of Walker Todd

10.) Securitization is Illegal (Jean Keating)

10.) How I fought my Property Tax Foreclosure Case (By Marc Harry Fisherman)

11.) Cracking the Code **3rd** Edition

12.) The Clerks Praxis (By John Hall)

*****The Rules to the Game*****

1. There is no Money.

2. Public and Private do not Mix.

3. Stay out of the Courts!

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Visit www.justia.com which is free to sign up for and provides free case law, codes, regulations, and legal information for lawyers, businesses, students, and consumers worldwide.

BOOKS

Black's Law Dictionary (2nd Edition) is free to use online for your legal dictionary needs.

Visit www.thelawdictionary.org The Black's Law Dictionary is America's most trusted law dictionary.

The Black's Law Dictionary from the (5th Edition) onward has stripped out Common Law *and* only gives court policy.

The Black's Law (4th Edition) and earlier versions have the Common Law in them.

The following are books which you can purchase new, used, or rent at <https://www.amazon.com/> or www.jamespublishing.com or www.nolo.com or check out at the library.

1. * Nolo's Encyclopedia of Everyday Law Answers to Your Most Frequently Asked Legal Questions **12th** Edition by The Editors of Nolo
2. * Unequal: How America's Courts Undermine Discrimination Law (Law and Current Events Masters) **1st** Edition by Sandra F. Sperino and Suja A. Thomas
Visit <https://sujathomas.com/unequal/>
3. * Our American Injustice System: A Toxic Waste Dump Also Known as the World's Largest Crime Syndicate by Tom Scott
4. Motion For Justice-I Rest My Case, by Brian Vukadinovich

Rogues in Black Robes by Brian Vukadinovich
5. Torts and Personal Injury Law-**5th** Edition-by Cathy J. Okrent
6. Richard A. Posner, is a former Judge in the U.S. Court Appeals for the **7th** circuit of Chicago, and now a retired senior lecturer at the University of Chicago Law School. He retired early, in 2017 after 36 years with reasons, due to "difficulty" over the court's treatment of people who represent themselves. He is the author of numerous books, including Reforming the Federal Judiciary, How Judges Think, Overcoming Law, The Federal Courts: Challenge and Reform and many other books. Visit <https://www.amazon.com/> and search for Richard A. Posner
7. Represent Yourself in Court" How to prepare & try a winning case **11th** Edition by Attorneys Paul Bergman & Sara Berman
8. Paralegal Today-The Legal Team at Work-**8th** Edition by Roger LeRoy Miller & Mary Meinzinger
9. Introduction to Law and the Legal System **12th** Edition-by Frank August Schubert
10. Put the Law On Your Side-by Bertram Hamett. He was a former Judge.
11. Guerrilla Discovery-State & Federal-Revision **16**-by Ashley Lipson
12. Race, Law and American Society-1607 to Present (Criminology and Justice Studies) **2nd** Edition- by Gloria J. Browne-Marshall

She Took Justice The Black Woman, Law, and Power – 1619 to 1969 by Gloria J. Browne Marshall

The Constitution: Major Cases and Conflicts, **4th** Edition by Gloria J. Browne Marshall
13. Civil Litigation-**8th** Edition by Kerley, Hames, Sukys

14. We The People 14th Edition-by Benjamin Ginsberg
15. Cases and Materials on Federal Courts (American Casebook Series) 4th Edition by Michael Wells
16. After Conviction: What You Can Do Before A Lawyer Is Appointed by Frederick Martin.
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in a state prison who's a spouse, child, sibling, friend, or someone you recently met?
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17. The Case Against Lawyers: How the Lawyers, Politicians, and Bureaucrats Have Turned the Law into an Instrument of Tyranny--and What We as Citizens Have to Do About It by Catherine Crier, a former Dallas lawyer and judge
18. Court Access And The Common Law-by John Darash