

WHY?

January 8, 2020

Why does HOWSE SERVICES, INC issue ADVERTISING CREDIT PROMISSORY NOTES (“ACPN”)?

See <http://www.change2100.com/THIBMART/ACPN FORMAT.pdf>

Because that is a method allowed by the UNIFORM COMMERCIAL CODE of the State of Texas for HOWSE to use assets to provide payments for PRO-FORMA INVOICES submitted to TEXAS HOLDINGS, INC by SUPPLIERS.

Why does TEXAS HOLDINGS, INC buy and sell ADVERTISING CREDITS?

See <http://www.change2100.com/THIBMART/ADVERTISING CREDITS.pdf>

Because they provide a vehicle for TEXAS HOLDINGS, INC to profit from business that is referred by buyers that want the ADVERTISING CREDITS to be repurchased for four times amounts for which they were sold.

Why does FIDES GESTION FINANCIERA, S.A.P.I. DE C.V. (“FIDES”) issue INTERNATIONAL BILLS OF EXCHANGE to purchase ACPN?

See <http://www.change2100.com/THIBMART/FORMAT OF INTERNATIONAL BILL OF EXCHANGE TO BE ISSUED AS OFFER TO BUY AN ACPN.pdf>

Because they provide an offer to buy ACPN, which provides “Mark to Market” value to the ACPN; **and, because these instruments are acceptable as per the FEDERAL RESERVE ACT SECTION 13 and may be used to create UNITED STATES DOLLARS ledger entries in the books of FIDES.**

Why does FIDES issue INTERNATIONAL BILLS OF EXCHANGE to make payments on behalf of depositors?

See <http://www.change2100.com/THIBMART/FORMAT OF INTERNATIONAL BILL OF EXCHANGE TO BE ISSUED AS OFFER TO BUY AN ACPN.pdf>

Because the only instrument that FIDES may issue to make payments, as per Mexican law, is a BILL OF EXCHANGE; and, **because these require funds to be exchanged through business transacted instead of being transferred out of FIDES.**

Why does TEXAS HOLDINGS, INC issue PAY ORDERS?

See <http://www.change2100.com/THIBMART/TEXAS HOLDINGS INC PAY ORDER.pdf>

See <http://www.change2100.com/THIBMART/A PAY ORDER TEAM.pdf>

See <http://www.change2100.com/THIBMART/USING MEDIUM TERM NOTES TO FUND PAY ORDERS.pdf>

See <http://www.change2100.com/THIBMART/THE MOST BASIC FORM OF BUSINESS.pdf>

Because TEXAS HOLDINGS, INC PAY ORDERS provide for commercial exchange of value from anywhere to deposits of value anywhere, without transfer of funds; and, avoid the many regulatory problems and pitfalls inherent in using bank transfer methods.

Because the buying of products and services from suppliers, by TEXAS HOLDINGS, INC, and the resale of products and services to HOWSE SERVICES, INC (“HOWSE”) or another qualified buyer, inherent in PAY ORDERS, provide immediate and visual origin of funds as may be required by authorities.

Because the use of securities to provide funds for payment, by HOWSE or another qualified buyer, create pathways for recovery of funds paid as well as continual recurring revenues for HOWSE or another qualified buyer.

Does HOWSE prefer to use securities underwritten by others or to use securities underwritten by FIDES, to obtain funds to make payment for products and services and why?

HOWSE prefers to use securities underwritten by FIDES because HOWSE is confident that these securities are backed by real commercial value, as they are collateralized by assets provided by HOWSE through the instrumentation of ACPN.

Why not just use “normal” bank system transfer methods to move funds from one bank to another?

See <http://www.change2100.com/THIBMART/NOTES ON TRANSFERS RECEIVED.pdf>

In reaction to restrictions and problems associated with “normal” bank system transfers, this last year, an announcement was made by a major USA bank that they were recommending the use of their CRYPTO CURRENCY as an exchange media for movement of funds instead of the “normal” bank transfer system.

This announcement was also a de facto acknowledgment that the exponential expansion of “current funds in lawful money”, as allowed by the FEDERAL RESERVE ACT SECTION 13 and sanctioned by Federal Courts as well as by IRS notice, which banks first ignored, then endured, is now being embraced by banks; but it does little to build an effective bridge for use of all forms of “current funds in lawful money”.

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

See

<http://www.chips-corner.com/Texas Federal Magistrate Reaffirms Ruling that Bitcoin is Money.pdf>

See <http://www.chips-corner.com/IRS ADVISORY NOTICE 2014-21.pdf>

The TEXAS HOLDINGS, INC PAY ORDER is designed to provide that effective bridge as well as to alleviate restrictions and problems that are increasingly affecting operation of “normal” bank transfers!

A TEXAS HOLDINGS, INC PAY ORDER provides value exchange, without moving funds, from any mode and/or from any institution, to obtain equal value in any other mode and/or in any institution.

A TEXAS HOLDINGS, INC PAY ORDER not only provides income from buy/sell of products and services, thus underlying all exchanges with a commercial underbelly, it also provides a means for exchanges using securities that are registered, trading, and fully collateralized with value, to generate funds in a desired mode and within a desired institution for payments to be made.

So, use any transfer method that is available, if it works for you, but a TEXAS HOLDINGS, INC PAY ORDER is there for you when other methods don't work for you!

For more information contact a TEXAS HOLDINGS, INC BUSINESS MART CALL CENTER.

To be assigned a CENTER send an email to centerassign@change2100.com