

Part of Chapter 28

28. EQUAL PROTECTION UNDER THE LAW CANCELS YOUR BANK LOAN

Why is equal protection so important? What does equal protection mean? Equal protection is defined as a constitutional guarantee wherein no person or class of people shall be denied the same equal protections of the law enjoyed by other persons and the enforcement of contracts. Remember, under the law, a corporation is treated like a person. Concealing the economic effect of stealing and counterfeiting denies equal protection. Never forget that an agreement or contract is a mutual agreement, and you cannot have mutual agreement without full disclosure.

Pretend for a moment that nonbankers and bankers had equal protection under the law, and that the written bank loan agreement showed full disclosure so nonbankers could fully understand the agreement. If this were true, and the bank paid the debt it owed in obtaining the promissory note, your debt would be canceled. Under equal protection, if the bank used your first promissory note to fund the check, would they not then have to accept a second promissory note with no interest and no lien to discharge the first one? Under equal protection under the law, if the bank recorded the first promissory note as a loan from you to the bank, would not the bank then have to repay you the principal and interest you paid them to receive "its equivalent in kind?" Under equal protection under the law, if the bank can create non-legal tender money and spend it, why can't we do the same. If the bank accepted money we created to issue a bank loan check, would they not then have to accept more to discharge the first alleged bank loan?

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About the author

Tom Schauf has a diverse background. He graduated from Northern Illinois University with a Bachelor of Science with double majors in accounting and finance.

After graduation, he worked as a staff accountant for Motorola. He worked for a small certified public accounting firm, owned and operated his own business brokerage firm and certified public accounting practice.

Over a period of nearly ten years, he has testified in a number of cases as an expert witness in business valuation, and has taught the arts of business acquisition and negotiations to buyers, CPAs, and lawyers on a national level in colleges and major universities.

He has taught lawyers and thousands of CPAs the art of valuation and negotiations in his copyrighted course designed to meet continuing education requirements.

He has been a controller, and head of purchasing and personnel for a major manufacturing company. He was also a real estate broker and aircraft flight instructor (CFII).

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