

## Reply to Ben Gardner and Anyone Else

By Anna Von Reitz



We don't know anyone named "Ben Gardner" and don't recognize anyone by this name as a "respected" and "well-known" American State National; we suppose it's possible, but everyone here drew a blank. it doesn't really matter; we'll address his questions anyway.

From the beginning of our endeavor to build a Prosperity Banking System based on Credit instead of Debt, we have been assailed by various parties claiming to have great expertise in the subject and this has always been a cause of wonder to us.

How do all these people know so much about something that has never been done before?

And they also know everything about operating in a jurisdiction of the law that has been vacant for longer than anyone now living.

Amazing! Without any apparent study or thought, these experts are popping up like dandelions in spring. We can only wonder where they have been all this time while the rest of us have been grappling through the muck in the dark, being defrauded by our own employees.

These geniuses should have come forward far earlier in this process and (1) prevented the corruption and embezzlement from happening, and (2) provided answers and systems to protect the interests of living people, and (3) should have been shoulder to shoulder with us, investing their time, energy, and money -- for free -- to build an alternative banking system.

Let me suggest to everyone that the known facts are these:

1. The Federal Reserve Note, a private bank scrip and purportedly legal tender, has been subject to repeated rounds of inflation and deflation over the course of 111 years and the end result is that it is now actually "worth" less than one half of one cent on par with the United States Silver Dollar. It represents a loss of value of 98.9% and results in each United States Silver Dollar being pegged against over \$80,000.00 of debt posted at the U.S. Treasury Department;
2. We, the Americans, were strong-armed under color of law to accept paper "notes" which are I.O.U.s, in inequitable exchange for both our gold and silver; these I.O.U.s known as FEDERAL RESERVE NOTES are not even negotiable instruments, because they do not stipulate when they will be paid back nor do they stipulate the form of the repayment;
3. This results in a situation wherein we are owed vast amounts of actual gold and silver by organizations that claim to be bankrupt; and, these shameless Perpetrators also claim that we, the Victims of this theft, are the Public Interest and Guarantors responsible for their debts in bankruptcy;
4. We are also owed vast amounts of pre-paid credit from these Bounders; make no mistake, they cashiered our physical and intellectual assets under False Pretenses, impersonated us, and used these assets belonging to us as collateral to generate credit -- which also belongs to us -- spent all the credit, and left our assets hanging in the balance for any of their other creditors to claim as payment for their debts;
5. When your Fiduciary discovered this she moved quickly to establish claims for you, the living people who are in fact the Preferred Creditors;
6. Your Fiduciary and others also established liens against the Perpetrators of these crimes, including the Principals responsible for owning and operating the offending District of Columbia Corporations;
7. Except for these prompt actions you would be facing the greatest economic collapse in human history without a paddle;
8. None of you would even have a claim to your own assets on record, much less the Due Process, liens, recordings, bonds and authorities and everything else necessary to receive back your purloined property;
9. To make matters worse, the entire banking system was corrupted and monopolized and weaponized and used as a means to coercively control people and to obstruct free trade;
10. So against all odds, we built our own completely new, clean, and separate banking system based on state of the art transaction assignment algorithms and transparent block chain technology;

11. The old system was based on bankrupt Maritime Commercial Banks in receivership, controlled by unelected Trustees who have been operating under Law Merchant; our system is operating fully solvent Land Jurisdiction Banks under Merchant Law for commercial transactions and also operating in traditional International Trade;
12. The old system was based on extracting actual goods and services in inequitable "exchange" for paper I.O.U.s with no certain date for repayment and no stipulated form of repayment;
13. The new system is based on the resulting mammoth prepaid credit which vastly exceeds the entire world debt, and which is owed to the American people and the other living people worldwide who have suffered under the boot heels of the illegally ensconced British Raj;
14. Our new system is also backed by the value of all the purloined land, gold, silver, cash, precious gems, and corporate holdings that in fact belong to us, and which were all embezzled, siphoned, subjected to entitlement and trust fraud schemes, and otherwise illegally and unlawfully seized upon by white collar corporate pirates;
15. Your only other options are BRICS and QFS, and QFS is run by the same criminals who have done all this damage to living people in the name of corporate profits;
16. So, you can embrace your rescuers and be grateful for what we've done, or you can swim for it on your own; the only scam here is the one we have all been living in for the last 160 years.

And now, with that background, on to Mr. Ben's questions --- which have already been answered and standing on the public record for three (3) years, if he or anyone else had been following along:

**1. The public bank charter document, where is an online link to where this document is registered?**

**Answer: We don't "register" anything when operating on the land jurisdiction; we record public records. The Bilateral Banking System and The Global Family Banks have been lawfully chartered by our unincorporated Federation of States, dba, The United States of America, established 1776, since [May 28th 2021](#). The charter and bank treaty requirements have been freely available to the Public's perusal and for use as templates by bilateral bank organizers worldwide. They've been published by the Global Family Banks and by the Federation of States, both.**

**2. A list of the shareholders and company directors names and contact details. (If this is required for public assemblies it should be required for the public bank).**

**Answer: There are no "shareholders" as these are not incorporated entities of any kind; and, contrary to this man's apparent misunderstanding, our Assemblies don't have shareholders, either. We have one Director for the Global Family Banks, one Comptroller, three Bank Stewards, and a large number of volunteers and account holders. That's it. As more Bilateral Banks come online, the number of National Directors, Bank Stewards and Comptrollers will increase to accommodate the local service load. Our entire principle is to Keep It Simple Stupid. Deliver the service. Balance the books. And that's that. We use old-fashioned carriage accounting. Our Bank Treaty is plainly stated and one page long, with all terms included within the four corners of that page. The truth is always simple. The lies are always complex.**

**3. A link to where the bank is registered as a Tier 1 bank with the US Treasury.**

**Again, you really aren't "getting" this. We have our own treasury. We are the actual American Government. We have nothing to do with the U.S. Treasury or the IMF "United States Treasury" aside from doing limited business with them. Again, we don't "register" anything; we are not operating in the jurisdiction of the sea and are not operating under the Law of the Sea. We are operating on the Land and under the Law of the Land.**

**Our banks are Basel IV compliant and we exceed their standards for security and transparency. We are not part of any "Tier" system, although our capitalization exceeds that of many so-called "Tier 1" banks.**

**4. Explanation of why cash going into the vault is showing as 'Harmony Digital Coins' on the receipt. We need a Product Disclosure Statement for the product 'Harmony digital coins' before anyone can make an informed decision whether or not to invest in this product. This is required under the current commercial laws in every country in the world.**

**Whether you get a receipt for "Harmony Digital Coins" or a receipt for "Federal Reserve Notes" or a receipt for "American Federation**

**Dollars" depends on your choices and your political status; not everyone who seeks the shelter of our Safety Vault is American, and among the Americans, not everyone has chosen to adopt their birthright political status; not everyone wants to convert the FRNs into something else, and not everyone wants to enter the Digital Coin arena.**

**The Harmony Digital Coins are exchangeable for American Federation Dollars which are gold-backed and exchangeable for any other form of currency; we only provide Harmony Digital Coins as an option for those who want to trade in the Digital Coin market. Federal Reserve Notes are functionally worthless and of importance only because they are still being used as a domestic currency in this country, long after they should have been outlawed and replaced -- but if you want to keep FRNs to the bitter end, so be it. When you do exchange them within the Safety Vault, you will be recouping all the losses in value caused by inflation, deflation, and usury since 1911--- whereas, if you are left trading Federal Reserve Notes on the street, there won't be any recoupment of those losses available--- the FRNs will simply lose their buying power and you will be stuck with that end result. The commercial laws under Merchant Law (Land) are not the same as under Law Merchant (Sea); because we deal in substantive currency that is asset backed and in prepaid credit there is no undisclosed liability or risk. It is what it is.**

**5. Contact details for the complaints team and a process for people to follow if they are not getting the answers they need.**

**Answer: There is a customer service and support team and their email has been distributed to every account holder already.**

**6. The process and contact details for people to apply for a hardship claim on funds they've deposited into the vault (Anna told us this was available in emergencies).**

**Answer: You contact the customer service and support team and send an email briefly stating your situation, for example, "My grandson is unexpectedly ill and in the hospital and I need to withdraw \$10,000 in FRNs from my Security Vault deposit." This will then generate a request for a manual transaction to wire money, cut a check, or perform a manual transfer within the bank system according to the situation. It's important to understand that the Safety Vault is not an "on demand account" like a Savings Account**

**and those deposits are sequestered. It takes actual human hands to move them from Point A to Point B and a separate accounting too.**

**Why isn't the Vault run like an On Demand Savings Account?  
Because the value of the deposits is changing minute to minute and because a Federal Reserve Note debt owed to you is a credit owed by a foreign debtor --- not a "savings".**

**Until the Vault Accounts are cashed out in new domestic currency these accounts are separated from the rest of the Global Bank System and held as pending credit accounts.**

**Being repaid the loss adjusted amount in gold certainly beats standing here helpless, holding a defaulted I.O.U. worth only the paper it's printed on.**

**This is why Josh gets so offended by people like Ben.**

**The reality is that we've provided all these answers and more -- repeatedly, and continuing to provide these answers is apparently doing little good, because people aren't sitting down and thinking clearly about their own situation.**

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