

# **“CASH” OR “MONEY”**

**August 30, 2018**

Most people think of cash or money as simply coins or paper money, **but in the USA the Courts have ruled differently:**

[http://www.change2100.com/THIBMART/EXCERPT\\_OF\\_LEGAL\\_MOTION\\_SUBMITTED\\_TO\\_A\\_COURT\\_REGARDING\\_FORECLOSURE.pdf](http://www.change2100.com/THIBMART/EXCERPT_OF_LEGAL_MOTION_SUBMITTED_TO_A_COURT_REGARDING_FORECLOSURE.pdf)

Additionally, in the USA, in 2014 a Federal Court case determined that **BITCOIN is money:**

[http://www.chips-corner.com/Texas\\_Federal\\_Magistrate\\_Reaffirms\\_Ruling\\_that\\_Bitcoin\\_is\\_Money.pdf](http://www.chips-corner.com/Texas_Federal_Magistrate_Reaffirms_Ruling_that_Bitcoin_is_Money.pdf)

Also, in that same year, the IRS acknowledged that **virtual currency may be used to pay for goods and services;** thus, accepting virtual currency in general as money:

[http://www.chips-corner.com/IRS\\_ADVISORY\\_NOTICE\\_2014-21.pdf](http://www.chips-corner.com/IRS_ADVISORY_NOTICE_2014-21.pdf)

Tying back in to all of the above, in 2015 the USA CFTC ruled that **BITCOIN and other virtual currencies are commodities** (with commodities, as per Court rulings as indicated above, also having been defined as money):

[http://www.chips-corner.com/Bitcoin\\_Is\\_Officially\\_a\\_Commodity.pdf](http://www.chips-corner.com/Bitcoin_Is_Officially_a_Commodity.pdf)

Additionally, **the USA having accepted the UN UNCITRAL CONVENTION as law,** as per USA law INTERNATIONAL BILLS OF EXCHANGE issued as per that CONVENTION's rules and in UNITED STATES DOLLARS, following time honored tradition of usage of these instruments, are money.

All of the above may thus be considered under the category of **“current funds in lawful money”** in the FEDERAL RESERVE ACT SECTION 13, as being acceptable within the FEDERAL RESERVE banking system:

<https://www.federalreserve.gov/aboutthefed/section13.htm>

Also, as per the FEDERAL RESERVE ACT SECTION 13, a Federal reserve bank may receive deposits from any of its member banks, **or other depository institutions.**

Finally, ADVERTISING CREDIT PROMISSORY NOTES issued by HOWSE SERVICES, INC as per the UNIFORM COMMERCIAL CODE of the State of Texas, USA, as per FEDERAL RESERVE ACT SECTION 13, **may be taken on deposit for collection.**

**However, in the USA, you can't use anything other than coins, or paper money in the form of FEDERAL RESERVE NOTES, or a credit card, or a debit card, to buy a diet coke from most vending machines!**

Thus, if you have registered value with NVC FUND COMMERCIAL TRANSACTION PLATFORM in the USA, or with FIDES GESTION FINANCIERA, S.A.P.I. DE C.V. in Mexico, or if you have value in some form of virtual currency, how can you use that value to obtain what you need to pay for a diet coke, or possibly a snicker candy bar, from **a vending machine that only accepts coins?**

**Let's suppose you need \$1.50 UNITED STATES DOLLARS in coins, how can you obtain the coins?**

Let's suppose you have tucked away in a safe place in your wallet a \$100 UNITED STATES DOLLARS FEDERAL RESERVE NOTE, how can you use that to obtain \$1.50 UNITED STATES DOLLARS in coins?

The most immediate way that may come to mind is to go to a bank and exchange the \$100 NOTE for four twenty UNITED STATES DOLLARS NOTES, one ten UNITED STATES DOLLARS NOTE, one five UNITED STATES DOLLARS NOTE, three one UNITED STATES DOLLARS NOTES, and eight twenty-five cent coins.

But, by doing that, you will no longer have the \$100 UNITED STATES DOLLARS NOTE in your wallet.

Is there a way to use the \$100 UNITED STATES DOLLARS NOTE to obtain \$1.50 in coins, without exchanging the NOTE?

**The answer is, yes, there is!**

Because you have the \$100 UNITED STATES DOLLARS NOTE in your wallet, you obviously have the ability to exchange it to obtain other denominations of currency.

But, you also have the ability to pay for any purchase you may undertake valued at no more than \$100 UNITED STATES DOLLARS.

That means that, as long as you have an option to buy something, paying no more than \$100 UNITED STATES DOLLARS, you have the right to sell it before you pay for it, use funds provided to you by someone that agrees to buy from you, pay for the item using funds you obtain from your buyer, deliver the item to your buyer, and put the profit in your pocket.

So, if you arrange to sell fertilizer to your neighbor for \$110 UNITED STATES DOLLARS, collect the payment, use \$100 UNITED STATES DOLLARS to pay for the fertilizer, and deliver the fertilizer to your neighbor, you would have earned \$10 UNITED STATES DOLLARS as profit, without spending your \$100 UNITED STATES DOLLARS.

But, your having your own \$100 UNITED STATES DOLLARS provided you the legal right to do the above.

You may then exchange the \$10 UNITED STATES DOLLARS and have the coins to use the vending machine.

What if you have a credit card that you could use instead of having a \$100 UNITED STATES DOLLARS NOTE in your wallet? You could do the same thing, without ever actually using the credit card!

If you have virtual currency, or value registered with NVC FUND COMMERCIAL TRANSACTION PLATFORM, or FIDES GESTION FINANCIERA, S.A.P.I. DE C.V., **you can do the same thing!**

If you have the ability to negotiate and obtain an IRREVOCABLE TRUST GUARANTEE from NVC GUARANTEE TRUST, or an INTERNATIONAL BILL OF EXCHANGE from FIDES, **you can do the same thing!**

**In short, commerce can always provide a solution to using value in any form to obtain profits without having to transfer that value into another form, allowing you to spend profits instead of the value you have!**

With the above as a foundation, do you have value registered with NVC FUND COMMERCIAL TRANSACTION PLATFORM? Or, do you have value registered with FIDES GESTION FINANCIERA, S.A.P.I. DE C.V.? Or, do you have value in any other form that might be acceptable as collateral to HOWSE SERVICES, INC?

See <https://pb.nvcfund.com/banking/>

See <https://fides.com.mx/>

If you do, and the value is greater than \$1 Million UNITED STATES DOLLARS, HOWSE may provide you a no-interest, self-liquidating loan of \$1 Million UNITED STATES DOLLARS to be registered in an account that you may open with NVC FUND COMMERCIAL TRANSACTION PLATFORM.

If you don't, you may negotiate with someone that does, to be your GUARANTOR, and HOWSE may agree to provide you the loan.

By transferring the loan amount, or duplicating it through business, to provide payments as indicated in LOANS PROVIDED BY HOWSE, you may be allowed by HOWSE to use an INSURANCE WRAP and/or an IRREVOCABLE TRUST GUARANTEE valued at \$1 Billion UNITED STATES DOLLARS to undertake business with, as you might with a credit card as described previously herein, with first proceeds repaying the \$1 Million UNITED STATES DOLLARS loaned by HOWSE.

See <http://www.change2100.com/THIBMART/LOANS PROVIDED BY HOWSE.pdf>

See <http://www.change2100.com/THIBMART/INSURANCE WRAP SAMPLE.pdf>

See <http://www.change2100.com/THIBMART/IRREVOCABLE GUARANTY SAMPLE.pdf>

In the event you feel the need to have "cash" other than the INSURANCE WRAP and/or the IRREVOCABLE TRUST GUARANTEE, and the business you are wishing to undertake can immediately provide sufficient profits for HOWSE to accept to do so, you may also arrange for HOWSE to loan you that "cash", with your use of the GUARANTEE as collateral.

In other words, by using credit and business you structure, by HOWSE providing you loans that shall be liquidated by that business, you have few if any real limitations on costs of what ever purchase or project you may wish to accomplish.

But, it is key to understand that the business HOWSE wants to see is not the business you are wanting to use profits for; rather, it is business to produce those profits; such as examples shown in <http://www.change2100.com/THIBMART/ADVP-2/>

In the event your business needs require providing funds to or through institutions other than NVC FUND COMMERCIAL TRANSACTION PLATFORM and FIDES GESTION FINANCIERA, S.A.P.I. DE C.V., you may accomplish that by following the options available through LOANS PROVIDED BY HOWSE.

**PLEASE UNDERSCORE THAT DOING BUSINESS WITH LENDERS  
OTHER THAN HOWSE AND/OR FINANCIAL INSTITUTIONS**

**OTHER THAN NVC FUND COMMERCIAL TRANSACTION PLATFORM AND/OR FIDES GESTION FINANCIERA, S.A.P.I. DE C.V. MAY OFFER CONVENIENCE AND ACCELERATION OF AVAILABILITY OF FUNDS, BUT IS NOT PARAMOUNT TO SUCCESS IN ACCOMPLISHING YOUR OBJECTIVES.**

For more information contact an INDEPENDENT CONTRACTOR.

To be assigned an INDEPENDENT CONTRACTOR, contact a TEXAS HOLDINGS, INC BUSINESS MART CALL CENTER.

To be assigned a CENTER, send an email to [centerassign@change2100.com](mailto:centerassign@change2100.com)