

HELP WITH THIS WEBSITE

This page is written for those of you having trouble reading Acrobat Reader content found on our website. Below is a list of the most frequent problems and their solutions:

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1. WHY SHOULD I BELIEVE WHAT'S ON YOUR WEBSITE?

[Click here for an answer.](#)








2. FREQUENTLY ASKED QUESTIONS

[Click here](#) for answers to a growing list of frequently asked questions.

3. REQUIRED PLUG-INS AND SOFTWARE

You will need the Microsoft Internet Explorer 4.0 or later installed on your computer to have the best display of items on this website. You can download this program for free off the [Microsoft website](#).

In order to view all of the content and data found on this website, you will also need the following two FREE programs or plug-ins for your web browser. These programs and/or plug-ins are commercial products that do not contain any kind of viruses or spyware (see our [Computers and Information Security](#) topic area) that we are aware of:

Symbol	Format
	Adobe Acrobat format. Requires the free Adobe Reader available from: http://get.adobe.com/reader/
	ZIP format. This is a compressed format which requires a decompression utility (OFFSITE LINK). Click here for instructions (OFFSITE LINK) on where to find decompression utilities and how to use them.
	Microsoft Word format. These files are editable word processing files which require Microsoft Word 2000 or later to edit. This program is part of Microsoft Office.
	Microsoft Powerpoint 2000 or later. This program is part of Microsoft Office.
HTML	Browser format. Requires a web browser to view.
	H.264 MP4 File. Requires any browser or media viewer to play.
	HTML Video. Requires any browser to play, but media format not specified.
	Audio file
No symbol	Adobe Shockwave viewer . These items appear mainly in our Humor topic page. This is available from http://get.adobe.com/shockwave/

4. SOLVING DISPLAY PROBLEMS

DISPLAY PROBLEMS:

This website is optimized for use with the Microsoft Internet Explorer, version 4.0 or above. We have tested it with with the Netscape browser and

found the display to be messed up, quite frankly. We have no interest in obsessing over correcting this problem, but instead recommend that those who are using the Netscape browser stop using it when viewing this site and download and install the [Microsoft Internet Explorer browser](#).

TEXT WRAPS WAY OFF THE RIGHT HAND SIDE OF THE SCREEN:

Even with MSIE, some screens will unavoidably wrap off the right edge and require you to scroll back and forth to read them. The only pages with this problem are usually those with wide tables and where the screen you are using is low resolution or small. Techniques for dealing with this scrolling problem include:

- This problem is common on the Netscape browser and can be corrected by using Microsoft Internet Explorer in some cases.
- Get a larger screen with more pixels so you can view more text at once.
- If you are dealing with a frames page, like our [Sovereignty Forms and Instructions page](#), and the right hand side runs off the right side, you can right click on the item you want to view with MSIE and select "Open in New Window" so it takes over the whole screen.







5. ARRANGEMENT AND SYMBOLOGY OF SCREENS

The Main Screen of this website is located at <http://famguardian.org>. This screen is the launch point for each of the topic areas located on this website. The topic areas are listed below just as they appear on the Main Screen:









1. MAIN AREAS (sequenced in order of importance)
 - 1.1 [Activism-Get Involved!](#)
 - 1.2 [Taxation](#)
 - 1.3 [Life](#)
 - 1.4 [Law and Government](#)
 - 1.5 [Money and Banking](#)
 - 1.6 [Politics](#)
 - 1.7 [Sovereignty and Freedom](#)
 - 1.8 [Spirituality](#)
 - 1.9 [Scams and Frauds](#)
 - 1.10 [Media and Intelligence](#)
 - 1.11 [Computers and Information Security](#)
 - 1.12 [Research Tools](#)
2. OTHER IMPORTANT SUBJECTS (sequenced alphabetically)
 - 2.1 [Christian Heritage](#)
 - 2.2 [Communism and Socialism](#)
 - 2.3 [Creationism v. Evolution](#)
 - 2.4 [Criminal Justice and Terrorism](#)
 - 2.5 [Environment](#)
 - 2.6 [Family Law and Divorce](#)
 - 2.7 [Family Ministries and Feminism](#)
 - 2.8 [Gun Control](#)
 - 2.9 [Health](#)
 - 2.10 [Humor](#)
 - 2.11 [Military and War](#)
 - 2.12 [Parenting](#)
 - 2.13 [Property and Privacy](#)
 - 2.14 [Sexual Immorality/Sin](#)
 - 2.15 [Wisdom/Philosophy](#)

Each of the topic screens above are arranged the same. The blue area in the left margin of each screen is reserved for links to other websites that relate to that topic area. Each of these links are grouped together under a green heading in white letters that organizes the links together into a single category. We group the links to make it easier to find links that relate to an area you are inquiring about. The center white area of the screen contains articles that are local to our website and which relate to the subject of the topic area for that screen. Like the off-site links in the left margin, these articles are grouped into subject areas with a heading in large capital letters.

Certain symbols and conventions are consistently used on each topic screen as follows:

Color	Type of page	Description
	Frame	Pink background: Site navigation. Used to navigate within the site and parent site
	Frame	Grey background: Indicates main menu items.
	Frame	Blue background: Level one menu items.
	Frame	Yellow background: Level two menu items. Always located under Level one menu items that are Yellow
	Page	Yellow background: Main resource area. These are the resources or information or tools that are most useful within a particular topic page. Most often, they are references.
	Page	Grey background: Indicates reference information or tool which is critical to understanding that topic area. You will not

	understand the topic area unless and until you have examined these and understand them to the best of your ability. On frames interface, indicates main menu items.
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-  Indicates a **link off this website to another website** that with the name or subject indicated. These links also have a turquoise colored background to distinguish them from other links. We take *no responsibility* for the content of any of the information appearing at an off-site link, since the site is the responsibility of a third party not under our control. Off-site links frequently change, so it may be that one or more of these links break or cease to function. In such cases, we would appreciate an email from you notifying us of any dead links that appear on our website, and the address of the page on our website that has the dead link.
 -  Indicates a **link local to this website** that with the name or subject indicated. These links also sometimes have a gray colored background to distinguish them from other links, but not in all cases. You should *not* assume that because the link appears on our website, that we wrote the specific article or publication that it points to. We derive our materials from our readers and from a number of web sources, but we have written only about 40% of what appears on this website. If the material was extracted from another internet source, we usually indicate at the top of most such pages a quotation with the word "SOURCE" and a web pointer showing you where we got the original work. Because the internet is a very dynamic environment, it is likely that a number of the original SOURCE pointers may not work just a few short weeks after we post the article. The only thing you can safely assume that we wrote are PDF files that have our name indicated as the author. In any event, local links are usually more authoritative and accurate than external links because in most cases, we verify all legal cites made on every article we post on our website, and we avoid posting anything that hasn't been so verified. This helps ensure the accuracy and integrity and credibility of our website.
 -  Indicates a **main resource for that topic area**. Appears usually at the upper left corner of the topic area so that it is obvious and easy to use. A main resource is an important and frequently used information resource which also usually serves as a reference tool for that subject area. These resources usually reside on our website but sometimes link to other websites. The links in this area usually have a yellow background to highlight them and make them easy to recognize and use. Those links that have a green instead of a yellow background are considered critical for the topic area.
 -  Indicates that the link to the right is an **Adobe Acrobat document**. This means that you must have the free [Adobe Acrobat reader](#) installed on your system to view the content of that link. Don't worry about installing this application, because it won't give your computer viruses and it is probably the most common application used today for publishing and viewing electronic documents.
 -  This is a **Microsoft Word document**. You will need the Microsoft Word application installed on your computer in order to view or read this file. This product is part of the Microsoft Office application, so if you have Microsoft Office, you can also view this type of file. Most of the form templates on our website use this symbol, because we want you to be able to edit the forms to customize them for your reuse.
 -  This is a **Microsoft Powerpoint document**. You will need the Microsoft Powerpoint application installed on your computer in order to view or read this file. This product is part of the Microsoft Office application, so if you have Microsoft Office, you can also view this type of file.
-  [Click here](#) to view the [Taxation](#) topic screen, for instance, and note that this link has the "" symbol, which means that you need the FREE [Adobe Acrobat reader](#) installed to read it. Below is an annotated view of the [Taxation topic screen](#) showing the icons and areas we just described above:

Money, Banking, and Credit - Windows Internet Explorer

http://famguardian.org/Subjects/MoneyBanking/MoneyBanking.htm

File Edit View Favorites Tools Help

Money, Banking, and Credit

HOME SEARCH DISCUSSION FORUMS ABOUT US HELP

MAIN RESOURCES

- How Scoundrels Corrupted Our Republican Form of Government-mainly because they coveted money and power
- Federal Reserve Act, Dec. 23, 1913-38 Stat. 251-275, 690-691
- Federal Reserve Act, Dec. 23, 1913- Federal Reserve Board
- About the Federal Reserve
- Federal Reserve Board Automated Services
- Federal Reserve Board Publications
- Secrets of the Federal Reserve

GOVERNMENT PUBLICATIONS

- 169 Questions and Answers on Money-U.S. Government Printing Office
- Federal Reserve Board Economic Research and Data
- Federal Reserve Board Publications
- Federal Reserve Board Regulations
- Federal Reserve Board Supervision Manuals
- Federal Reserve Board Banking Information and Regulation
- FDIC Compliance Examination Handbook
- Treasury Financial

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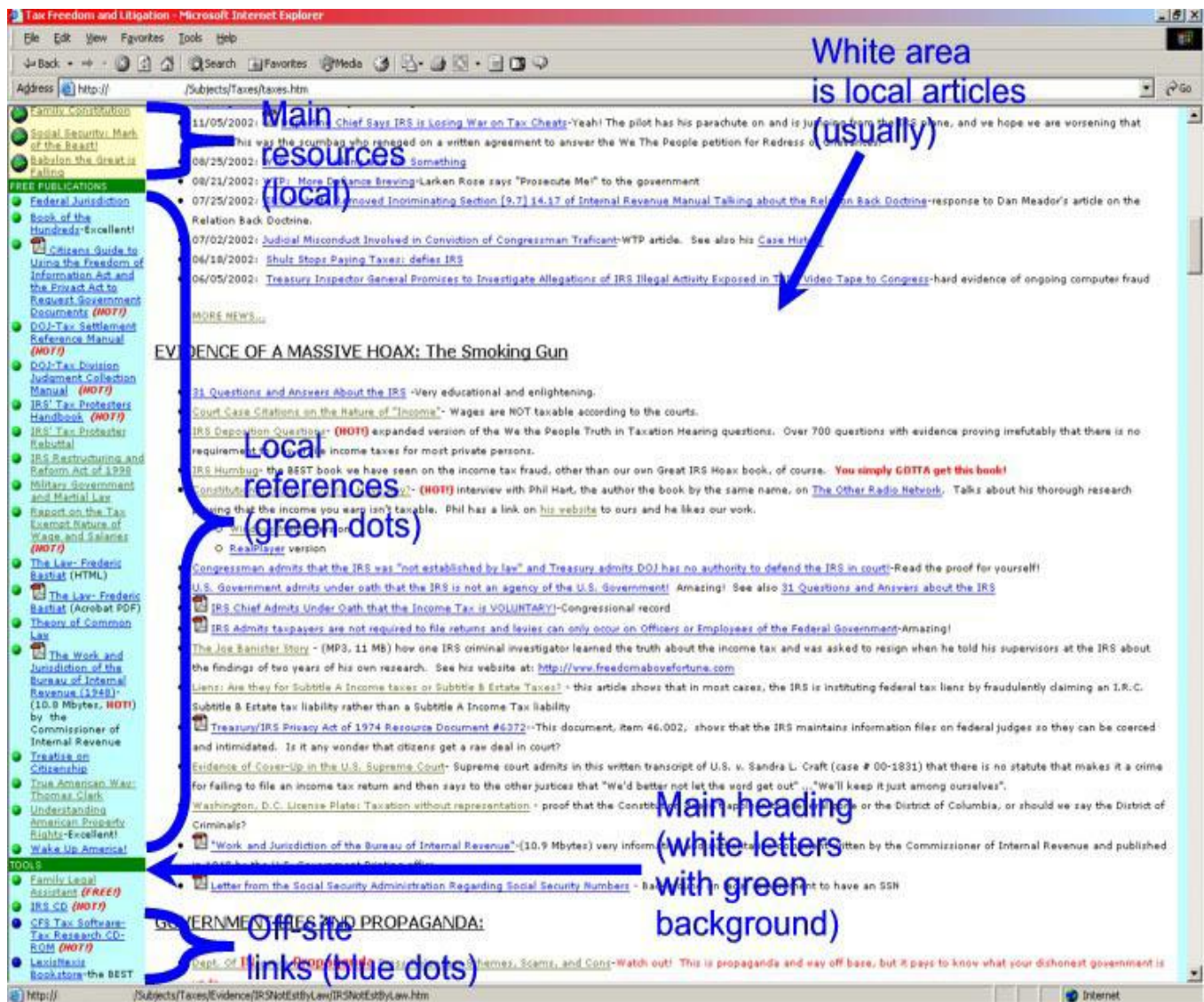
1. [INTRODUCTION](#)
2. [NEWS](#)
3. [ARTICLES](#)
4. [PRIVACY AND IDENTITY THEFT](#)
 - 4.1 [Identity Theft](#)
 - 4.2 [Numerical Identification and Automated Tracking](#)
 - 4.3 [Information Return Reporting](#)
 - 4.4 [Currency Transaction Reporting](#)
 - 4.5 [Postal Surveillance](#)
5. [MONEY](#)
 - 5.1 [Law](#)
 - 5.2 [History](#)
 - 5.3 [Monetary Policy](#)
 - 5.4 [Mints](#)
 - 5.5 [Private Monetary Systems](#)
 - 5.6 [International Currencies](#)
 - 5.7 [Currency Exchange](#)
 - 5.8 [Research](#)
 - 5.9 [Coin Information](#)
 - 5.10 [Coin Sales](#)
6. [BANKING](#)
 - 6.1 [Administrative](#)
 - 6.2 [Trade Publications and Associations](#)
 - 6.3 [Banking Law](#)
7. [FEDERAL RESERVE](#)
 - 7.1 [Documentaries](#)
 - 7.2 [Law](#)
 - 7.3 [Research](#)
 - 7.4 [Websites](#)
 - 7.5 [Banks](#)
8. [CREDIT](#)
 - 8.1 [Law](#)

MAIN RESOURCES

SEARCH

HELP

Internet | Protected Mode: On 100%



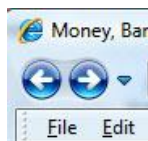
Within a grouping of links in the left area of the screen, there is a heading in red letters with a blue background describing the purpose for the grouping. In most cases, all of the links within that grouping are sorted in alphabetical order to make them easy to locate.

Most of the screens or links contained on our website are designed and intended for viewing on the Microsoft Internet Explorer web browser. We have viewed them on the Netscape browser and find that the display is distorted and corrupted. Below are only a few of the problems you will have with your display if you are using the [Netscape](#) browser:

- Auto-resizing of forms will not work on some screens. The text will run off the right hand side and force you to scroll left and right as you read each line. This can be very distracting.
- The positioning of text will be improper, and some text may be missing.

If you only have the Netscape browser installed on your system, then you have done yourself a disservice and we recommend that you download and install the Microsoft Internet Explorer browser instead. If you are on a platform that doesn't run the Internet Explorer such as Unix or Linux or Sun, then you will just have to put up with the problems noted above. Sorry.

We don't provide a BACK button on each screen on this website and it would make things overly complicated to do so. Instead, if you click on a link in the white part of the screen to view a topic on our website, finish the article and want to return to the topic screen, its easiest to just hit the back button on your web browser in the toolbar at the top of the application window.



Since we don't like using the mouse, then we perform the BACK function with our keyboard. This is very handy and can save you a lot of frustration with using the mouse and prevent carpal tunnel syndrome on your mouse hand. Here are the function keys for the FORWARD and BACK functions on the Internet Explorer and Netscape browsers:

FORWARD: Alt-Right arrow (->)

BACK: Alt-Left arrow (<-)

We don't provide technical support for using any of the information found on this site, and the [Contact Us](#) page explains why. However, if you note a problem or an error on one of our screens that isn't described above, then please let us know via email so that we can fix it promptly. We also welcome your constructive comments on how to improve the content found on this website, but please keep your opinions to yourself and stick to the facts and the law in making your suggestions.

6. DOWNLOADING PROBLEMS:

1. If you have a dial-up connection, downloads of large files such as the [Great IRS Hoax](#) book could take many hours and may time-out before complete. It's best to do downloading of large files using a computer that has a cable modem or DSL connection, or your downloads may not complete before the phone line drops out.
 2. If you right click to download and then your browser gives you a broken link or error display, then hit the REFRESH button on your browser and try again. Your problems should then go away and you should be able to download the book. This problem happens usually because you have an older version of this page cached on your browser and we just updated this download page so the current links and past links don't match. Every time you open this page, it's always a good idea to hit the refresh button to ensure that you are looking at the latest version of this page.
 3. If you have firewall software loaded on your computer, then disabling it may correct download problems, as some firewall software is known to disallow downloading of PDF files by default without the addition of additional configuration options.
 4. The Netscape browser DOES NOT work with this site. Please use the Microsoft Internet Explorer browser ONLY, or we guarantee your pages will look corrupted and some downloads won't work.
 5. Please make sure that you have [Adobe Acrobat Reader](#) version 7.0 or later installed, or PDF files from our website will look corrupted.
-

7. ADOBE ACROBAT PROBLEMS

Q1. I can't read the PDF file or my Acrobat Reader won't run when I click the file. What is wrong with my computer?

ANSWER: Your installation of the Adobe Acrobat reader is either missing or corrupted and you need to reinstall the Acrobat Reader. All of the Acrobat documents we publish are in Adobe Acrobat version 5.0. You must go to the [Adobe Website](#) and download and install the latest FREE Acrobat Reader version 5.0 or above software and your errors will go away.

Q2. I have Acrobat Reader installed, but it produces errors when I open your documents. Why?


ANSWER: All of the Acrobat documents we publish are in [Adobe Acrobat version 5.0](#). Chances are very good that you have an older version of Adobe Acrobat, probably version 3.0 or earlier, that won't read version 5.0 documents. You must go to the [Adobe Website](#) and download and install the latest FREE [Acrobat Reader version 5.0](#) or above software and your errors will go away.

Q3. When I put my mouse on a blue hyperlink inside your Acrobat document, the mouse doesn't change into a hand so I can click on the link and follow it.

ANSWER: Some of the hyperlinks in our documents don't work because of defects in our Acrobat writer software. This is especially true in larger documents. We haven't figured out a way to fix this and simply urge you to be patient and understanding while we are waiting for Adobe to fix their Acrobat software.

Q4. I lost my navigation bar on the left with the outline of the document. How do I get it back?

ANSWER: There are two ways to bring up the navigation bar.

- You can hit the "F5" key from within Adobe Acrobat to toggle the bar on or off.
- You can click on the Navigation Bar button in the toolbar 

Q5. How do I search electronically for things inside an Acrobat document?

ANSWER: You initiate a text search inside of Acrobat using the "Ctrl-F" key. Once you have begun the search and found the first occurrence of a word or phrase, you can search for the next occurrence with the "F3" key.

Q6. How can I select text and copy it in your Acrobat files? It doesn't seem to work.

ANSWER: We deliberately copy protect our Acrobat files so that Acrobat will not allow you to select text and copy it into the clip board. This prevents our materials from either being plagiarized or distorted or modified unsatisfactorily. Large portions of our [Great IRS Hoax](#) book, however, are available in editable electronic form on our website in the [Sovereignty Forms and Instructions Online](#), including all of chapters 8 and 15.

8. HOW TO SECURE YOUR COMPUTER

Our [Sovereignty Forms and Instructions Online](#), INSTRUCTIONS subarea under [item 3.1 entitled "Protect Your Privacy Vigilantly"](#) contains a detailed procedure to secure your computer and protect your privacy. This will minimize your risk exposure to unwanted viruses, spyware, or damaging software and you should read and understand this step thoroughly. To summarize that section:

1. Use a secure operating system instead of a nonsecure one. Secure operating systems have different security levels and allow you to have usernames and passwords and set permissions on your system. This allows parents to install spyware to protect their children from pornography without worrying that it can be defeated by the child:
 - [Secure Operating Systems](#): Windows XP, Windows 2000.

- Nonsecure Operating Systems: Windows Millenium Edition; Windows 95, Windows 98.
2. Boot your computer and during the initial boot text, hit the key needed to go into the Basic Input Output System (BIOS). This is usually the DELETE key. Once you get into the BIOS, add a password to the BIOS so only you can change it in the future, and then set the BIOS so that it will boot ONLY from the hard drive and not the CD-ROM or the floppy drive. This will prevent people from booting the computer off a floppy and then going into it with utilities and defeating the operating system security.
 3. Create at least two accounts on your computer and rename the administrator account to a name other than "Administrator". Password cracking programs focus on this username so you defeat them by using a nonstandard account name for the administrator. Doing this forces them to guess not only the password, but also the username, which is nearly impossible to do. The other account you create should be a non-administrator account who does not have permission to install new software, and this should be the account you normally use day-to-day. That way, if you do inadvertently get infected with a virus, it won't be able to corrupt your system, because the virus will need administrator rights on your system in order to infect it and your normal login won't have these rights.
 4. Change your password regularly and at least four times per year.
 5. Buy and install an Internet Security Program. Our favorite is [Norton Internet Security](#), and its only \$40.
 6. Do not download or install any software which was emailed directly to your computer, and especially if it was not from a large, trusted software company.
 7. NEVER, EVER download or install executable programs from anything but a large, trusted source of commercial software.
 8. Examine all the email attachments that people send you carefully BEFORE you double click to open them. DO NOT double click any of the following filename extensions because they are executable programs that can destroy and damage your computer:
 - *.BAT
 - *.SCR
 - *.PIF
 - *.VBS
 - *.COM
 - *.EXE
 9. Be careful, because malicious users may email you a file attachment that has an innocuous filename extension like "*.GIF", which appears to be a picture, but in reality the filename is very long and the end of the filename has one of the above executable types. The only way to detect this type of attack is to right-click on the file and select "Save As" to try to save the file. At that point, you will see the ENTIRE filename and their ruse will be abundantly evident. This has happened to us several times and we have NEVER gotten a virus in our computer in over 30 years of computing by observing the above rules.
 10. Run anti-virus software on your computer at all times and enable what is called "real-time protection". Norton Antivirus has this feature and it is enabled by default. With this feature, any kind of email attachment that arrives will be scanned for viruses automatically and if it is an offending program, it will be automatically quarantined before it can damage your system.
 11. Do a LIVE UPDATE of your virus software frequently, and at least once per week. Maintain an ongoing subscription to the Live Update service so you always have the latest virus signatures from the vendor so that you are fully protected against the latest virus.
 12. If anyone emails you an e-greeting or adult link or other type of correspondence that requires you to download or install any kind of special viewer software, DO NOT DO IT! There is no reason why a greeting vendor cannot provide the e-greeting as a web page and why they need to have an executable program to view the greeting. These Trojan executable programs are the most common means by which spyware and harassing advertising software are inadvertently installed on your computer, and this is especially true of adult websites.
 13. Frequently, at least twice per month, update your computer operating system and application software with the latest patches and service packs. This is very easy to do with Microsoft products, because you can use the Internet Explorer and select Tools-> Windows Update.
 14. Regularly backup the data files on your computer system, preferably at least every two weeks or month. Frequency depends on how much work you do on your computer. The more data you produce, the more frequently you should backup.

9. COPYRIGHT QUESTIONS AND ANSWERS (Q&A)

1. COPYRIGHT/SOFTWARE/USER LICENSE AGREEMENT: All of the materials available on this website are covered by the Copyright/Software/User License Agreement. [Click here](#) to read the agreement.
2. If you find materials on this site that infringe upon a copyright in your possession, then [click here](#) for our treatment of this subject.
3. If you are having trouble selecting or copying text in one of our Acrobat documents, such as the [Great IRS Hoax](#), be advised that it is a copyrighted publication. The text selection feature has deliberately been disabled in order to prevent copyright infringement.
4. The materials on this website are copyright Family Guardian Fellowship. You may not resell or copy or reuse or anything on this site without the express written consent of the Family Guardian Fellowship. The following exceptions to that general rule apply, keeping in mind that all people in possession of any of the copyrighted materials STILL consent unconditionally to the terms of the Copyright/Software/User License Agreement identified in item 1 above.
 - 4.1 You may copy or redistribute the [Great IRS Hoax](#) book in its entirety or any one of the chapters in their entirety either in printed form or as an Acrobat file provided that you do not charge more than 50% above your cost to reproduce it.
 - 4.2 You may copy or redistribute the [Family Constitution](#) book in its entirety either in printed form or as an Acrobat file provided that you do not charge more than 50% above your cost to reproduce it.
 - 4.3 You may copy or reuse any of the forms in the [Sovereignty Forms and Instructions Online](#) for your own personal use but not for resale. You may not reuse or quote any other portion of that area. If you want to share the content of of the INSTRUCTIONS portion of the [Sovereignty Forms and Instructions Online](#) with your friends, then give them a URL or web address to that area.
 - 4.4 50% of any profits you make MUST be donated to the We the People Foundation for Constitutional Education (<http://www.givemeliberty.org>). DO NOT send us any of your profits from these sales because we don't want them, and please don't contact us about forging a contractual relationship to sell these items because we don't want the government to subpoena these records and go after you.

WARNING *If your intent is to take the money you saved in taxes as a result of using the information on this website or in our [Great IRS Hoax](#) book and spend it on your own selfish desires and not donating 10% of your income to the church (whatever church you belong to) or charitable causes or helping others, then you are violating the copyright for materials on this website and acting illegally. If this describes your motives, then you are a CRIMINAL, and selfish people SHOULD be criminals, because they are a cancer in a free society, a hazard to their fellow man, and the material from which tyrants are fashioned. We demand that you destroy any materials you have downloaded or printed from this website and **NOT** read or use them from this day forward because we would submit that you are a less than honorable steward over the gracious gifts that God (whatever God you believe in) has bestowed upon you and **you deserve to have your income taken away by tyrants in our corrupted government or the IRS.***

Selfishness and deceit are their own best avengers, and we should rightly reap what we sow. Anything less would be to promote anarchy, hypocrisy, injustice, and oppression in our society. Recall that it was [selfishness and vanity on the part of government employees in 1862](#) which gave birth to the problems so clearly documented in this book to begin with. The cure for selfishness is not more selfishness, and you will be maligning the tax honesty movement and other patriots more honorable and noble than yourself by abusing these materials for your own selfish gain and associating yourself with them in so doing.

*"For, brethren, ye have been called unto liberty;
only use not liberty for an occasion to the flesh,
but by love serve one another."
[Gal. 5:13, Bible, NKJV]*

10. WHERE TO GET A DVD WITH THIS WEBSITE ON IT

Some of our readers want a CD or DVD containing the binary image of this website so they can take it on the road with them to study and use in the courtroom. An up-to-date copy of the entire content of this website is available on a single DVD-R disk for a suggested donation at the [Sovereignty Education and Defense Ministry \(SEDM\)](#). [Click here](#) to go to their ministry bookstore page featuring this item.

The Family Guardian Website is HUGE. As of 2-26-10, the site is a whopping 4.4 Gbytes, 44,151 files, and 2,012 folders. Because of its sheer size, we want to **strongly discourage** you from using a web capture or spider program to download a free image of our entire website onto your computer for the following reasons:

- You will eat up massive amounts of precious bandwidth and interfere with other users being able to access this website
- You will significantly increase the cost of running this website because we have to pay for our bandwidth. This amounts to theft indirectly.
- People will complain to us that they can't get to our website, and that will discourage new users from coming here.

Consequently, if we catch you capturing or crawling our main website (<http://famguardian.org>), we will:

1. Permanently block you from accessing our website by filtering your IP address.
2. Complain directly to your Internet Service Provider (ISP) and have you suspended for abuse.

On the other hand, if you need only a small amount of the data on this site (less than 200Mbytes), then there are several products available that can be used to capture the binary image of a portion of our website and you have our permission to do so. Here are just a few of the programs that will capture a binary image of portions of a website:

- The most popular is Teleport Pro, which you can download from: <http://www.tenmax.com/teleport/pro/home.htm> for a small fee.
- Spidersoft Webzip: <http://www.spidersoft.com>. Free application.
- HT Track: <http://www.httrack.com/>. Free application.
- Web Reaper: <http://www.otway.com/webreaper/>
- Webstripper: <http://webstripper.net/>
- Webrecorder Pro: <http://internet.downloadatoz.com/webrecorder/>

With these products, you can specify a range of pages or directories to download, start the download process, and come back to find the whole directory structure of a website recreated on your computer automatically. You can then take this directory structure and burn it onto a browsable CD-ROM if you have a CD burner. If you want to download selected portions of our website, below are the three most popular areas and the directory that you can specify during your download in order to ensure that you get EVERYTHING in that respective area:

Area	Directory
Taxation	http://famguardian1.org/Subjects/Taxes/
Published authors	http://famguardian1.org/PublishedAuthors/
Sovereignty Forms and Instructions	http://famguardian1.org/TaxFreedom/

We recommend the above procedure because it is relatively easy, even for the computer novice, to do. HOWEVER, we'd like to caution you of the following:

WARNING! If you are going to use the above procedure to download only small and selected portions of our website, we insist that you point your computer *not* at the main website, at <http://famguardian.org>, but instead point it at one of our mirror servers. This is especially true if you are doing the downloading from a high bandwidth link such as a cable modem or Ethernet connection. The reason for this is that you will saturate our webserver and effect the equivalent of a denial of service attack on our website. Your download process will consume so much of our precious and limited webserver bandwidth that other users of our website won't be able to get it. PLEASE BE A GOOD NETWORK CITIZEN AND DON'T BE A BANDWIDTH HOG. Instead, point your Teleport Pro at one of our mirror servers listed below:

Main Mirror Server #1: <http://famguardian1.org/>

11. MIRROR SERVERS AND BECOMING A MIRROR YOURSELF

This website has two mirror servers. A mirror server is an identical replica of the entire website intended to provide a backup or alternate location to obtain or view the contents of this website. Mirror servers provide the following benefits:

1. All websites are subject to disruption in service for any of the following reasons, and because of this, it is important to provide a backup

location to view the content of our website:

- There may be a power failure or blackout in the area. This is especially true in California.
 - The government may try to attack the webserver by emailing us a virus, trojan horse, or spyware.
 - The government may try to remotely exploit a vulnerability in our server or webserver software. An example is the recent Red Worm virus which affected nearly every Webserver running Windows 2000 and was a big scandal for Microsoft.
 - The government may attempt to confiscate the equipment the webserver is running on.
 - There may be an alleged violation of copyright for which a third party has contacted our Internet Service Provider and attempted to use it as a basis for shutting us down.
 - We may be doing hardware maintenance or software upgrades on our webserver software which render the main website inoperative.
 - One of the pieces of software running on our webserver may be unreliable and cause our webserver to crash frequently. This is very common, especially with "version 1.x" new software, and especially true of firewall and security software.
2. When the main webserver is down at <http://famguardian.org>, then you can go to the alternate mirror sites, but only if you have bookmarked their addresses in your browser for emergency use ***IN ADVANCE***. **There is no way to get the address of a mirror server when the main site is down, so you better bookmark them now in case the main server goes down! YOU MUST BE PROACTIVE AND DO YOUR BACKUP BOOKMARKS BEFORE YOU NEED THEM! Remember, the IRS and the government HATE this website and will do anything they can to shut it down. Therefore, you may try to access it some day and find that it is down.**
 3. They provide a way to balance traffic load and offload high-bandwidth demands off the main server. Our main server is on a cable modem and we are trying very hard to keep the traffic volume low and deflect all multimedia video and book downloads to the mirror servers so that you get the best performance for these applications and so that you don't deny service to other users of the main site by placing high bandwidth demands on that site.
 4. Please be a good network citizen by using the mirror servers **INSTEAD** of the main site as much as you can. That way our web volume can continually grow without adversely impacting the main site. This allows new users and readers to view and use our site easily and quickly without having to compete with seasoned, regular users. The mirror servers are listed below and are also indicated on the opening page of the website. Please bookmark these for your records and use these mirror servers instead of the main website at <http://famguardian.org> from now on:

Main Mirror Server #1: <http://famguardian1.org>

We welcome people to volunteer to provide additional mirror sites. Several of our readers are Internet Service Providers (ISPs) and have already done this. To become a mirror server:

1. Order the [entire website on DVD by clicking here](#).
2. Wait for the DVD to arrive.
3. Upload the website image onto your server.
4. Obtain an account on the [Family Guardian Forums](#).
5. Send a private message to the "Admin" user on the forums letting him/her know the web address of your mirror.
6. You will be added to the list of mirror servers on the opening page of our website to help people find you.
7. You will then periodically (at least once per year) receive a shipment of updated website disks so you can update the site to keep it fresh.

12. ENDORSING OUR WEBSITE

If you are an Internet website administrator or have your own personal or company website and would like to endorse and promote our website, you can add the banner for our website to the bottom of the pages on your website. Below is our website banner:



Please add a link for the above graphic to: <http://famguardian.org>

If you do add a banner to our website on yours, we would appreciate you sending us a quick email note letting us know about it so that we can promote your website here as well.

Please be advised that we do not endorse membership only websites or websites that compel visitors to surrender their privacy by providing any information about themselves before they can use any materials on the website. This approach represents the kind of crass commercialism and extortion that we will have absolutely nothing to do with because it is no different than the approach that both the government and the IRS take.

13. SELLING OUR COPYRIGHTED MATERIALS

A number of people have contacted us to ask about selling our [Great IRS Hoax](#) book and our other copyrighted materials. We suspect that many of these people are associated with the government and have the treacherous intent of shutting down our website by trying to wrongfully associate it with [commercial speech](#).

If you want your own printed copy of our [Great IRS Hoax](#) book, we give instructions on the front cover of the book that describe how to make your own copy at any Kinkos or reproduction store in the country. You don't need our help or involvement to make your own printed copy of the book from the electronic Acrobat version you can download on our website. You can also use this same technique to make printed and bound books out of any of the electronic books appearing on this website. ***Please don't call us to ask us to make you a copy or sell you a copy of any of our materials because we aren't a business, don't sell anything, never have sold anything, and never will sell anything.*** Neither do we have any commercial relationships with anyone known to us related to the sale or printing or use of any of our materials.

We emphasize now as we have on the many occasions that people have called about buying our stuff that the [Family Guardian website](#) and

everything appearing here is and always has been a non-profit, Christian educational ministry, a charity, and an act of worship and obedience to our God and NOT a business of any kind. We are not [501\(c\)](#) registered and [we don't need to be so registered in order to be a church or a charity.](#)

We are God's servant and his agent and fiduciary and this website exists solely for God's glory and to promote His sovereignty over the affairs of men. The information appearing here is God's soap box, not ours. We transcribed it through the Holy Spirit but God Himself created it. Any attempt to punish or harass or terrorize us for publishing God's word is an attempt to interfere with God and the the free exercise of our religion in violation of the [First Amendment](#). This website is:

1. 100% religious speech.
2. 100% free speech.
3. A collective Petition for Redress of Grievances from all of our readers for the many unlawful wrongs committed by the government against them.

All three of the above elements of our speech are protected rights under the [First Amendment](#) to the U.S. Constitution. This is not a membership site and we do not and never have charged "dues" or membership fees for anything on this website. We also don't sell services of any kind. Everything we produce that can be downloaded directly from this website is available for free public consumption without charge and can only be characterized as a philanthropic and charitable undertaking. We do not sell ANY of our materials, never have, and never will. This derives from the Bible, which says on this matter:

- "...**freely ye have received, freely give.**" [[Matthew 10:8](#), Bible, NKJV]
- "Buy the truth, and **sell it not.**" [[Proverbs 23:23](#), Bible, NKJV]
- "What is my reward then? Verily that, when I preach the gospel, I may make the gospel of Christ **without charge**, that I abuse not my power in the gospel." [[1 Corinthians 9:18](#), Bible, NKJV]
- "And **you shall take no bribe, for a bribe blinds the discerning and perverts the words of the righteous.**" [[Exodus 23:8](#), Bible, NKJV]
- "He who is greedy for gain troubles his own house, **But he who hates bribes will live.**" [[Prov. 15:27](#), Bible, NKJV]
- "Surely oppression destroys a wise man's reason. And **a bribe debases the heart.**" [[Ecclesiastes 7:7](#), Bible, NKJV]

Instead, the only type of "consideration" we solicit or expect from our readers is constructive feedback on our materials and their own verified research, and both of these are solely intended to improve the accuracy and completeness of the materials appearing on this website. However, we encourage other people we are not connected with to either give away or sell our [Great IRS Hoax](#) book or our [Family Constitution](#) only. You are NOT authorized to resell, copy, or duplicate any other materials and especially those available through the [Sovereignty Education and Defense Ministry \(SEDM\)](#) website. These are the terms under which we give our voluntary consent and permission for you to sell only the copyrighted [Great IRS Hoax](#) and [Family Constitution](#) books and any deviation from these requirements is a criminal violation of the copyright:

1. You don't tell us who you are personally so that we don't have to snitch on you if the government subpoenas us.
2. You send us a weblink and a business contact so that we can refer our many users to your organization who want to purchase our stuff. Offshore weblinks not connected to you personally are preferred.
3. You must represent the sale of our materials as a non-profit charitable undertaking and not a business. This means that your 50% share of the profits must go to a non-profit cause or non-profit foundation or church of your choice.
4. You agree to sell and use that latest electronically published version of our products downloaded directly from our website at all times so that the materials you are selling are more likely to be up-to-date. If our website is down, you agree to use the last version of the information that you could obtain from it.
5. If you or your clients identify errors in any of our materials, you agree to notify us within three days via email of the error so that it may promptly be fixed in the next edition of our materials. You must include in your error report the following information for each error reported:
 - 5.1 The document name
 - 5.2 The document version number
 - 5.3 The page number
 - 5.4 The line number
 - 5.5 The web URL where the document is located on our website
6. If you publish these materials on CD or DVD, the cost of the CD or DVD or set of CD's or DVD's containing any material of ours does not exceed \$50. This will ensure the broadest possible dissemination of our materials.
7. You acknowledge the original source for the book and mention that it is FREE and give the web address at <http://famguardian.org/Publications/GreatIRSHoax/GreatIRSHoax.htm>.
8. You agree to tell all third parties who ask about your business relationship with us that you are in no way connected with us contractually or financially and that you donate 50% of all profits to the We the People Foundation for Constitutional Education (<http://www.givemeliberty.org>). You must also tell them that everything appearing on the [Family Guardian](#) website is a free public service, that we do not get ANY profits or proceeds from the sale, and that we are in no way connected financially or contractually with the We The People Foundation for Constitutional Education or any other for-profit group.
9. The business vehicle you use to sell the materials (not the services, but the materials) must be a non-profit foundation, church, or religious group. A foreign entity that is outside of the territorial jurisdiction of the "[United States](#)" government (outside the "[federal zone](#)") is preferred but not mandatory.
10. **If you are selling services based on our products, that:**
 - 11.1 You make all your clients sign a mandatory liability release form stating that they agree to hold you and us harmless for any and all materials or services they received.
 - 11.2 All of the services are completely documented as far as the tools (forms) and processes you use to provide the service, and that you share that documentation with whomever you are marketing your services to.
 - 11.3 If you are writing correspondence to the IRS on behalf of your clients, that you do not have a power of attorney to represent them but instead prepare the correspondence for them and have your client sign it and send it in. This will keep you out of the cross hairs of the "beast" and keep you from being shut down. If you are using our stuff and get shut down, then you make us look bad, even though the reason you were shut down may have nothing whatsoever to do with the accuracy or truthfulness of our materials.
11. **Indemnity:** (see our [Disclaimer](#) for further details)
 - 12.1 You promise to hold us harmless and not liable for your use of these materials and for their use by any of your customers or clients.
 - 12.2 You agree to defend yourself and not involve us in any lawsuits associated with selling or using our materials or anything we have told

you.



- 12.3 You agree never to register a complaint about our website or its contents or any of our materials to any law enforcement or government organization.
 - 12.4 You agree never to provide any evidence to law enforcement authorities or government that might be used to prosecute us or damage our life, liberty, or property. This means that all information you might have about us must be maintained as a private individual and not a business so that you can use the Fifth Amendment to deny the providing of any such evidence.
 - 12.5 You agree to compensate the website administrator in full for legal and attorney fees associated with defending himself against any complaints registered directly by you or any of your clients with either government or law enforcement regarding this website, the materials on it, or any communications with us.
 - 12.6 You agree to substitute yourself as being liable for any judgments against the us relating to complaints filed by you or your clients against us. This means that any information about us that you provide to the government, although not about you, would incriminate you, since the judgment would be against you and not us. That is why you will be able to claim the Fifth Amendment against any inquiries about us because it would indirectly incriminate you.
 - 12.7 You agree to substitute yourself as being liable for any judgments against the us relating to complaints filed by you or evidence provided by you to third parties which result in litigation or prosecution directed against us.
12. You provide monthly statements and a monthly check representing all sales of our materials to the We the People Foundation for Constitutional Education (<http://www.givemeliberty.org>) in order to ensure that there is an independent accounting of all sales you have made. Don't send these statements to us because we don't want them.
 13. You encourage people to join a tax honest organization of your choice and donate their time and energy helping it.
 14. You provide a link to the main page of my website (<http://famguardian.org>) whenever you link to one of my pages. You may wonder why we need such stringent requirements. We do not mean to appear dogmatic or controlling, but instead are doing this for *your protection and the protection of the public*. These stringent requirements are intended to ensure that:
 - Our materials achieve the widest possible distribution so that the truth gets into the hands of the most people and at the lowest cost.
 - The government never goes after you under [26 U.S.C. §6700](#), Abusive tax shelters, to try to shut down the distribution of our materials. If you are not doing it for profit and you aren't a business, then they can't do it.
 - We are never connected with any commercial activity. This way our website and our books may not be classified as [commercial speech](#), and thereby excluded from [First Amendment](#) protections of free speech.
 - We protect our good name and credibility. People won't want to read or use our stuff if we are associated with snake oil salesmen. We want only the most ethical, honest, God-fearing, and law-abiding persons associated with anything that we do.
 - There is a means to economically sustain and expand the operation of activities and efforts of the We the People Foundation. We believe this organization has done a lot of good in the last few years and has been instrumental in educating and informing the American people about illegal activities by their government.

Read [Question 22 under our Frequently Asked Questions \(FAQ\)](#) for further details on why we must have the above constraints.

[Read our article about Irwin Schiff's Federal Mafia book being banned](#).-serious judicial misconduct involved in violating a man's right of free speech relating to documenting and opposing illegal activities by the U.S. government to enforce the "federal donation program" that the government falsely and fraudulently calls an "income tax". The government is the one involved in "false commercial speech" and one of the many focuses of this website and our [Great IRS Hoax](#) book is to document why what the government says on this issue is "false [commercial speech](#)"

14. CITING PORTIONS OF OUR MATERIALS IN YOUR OWN LITERARY WORKS

We want to be mentioned in other people's materials only as a way to spread the truth, but we also don't ever want to be associated with anything that will get anyone in trouble. That would give us a bad name and make us look like a money scam when we really don't even care about money. It will also discredit the tax honesty movement, and we certainly don't want that to happen. Therefore, we will only endorse the work of others or allow ourselves to appear in other's works if they are carefully researched, have no flaws, and do not disagree with anything in our publications. The following list, although not inclusive, identifies the most glaring flawed theories that we will *not* be connected with and which you would need to remove entirely from your publication in order to have our endorsement or our permission to quote our materials:

1.  [Flawed Tax Arguments to Avoid](#)-summary of major flawed tax arguments.
2.  [Rebutted Version of IRS "The Truth About Frivolous Tax Arguments"](#)-rebutted version of IRS' list of flawed tax arguments
3. [UCC redemption](#). This is a money scam and relies on securities fraud. It has gotten several people in trouble. There are far better ways to prevent or eliminate tax debts than filing bogus securities with the secretary of state of your state. For a detailed coverage of all the flaws of UCC redemption arguments, see:
[Policy Document: UCC Redemption](#), Form #08.002
<http://sedm.org/Forms/08-PolicyDocs/UCC.pdf>
4. [Expatriation](#). People who expatriate are "traitors". Expatriation accomplishes nothing but losing one's nationality and making them a "stateless person" with very few rights. Nationality isn't the problem. Statutory "U.S. citizen" status under [8 U.S.C. §1401](#) is the problem, and it can be eliminated *without* expatriation. See [Great IRS Hoax](#) sections 4.11.9 through 4.11.9.4 for an explanation of why expatriation is a BAD and needless idea to escape federal jurisdiction.
5. [16th Amendment](#) never properly ratified. We establish in [Great IRS Hoax](#) section 3.8.11 through 3.8.11.11 that this issue is simply irrelevant, because the U.S. Supreme Court has stated several times that the Sixteenth Amendment conferred "no new powers of taxation".
6. "[Wages](#)" are not "[income](#)". We establish in [Great IRS Hoax](#) section 5.6.7 that in fact, "[wages](#)" under the I.R.C. ARE income but also that those who don't work for the federal government and especially those who live outside of federal jurisdiction are incapable of earning "[wages](#)".
7. [861 sources argument](#). This argument is too complicated for the average jurist to understand. We show in [Great IRS Hoax](#) sections 5.4.2 through 5.4.2.6 that the I.R.C. is PRIVATE, CONTRACT/FRANCHISE law and not positive law, so it doesn't matter what section 861 or the implementing regulations say. Focusing on federal jurisdiction and other much more important issues is far more important than trying to use a law that doesn't apply to you to show that it doesn't apply. For detailed coverage of the 861 Position, See [Great IRS Hoax](#), Sections 5.7.6 through 5.7.6.11.10.
8. [Your book is intended for "taxpayers"](#). The IRS has been very successful in illegally obtaining injunctions against people who promote anything to "taxpayers", regardless of the merit or accuracy of the materials. This has made the approaches of these people, even if valid, suspect by the public because it was enjoined. If your publications explicitly say they are only intended for "nontaxpayers", as ours does, the IRS completely loses its jurisdiction to get an injunction, which prevents tarnishing the arguments presented in the book.

9. Any of the other approaches documented in Chapter 5 of the [Great IRS Hoax](#) book entitled "Flawed Tax Arguments to Avoid".

If you are willing to sign a piece of paper stating that you don't and won't advocate any of flawed arguments above in your book and give us a copy of your book to review before you release it and give us a little time to read it before you release it, then we can probably work something out.

15. DISCLAIMER

[Click here](#) for our disclaimer statement.

16. GETTING LEGAL HELP

We don't give legal advice or make recommendations based on your specific situation. If we did, lawyers in our government would probably try to go after us. We do, however, solicit and encourage feedback on the content of this website, especially if it has the purpose of correcting or improving the content. Our [Contact Us page](#) tells how to get in contact with us if you have suggestions to make, but please don't abuse this information to contact us about buying anything, because we don't sell anything and never will.

We maintain a list of third parties who may be able to assist you on our [Getting Help page](#), but we are in no way affiliated with any of the people or organizations listed, nor do we have any kind of financial dealings with any of them. It's up to you to find your own attorney and/or legal help from this list or by consulting your local phone directory. In our opinion, lawyers actually make your situation worst rather than better in most cases, because they are licensed by the government and therefore have a conflict of interest.

NOTE: [Discussion forums](#) are provided for you to get your legal questions answered by other readers of this website but not by us. Visit our "[Members helping Members](#)" category. You must register in order to access this section.

17. DISCUSSION FORUMS

If there is a question that you still have about using this website which wasn't answered above, then you can get further questions answered in our [Discussion Forums](#). We recommend joining the discussion forum and sending us a private message instead of sending an email, because it is more likely to get read.

NOTE: Please *do not* use the discussion forums to request legal advice from us. If you join the [Discussion Forums](#) as a member, then you can ask your legal questions of other members instead of us in the "Member Helping Member" section after logging in.

18. REPORTING ERRORS OR BAD LINKS

We maintain a discussion forum that you can use to report either errors in the content posted on this site or bad links. [Click here](#) to visit this area.

19. BOOKMARKING ITEMS IN FRAME WINDOWS

Two areas on our website use frames:

- [Sovereignty Forms and Instructions Online](#)
- [Published Authors](#)

The above screens have a navigation index on the left and display the document selected on the right window. Bookmarking items you find on the right window can be tricky if you don't know how to use your browser. To bookmark an item that appears on the right after you selected it in the index on the left, do as follows:

1. Right-click on the item in the index on the left. A properties menu will appear.
2. In the properties menu, select "Open in New Window"
3. A new browser window will open with the item you selected in the left area. The URL of that window will be the actual address of the item.
4. In the new window, bookmark the location of the document you just opened.

If you don't follow the above procedure, then you will bookmark the opening page of the two areas and you will not see the item you found when you click on the bookmark.

20. TUTORIALS

This area contains video "hands-on" tutorials demonstrating how to use various aspects of this website. These tutorials are provided to accelerate your learning and enable you to quickly become very proficient in using this website. Various tutorial subjects are listed below dealing with specific areas of this website. To view these tutorials, you must have either the Windows Media Player (Windows PC) or the [VLC Media Player](#) (MAC) installed on your computer, and you must have audio so you can listen to the narration. It is also best if you have a screen size no smaller than 1024x768 pixels. Please install the necessary software, turn on your speakers and turn up your volume *before* clicking on any of the links below. Since the files are large, we respectfully request that you right click on them and save them locally and run them from your computer so you don't hog our bandwidth.

Enjoy!

-  [Using the Sovereignty Forms and Instructions Online](#) (35 minutes, 143 Mbytes): IMPORTANT!
-

21. CONCLUSIONS

Thanks for taking the time to read this and thereby become a proficient user of this website. Please share this website address with everyone you know so that we can expand the audience for the truth and implement the political and legal and tax reforms that are so desperately needed.

Copyright Family Guardian Fellowship

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This private system is NOT subject to monitoring

Please read our [DISCLAIMER](#)