**Footnote:** Years later a new Gold Member pointed out that there are no step-by-step instructions about actually opening a bank account that redeems lawful money. The instructions for opening an account are in the Lawful Money Lesson videos. Comprehend please that there is no script to use with the customer assistance clerk at your bank. If I were to create the illusion a script works, it would probably read something like:

1. Do not be in a hurry or wait until you are desperate. Remember there are banks just around the corner.
2. Your preparedness and confidence will be playing a key role in giving the banker permission to allow basically free banking services.
3. Do not expect that the banker is obligated to open interest-bearing accounts when you have effectively withdrawn your participation from reserve banking.
4. Most bankers will insist that you sign a digital pad. They will print out the signature on the contract. You do not need trust that the signature is not also being used on "naked" contracts this way. Insist on signing on paper and then you can use a "Redeemed Lawful Money" rubber stamp. Just say that you need to sign on paper for your records, and that a copy of the digital signature on the Signature Card is inadequate.

What I say next is crucial!

It might look like I just gave out the Milk Duds in the lobby, so to speak. Now you might be ready to go open an account? The truth is that remedy from elastic currency is no more difficult to understand than overcoming conditioning. This website is about confidence and security-building measures that debt has no substance and value. Think about that.

My definition for Special Drawing Rights is; "The measure of social conditioning to blindly endorse the private credit of the local central bank." In the US, that central bank is the Fed. Plug ["Fed Asset Report Current"](https://www.federalreserve.gov/data/intlsumm/current.htm) into a search engine. You will get it as the Footnotes sink in...

1. *Special drawing rights(SDRs) are valued according to a technique adopted by the International Monetary Fund (IMF) in July 1974. Values are based on a weighted average of exchange rates for the currencies of member countries. From July 1974 through December 1980, sixteen currencies were used; since January 1981, five currencies have been used. U.S. SDR holdings and reserve positions in the IMF have also been valued on this basis since July 1974.*
2. *Includes allocations of SDR's in the Special Drawing Account in the International Monetary Fund, plus or minus transactions in SDR's.*

So please understand why we went for several years without a single complaint that we are not supplying the specific instructions about opening a bank account with demand for lawful money.

The attorneys at Wells Fargo spent a couple weeks reviewing the Demand process and so Michael Joseph and I suggest you might start there. The Bible and especially the Jesus Story teach clearly about redemption. But if you do not equip yourself with some of the knowledge and history behind redemption, you will only create a mess of it with a bank. Any bank has the right to refuse service and if you get all upset they just show you the door.

Regards,

David Merrill.