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Planet Heart

Peoples Alliance for Rule of Lore/Law

PAFROL. GLOBAL. Established 2021

Rule of Law/Lore: All Are Equal Before The Law

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14 12 2022 = 14 = 5.

Christ Consciousness.

The Meek Shall Inherit The Earth. Matthew 5:5

14 December, 2022

001-002

Reserve Bank of Australia :

The Natural Creditor is Restored.

Wrapping up 2022

Governor of the Reserve Bank of Australia:

Philip Lowe.

Dear Mr Lowe,

1. Crown: We The People of Superior Jurisdiction: speaks.

- 1.1. This communication comes in Peace.
- 1.2. These writings are elements of the Lores/Laws of Peace.
- 1.3. Lore referring to traditional custodian Lore.
- 1.4. And L.A.W referring to the management of Land, Air and Water.

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- 1.5. As differentiated from 'legal fiction', that being written in Parliament, as a function the Private Operating System of Commerce (POSOC), and does not contain any elements of humanitarianism, just of commerce, including the perceived efficient management of the resource known as the 'human herd'.
2. This is addressed to you Mr Lowe, and your many colleagues; many of whom are listed below.
3. And for the ears of humanity, so that we begin 2023 on a Lore/Lawful footing.
4. Let this communication be a composite and culmination of this years efforts by Humanity, and let it be very clear that humanity is unhappy, is super intelligent, and has had an 'absolute gutful'; to use a good Aussie cliché, of the mess we are expected to live in.
5. It is nothing short of an abomination of depravity, chaos, scarcity and a class based slave system.
6. We now live in the age of digital shackles and perpetual covid19 sickness. It is an outcome of disastrous proportions, created by those who knowingly and willingly trample the primary pillars of Lore/Law: **free will and informed consent**. These being the inherent rights of humanity. Not given to humanity by anyone, or by any document, but only by the Source Creator. And merely recorded in documents such as this, during tyrannical times.
7. Let no other of equal standing profess to have Superior jurisdiction over another sentient Being, for that would be an act of slavery.
8. The following content is very serious.
9. It is Lore/Law. **Rule of Lore/Law: All Are Equal Before The Lore/Law.**
10. Lore/L.A.W is absolutely defined as **Superior Jurisdiction** to the 'legal fiction' written up in Parliament, a 13th/14th century tool of a class based societal structure. Now obsolete for the emerging Age of Humanitarianism.

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11. The statute and legislations of Parliament will cease to refer to itself as “law”. Immediately.
12. Indeed we have defined it as the POSOC: the Private Operating System of Commerce. For that is what it is.
13. ***Crown, We The People of Superior Jurisdiction are the rightful Creditor: restored.***
Humanity has been the debtor. This time is finished now. And all future attempts to perpetrate treason, fraud and slavery against the good People of Terra Australis will be met with a very swift listing for such crimes. Many are already on that list.
14. 2023 will not tolerate the illusion, the hoodwink, the depravity humanity is left to live in whilst some live high on the hog in a criminal enterprise, void of Lore/Law. You only have to look at the list at the end of this document to witness the level of belligerence we are subjected to. It is mind numbing to comprehend how the Public Servant Sector believes it is free to get away with what it gets up to. It is blatant criminal activity and it is under the microscope.
15. Even when informed that matters are a failing of Lore/Law: it claims plausible deniability, as evidenced here:
4 minute extract from Fruit from a Poisonous Tree.
<https://screencast-o-matic.com/watch/c3iljkV0EyG>
16. But plausible deniability no longer functions.
17. All is measured by ***Rule of Lore/Law: All Are Equal Before The Law.*** Failing that, such matters are deemed Null and Void.
18. As we move out of a class based system, written in Parliament as ‘legal fiction’ but called Law, and into a humanitarian based system: all systems are scheduled to be repurposed in 2023, to

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reflect the correct roles, that is: Humanity is the rightful **Creditor** and the government and corporations are the **debtor**.

19. You exist because of us. We do not exist because of you.

20. Let us not be confused about that in 2023.

21. And we make very clear distinction between Lore/Law and legal fiction.

22. 2023 will be a very serious year. Anyone pretending that legal fiction is Law and moves against the wellbeing of humanity will be scheduled for a Court hearing for Crimes Against Humanity.

23. This is the Laws of Peace: **The Natural Creditor is Restored.**

24. Humanity is the Natural Creditor.

25. Government and corporations are the **debtor**.

26. It is 100% fraud that Humanity has been positioned to be the debtor.

27. We are aware of the corporations that facilitate that ***hidden accounting***.

28. ***Project: P001- 001 Set -Off: The debtor accounting will be set off against the Creditor accounting, thus bringing all debt back to zero.*** That is Law and the inherent right to use of resources. We will repurpose the systems we have built, and we will oversee the accounting of such systems to accurately reflect the Creditor and the debtor.

29. 2023 will not be spent with Humanity being ignored by the Government: the Board of the Guardians, because it is under Guardianship. A standing denied of free will and informed consent.

30. 2023 is the year of Humanity issuing instructions to the Public Servant sector.

31. 2023 is the year of Public Servant arrest for failure to fulfil the role of public servant, should treason, fraud and slavery continue.

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32. Across 16 Terra Australis Grand Jury's; much Law has been documented and will be implemented throughout 2023 and beyond.
33. The writing of the terms and conditions for use of the Birth Certificate have begun.
34. This is the movement of humanity out of Guardianship and into Humanitarianism. And what does that look like, and how does that function? We architect that, whilst dismissing and dismantling all that fails Lore/Law, including the Rothschilds banking system and the World Economic Forum Build Back Better architecture of Klaus Rothschild Schwab.
35. All S.M.A.R.T City contracts cease to have validity until Humanity has weighed in on them.
36. All patent owners of any AI that map and track Humanity are on Notice to surrender the patent to the governance of Humanity, or risk being trialled as a slave trader in 2023.
37. We recognise the average individual is not exposed to Law at all, and is lead to believe that Law comes through Parliament. Because this private legal system, of the private BAR Guild, likes to refer to itself as Law. It is not Law and wilfully aims to present itself as Law to fool and confuse humanity. Thus has been the success of the covid19 pandemic which successfully trampled **the primary pillars of Lore/Law: free will and informed consent. And Do No Harm.**
38. The covid19 dialogue has been classic double speak; perpetually promoting 'safety' whilst systematically destroying lives, jobs, businesses, health and killing loved ones.
39. These crimes are now being tallied.
40. We now have the death and injury repercussions of that dialogue. And the violation of the organic mechanism of supply and demand when a private industry forces its products into the bodies of humanity via assorted mandates. None of which were lawful, as is being determined all around the world. It has been a slow and tedious process with much carnage in its pathway.

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For some of us, we recognised the scam as soon as it began.

41. We are aware that what is written in Parliament is merely the Private Operating System of Commerce (POSOC), designed to manage the commodity called the 'Public', which is not the People. That is a game of trickery.
42. Parliament is a classed based 13th/14th Century piece of machinery, managed by the Private BAR Guild 1541, to write the legal fiction, which is then called Law, that administers the Poor Laws 1535 given to us by Henry XIII, as an outcome to the master Trust of Unum Sanctum 1302, a repercussion to the developments of the 1297 Magna Carta.
43. **Project: P002- 001: All passports will now remove the 'P' of the peasant pauper, property status of Humanity. We are no longer chattel, no longer cattle, no longer someone's 'human herd', to be culled at whim.**
44. Indeed, there is actually no Law written for humanity in Australia - the corporate fiction. There is only a commercial system, in which humanity is merely a resource for the harvest of the few. As per the address of the Western Australian Parliament: 4 Harvest Terrace West Perth, 6005.
45. Clarifying that we recognise 'Australia' to be a corporate legal fiction construct sitting over the top of Terra Australis, the land mass. And that Australia remains a penal colony, since the First Fleet arrival. If one knows their history, this is no mystery.
46. We recognise First Nation. Their carnage. Their strength to endure through centuries now of organised genocide, of their lives marginalised, and the ongoing attempt at complete obliteration. Their disproportional incarceration, the desecration of their customs, language, wisdom and inherent rights as Custodians of these lands. We salute you First Nation for your

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strength and integrity in the face of these wicked violations.

47. Project: P003- 001 jailed without lore/lawful due process: *For all those who have never had Lawful Due Process to assess if you should really be in jail, let the gates open, and walk free. If you are First Nation People imprisoned in a Colonial jail, the jurisdictions are mutually exclusive. You never surrendered yourself to this legal fiction of this class based Parliament and governance: a tool of plunder and pillage. So how can you be under the jurisdiction of it's legal fiction processes, other than to be a slave, captured, and robbed of your freedoms.*

48. What follows is an International cry for help by First Nation Ambassador: Craig Oldroyd. This is a horrendous and embarrassing testament to the state of affairs on Terra Australis by the prevailing administration. This is Crimes Against Humanity.

Craig Oldroyd and Aussie Cossack feeling the need to call in foreign aid in the face of tyranny. Indeed, so many would agree to put the spotlight upon these lands. You need to have the Telegram app on your phone to view this.

<https://t.me/ariseaustralia/7688>

49. Humanity is processed as a commodity of the POSOC, and that is clearly evident by the level of misery that exists in our landscape, be it the mid aged women who now shake cardboard at the traffic lights, with 'homeless' written on it. Or the feast of the Family Courts as broken families churn through there. Or the Police acting as Prosecutor in Court cases for large corporations like Coles, who are thus enabled to not incur costs because We The People inadvertently absorb all the costs for the Prosecutor, since it is a public servant.

50. These are the absurdities we have come to witness. This is the folly of a Consciousness that believes 'anything goes'. That Lore/Law is created by man. This is not the case. Lore/Law

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exists inherently as energetic frequencies and humanity is beholden to follow such Lore/Law or suffer the consequences. Humanity has suffered at the hands of those who believe they are free to create for the rest of us. All is now in the process of being realigned to Lore/Law.

51. **Project: P004- 001 Aboriginal Land Trust : an instrument of unsubstantiated claim of land ownership by the Australian Government** : And of the very, very unhappy Indigenous folks, despite a nod to them with some artefacts beside you in your videos; documents such as the 800+ page Aboriginal Land Trust by the Department of Planning, Land and Heritage in Western Australia, reveal deeply disturbing standards of legal fiction with 88% of required First Nation signatures missing, despite the document now being 6 years old.

And an impossibility of fulfilling essential contract standards such as a 'meeting of the minds' when the contract says all legal costs belong to each party. So whilst the document is written by government, therefore paid for by **We The People**; despite the general populace having no education of the contents of this 800+ page document, the First Nation folks would have had the onus on them to engage a Lore/Law team to cross examine the document. The cost of which would have been impossible for them to raise. And yet, allegedly the document had standing. The document has since been dismissed as Null and Void, failing the essentials of a valid contract. And thus liberating 22 million hectares of land in Western Australia, for real discussion of land use and management.

<https://executiveorders.life/press-release-record/entry/5301/?gvid=2748&pagenum=1>

52. Hence, as **Creditor**, and now speaking to you as Humanity, that is; those who assign how our inherent right and use of resources will be administered; as one of the many points raised here: a budget will need to be assigned so that our Lore/Law team can address the contents of

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the Aboriginal Land Trust document and edit it into a realistic version of appropriate use and management of the 22 million hectares it claimed to have jurisdiction over. No such document is valid at this time.

*53. **Project: P001- 004 ALT:** Thus a ‘**Stage 1 Budget of \$50 000**’ will need to be allocated to this task. That is for 100 hours of discussion at \$500 per hour, per individual, and will include ourselves and the appropriate First Nation parties. A Stage 2 budget will follow.*

54. I note your public servant salary Mr Lowe. If based on an hourly rate; that would be 38 hour week x 48 weeks = 1824 hours per year on a \$1M salary = \$548.24 per hour. Plus the many, many benefits that are not available for public knowledge. And yet we have the homeless, the hungry and the disenfranchised. This is a gross mismanagement.

55. Essentially humanity is a mess of pain and misery. The paradigms of scarcity and austerity are tired, boring, contrived, and Crimes Against Humanity. They are an insult to one’s intelligence, that Planet Earth could only produce standards such as these. It is an absurdity.

56. We are clear on the centuries old history of the private banking system. And the Reserve Bank, 1913, which swiftly delivered World War 1 in 1914 and the synthetic health mandates in 1914. And disbanded the second world war in September 1945, only to align as the United Nations on October 1945, which has ultimately delivered the lock step roll out of the covid19 pandemic.

57. The private banking industry is not a benevolent enterprise. It is a purely commercial enterprise as is evidenced by all statements, written and verbal, on the RBA website in which the human condition is not mentioned. Just the mechanics of maintaining the ‘rate of inflation’. That being the management of supply and demand, called ‘inflation’.

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58. The organic rhythm of supply and demand is indeed one of the most powerful mechanisms to shape the future of humanity. So when we find it in the private hands of a private bank, that is now delivering to us S.M.A.R.T Cities as a high level surveillance landscape, it is time humanity stepped in to reassert that natural mechanism, and be the creator of the landscapes we desire, whilst making use of the tools we already own and have built via the use and monetisation of the receipt, known as: the Birth Certificate.
59. What the pursuit of that arbitrary 'inflation rate' unfolds upon the wellness of humanity is not a component of the Reserve Bank of Australia dialogue. If it were, there would not be homeless folks at the traffic lights, and outside the supermarkets, and sleeping under the bridge as the train pulls into the city. This is a tired and absurd paradigm that will have repercussions in Lore/Law for treason, fraud and slavery. For this is an abundant planet, and this is the changing of the Ages. Such outcomes are borne of financial malfeasance, disregard for one's fellow Being, and failure in the founding principles of existence: ***Do No Harm.***
60. Thus, please find the following communications to be both serious, and accurate and with very real repercussions in Rule of Lore/Law: All Are Equal Before The Lore/Law.
61. Law exists to measure treason, fraud and slavery and to hold accountability as required.
Rule of Lore/Law: All Are Equal Before The Lore/Law. When matters fail '***all are equal***', we have a failure of Lore/Law. And as a humanity, we are duty bound to correct that.
62. When humanity is a commodity, this Lore/Law is failed. And thus evokes the appropriate repercussions.
63. **A moment of compassion:** Indeed it is a challenge to comprehend how the Board Members navigate policy that produces such misery and hardship in our streets and upon these lands, and not have a crisis of consciousness.

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- 63.1. One does wonder, what the Members of the Boards think when they pass a homeless individual. Is there any accountability in the minds and hearts of these Board Members that the policies these Boards make, produce that type of outcome?
- 63.2. Is it an acute level of denial brought about by lavish pay cheques? Because We The People are the providers of those pay cheques. And we will be revoking them in 2023 for any failure to follow instructions.
- 63.3. The homeless, the hungry, soaring rents and mortgages, broken families due to financial stress, long work hours, increased surveillance. Misery, hardship, crime.
- 63.4. It is a tired wheel of slavery that We The People turn.
- 63.5. And it is all fiction.
- 63.6. And this is '**The End**' of the story.

64. **A moment of clarity:** We are very clear of the history and the construct.

65. We The People are the Lawyers of Natural Law and inherent rights.

66. We The People are the **Creditor**.

67. The Reserve Bank, Government, and most corporations, are the Debtor.

68. And we will not close out 2022 without that being made abundantly clear.

69. We will not begin 2023 this inverted paradigm still on the table, as if authentic, real, and tangible. It is digits in a computer, nothing more. Created by the monetisation of our energy.

70. So in that way, the Digital age may trap us, and it may also empower us. For we have unlimited digits to create anything we want. And yet most are happy to simply have a quiet life to enjoy their family and their planet.

71. This is a 180 degree flip. This is the end of an Age.

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72. It can either be facilitated and the apparatus repurposed, under Natural Law, or the ongoing pursuit of the current system will invite Lawful Due Process to the table, for each individual, as there is no such thing as corporate immunity. And it will inevitably hold accountability for Crimes Against Humanity. It is simply a natural process.

73. **Project: P005- 001 No privately owned patents:** *Any map and track AI will need to be moved from private ownership, to We The People, with ongoing Terms and Conditions developed, for it's use, by Crown: We The People of Superior Jurisdiction.*

73.1. Creators will be paid for their tech and patents will be released to We The People.

73.2. Under no circumstances will map and track AI tools be used upon humanity whilst in the hands of private ownership, without that ownership earning a trial before a Court of Crown Jurisdiction for slavery. Criminal code 270, 25 years jail.

74. As Office holder Mr Lowe; of the following, you occupy extremely powerful positions for one individual. It is unrealistic that any one individual would have such power:

74.1. the role of **Governor** of the Reserve Bank of Australia,

74.2. as **Chair** of the Reserve Bank Board,

74.3. and **Chair** of the Payments System Board

74.4. And have the final decision making power, if required: *"If there are disagreements between the Boards on questions of **jurisdiction** or inconsistency of policy, they are to be **resolved by the Governor, who chairs both Boards.**"*

74.5. It seems all our lives are determined by yourself, and these Boards.



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74.6. This is a gross failure of **Rule of Lore/Law: All Are Equal Before The Lore/Law.**

75. Let us clarify jurisdiction:

75.1. We The People are the highest jurisdiction.

75.2. All Board members are Public Servants and occupy lower jurisdiction.

75.3. All Board members are paid via 'the receipt': the Birth Certificate.

75.4. Despite the imposition of the Board of the Guardians; that being the incarceration of humanity into Guardianship, without free will and informed consent, let it be known, the Guardianship is complete now.

75.5. The history of the past 720 years is extremely well known.

75.6. We The People

75.6.1. own the systems,

75.6.2. have built the systems

75.6.3. Pay the Public Servants

75.6.4. Can dismiss the Public Servants at any moment.

75.7. There is no confusion of who are the Lore/Lawful Custodians of Planet Earth:

75.7.1. **The Meek Shall Inherit The Earth** Matthew 5:5.

76. So let us not waste time on pretending that the Public Servants are in charge.

76.1. That is not the case. We The People are in charge.

76.2. The Birth Certificate is a receipt for use of resources by a foreign power.

76.3. **Due to Guardianship**, the Birth Certificate has no Terms and Conditions attached to it, and Humanity is not expected to be informed nor to ask too many questions, whilst the

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architects of this system unfold higher levels of control, and mapping and tracking of humanity.

76.4. Project: P006- 001 Birth Certificate Terms and Conditions (BCTC)

Thus as humanity emerges out of Guardianship, we choose to write the Terms and Conditions for the Birth Certificate. These include but are not limited to:

76.4.1. Humanity is in charge

76.4.2. Humanity will be submitting the bills for exchange of our energy into digits in the bank, so that projects may begin that are humanitarian focused.

76.4.3. All homeless are to be off the streets, and well taken care of, at all times. Because resources are unlimited. Such scarcity is a fraud.

76.4.4. All utility expenses are now paid by the Master Trust, thus creating immediate financial relief. Thus individuals may accept their statements for payment and return them to the utility company for set-off. The utility company can then utilise the payments systems for remuneration. Please prepare these systems for the restoration of the Creditor and the inherent right of use of resources.

76.5. Project: P007- 001 Dissolving Homelessness

76.5.1. *Please facilitate funding to appropriate accommodations, of no less than 4 star standards so that all individuals of homeless status are immediately provided with their inherent right to resources. That being, consistent food, shelter, a hot shower, and fresh clothing. This is to be provided for until such time that individuals integrate into a more holistic community landscape: A further focus project for 2023.*

76.5.2. Deadline for provision of 4 star accommodation is Christmas 2022. Yes, this is an **Emergency Order**.

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76.5.3. Correct this fiduciary malfeasance immediately. The repercussions in Law are severe to fail to administer resources appropriately.

76.5.4. Assigned public servants are to identify hotels and all forms of 4 star accommodation to facilitate this initiative. **Immediately.**

76.5.5. All expenses will be paid via the Payments System of the Reserve Bank, that being the monetisation of We The People via the tool in commerce; the Birth Certificate.

77. As at 14.12.2022: The following 5 Boards are on Notice for fiduciary malfeasance, as evidenced by the existence of a homeless industry despite all Birth Certificates valued at \$230M and above. And the many other ailments of society. It is easily an abundant landscape, if not handicapped by a Private Operating System of Commerce (POSOC), and it's desire to maintain humanity in varying degrees of austerity and debt slavery:

* = conflict of interest. Or a refined inter connected machine of 'human herd' management.

77.1. Reserve Bank: Members of the Board:

<https://www.rba.gov.au/about-rba/boards/rba-board.html>

77.1.1.Chair: [Philip Lowe](#) *

77.1.2.Deputy Chair: [Michele Bullock](#) *

77.1.3.Mark Barnaba AM *

77.1.4.Wendy Craik AM

77.1.5.Ian Harper AO

77.1.6.Carolyn Hewson AO

77.1.7.Steven Kennedy PSM

77.1.8.Carol Schwartz AO

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77.1.9. Alison Watkins AM

77.1.10. **9 individuals** - making the decisions that effect the well-being of the People of Terra Australis. Can you afford to eat tonight?

77.1.11. Maxim of law: All are accountable for their actions. Corporate immunity does not exist.

77.1.12. It has become apparent to the writer, as of 9.12.2022, the number used to dial the Office of the Reserve Bank of Australia is blocked, with the call disconnecting immediately. These are absurd standards by the Public Servants.

77.1.13. December interest rate rise - the 7th consecutive rise was forbidden by We The People. This was **ignored**. Clearly indicating Humanity cannot be heard, and is a slave to a private banking system.

<https://executiveorders.life/press-release-record/entry/5312/?gvid=2748>

77.2. Reserve Bank: Members of the Payments System Board:

<https://www.rba.gov.au/about-rba/boards/psb-board.html>

77.2.1. Chair: [Philip Lowe](#) *

77.2.2. Deputy Chair: [Michele Bullock](#) *

77.2.3. Gina Cass-Gottlieb

77.2.4. Scott Farrell

77.2.5. John Lonsdale

77.2.6. Deborah Ralston *

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77.2.7.Greg Storey

77.2.8. **7 individuals** - making the decisions that effect the well-being of all the People of Terra Australis. An extremely audacious position to occupy.

77.2.9. Maxim of law: All are accountable for their actions. Corporate immunity does not exist.

77.3. Board of the Guardians Future Fund

<https://www.futurefund.gov.au/About-us/who-we-are/board-of-guardians>

77.3.1.Hon Peter Costello AC (Chairman) also

77.3.1.1.Chairman of Channel 9 - one of the biggest voices in the privately owned World Economic Forum business model called covid19: now proven to be 100% fraud. And is in alignment with 'Silent Weapons for Quiet Wars' which is a paper outlining the remedy for an imploding financial system: that being depopulation. As per the results of the covid19 private business model.

77.3.1.2.Engineered by Klaus **Rothschild** Schwab. *.

Architect of the World Economic Forum

77.3.1.3. Heir to the Rothschild banking system, that being the Reserve Bank of Australia, and its inception in 1913.

77.3.2.Ms Carolyn Kay

77.3.3.Mr John Poynton AO

77.3.4.Mr Michael Wachtel

77.3.5.Mr John Fraser

77.3.6.Mrs Patricia Cross

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77.3.7. Dr Deborah Ralston *

77.3.8. **6 individuals** - making the decisions that effect the well-being of of the People of Terra Australis. An extremely audacious position to occupy.

77.3.9. Maxim of law: All are accountable for their actions. Corporate immunity does not exist.

77.4. Senior Leadership Team for the Board of the Guardians :

<https://www.futurefund.gov.au/About-us/who-we-are/Senior-Leadership-Team>

77.4.1. 'The Future Fund Management Agency is responsible for providing advice and recommendations to the **Board of Guardians**. The team is drawn from across investment, finance, **legal**, operational and a range of other industries, bringing the skills and the **private sector experience** necessary to manage the day-to-day operations of the business.'

77.4.2. That would be: managing the **public**, also referred to as the 'human herd'. We have just been through a culling of the human herd by lethal injection.

77.4.3. Dr Raphael Arndt: Chief Executive Officer

77.4.4. Ms Alicia Gregory: Deputy Chief Investment Officer, Private Markets

77.4.5. Mr Will Hetherton: Head of Corporate Affairs

77.4.6. Ms Wendy Norris: Deputy Chief Investment Officer, Change and Innovation

77.4.7. Mr Gordon McKellar: Chief Operating Officer

77.4.8. Mr Cameron Price: General Counsel and Chief Risk Officer

77.4.9. Ms Kimberley Reid: Chief People, Culture and Inclusion Officer

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77.4.10.Mr Ben Samild: Deputy Chief Investment Officer, Portfolio Construction

77.4.11. **8 individuals** - making the decisions that effect the well-being of of the People of Terra Australis. An extremely audacious position to occupy.

77.4.12. Maxim of law: All are accountable for their actions. Corporate immunity does not exist.

77.5. APRA : Australian Prudential Regulation Authority: Board members

<https://www.apra.gov.au/apras-executive-and-governance>

The Australian Prudential Regulation Authority (APRA) is **an independent statutory authority** that supervises institutions across banking, insurance and superannuation and promotes financial system stability in Australia.

77.5.1.It is not possible that it could be independent when it occupies a .gov.au address.

That is an absurdity in Lore/ Law.

77.5.2.John Lonsdale: Chair

77.5.3.Margaret Cole: Deputy Chair

77.5.4.Helen Rowell: Deputy Chair

77.5.5.Therese McCarthy Hockey APRA Member

77.5.6.Suzanne Smith APRA Member

77.5.7.Sean Carmody: Executive Director, Insurance Division

77.5.8.Brandon Khoo Executive Director, Cross Industry Insights and Data Division

77.5.9.Steve Matthews: Chief Operating Officer, Enterprise Services Division

77.5.10.Renee Roberts Executive Director, Policy and Advice Division

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77.5.10.1. **9 individuals** - making the decisions that effect the well-being of the People of Terra Australis. An extremely audacious position to occupy.

77.5.10.2. Maxim of law: All are accountable for their actions. Corporate immunity does not exist.

77.5.10.3. Further to the details outlined in the APRA 001-001 document emailed, 30.11.2022, no reply as yet from APRA to the requested reply of 4pm 1.12.2022.

<https://executiveorders.life/press-release-record/entry/5300/?gvid=2748>

77.5.10.4. As at 14.12.2022 - no reply has been forthcoming.

77.5.10.5. This Public Servant Office does not deem itself to be answerable to humanity, despite humanity being the source of lavish Public Servant pay cheques, via the monetisation of the Birth Certificate.

This is because Humanity is under Guardianship, where it is silenced and allows these individuals to do what ever they want with resource management, allegedly being unanswerable to anyone and anything. That is a fiction. All are accountable before the Lore/Law.

77.5.10.6. APRA and the Reserve Bank of Australia are the Departments that oversees Securitisation, that being a secondary tier of finance in which your family home has been leveraged in an RMBS - Residential Mortgage Backed Security, without your knowledge or consent. Thus rendering all mortgages to be an invalid contract, due to a failure of transparency and the violation of all 8 essentials of a valid contract. You may view this essential criteria at Grand Jury 10:

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<https://executiveorders.life/tenth-australian-grand-jury-2022/>

And the amnesty on foreclosures at Grand Jury 11:

<https://executiveorders.life/eleveth-australian-grand-jury-2022/>

77.5.10.7. For your education. Extract from Grand Jury 10:

Contract. Rules of a valid contract :

1. **There must be parties competent to contract:**

- a) The parties to a contract should be competent
 - (1) being of the age of consent,
 - (2) being of sound mind,
- b) not disqualified from contracting by any law to which he or she is subject.
- c) A flaw in capacity may be due to minority, lunacy, drunkenness or dissimilarity of kind;
- d) the parties should be of the same kind - either being legal fiction actors, or natural living men and women.
- e) Allowing more than 2 parties is ok, but never of mixed jurisdictions.
- f) Business with business. Therefore a Vessel must sue the state also a vessel.
- g) As Executor, you can present the Vessel. But cannot go in as the man or will be thrown out. Deemed minor, incompetent. If not taken dominion, then lose. Even if right.

2. **Free and genuine consent:**

- 1. The consent of the parties to the agreement, must be free and genuine and not obtained by
 - (1) misrepresentation, fraud,

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- (2) undue influence,
- (3) coercion
- (4) or mistake.
- (5) If the contract is obtained by any of these measures, then the contracts is not valid or legally enforceable.

3. Full disclosure.

- 1. When negotiating a contract, full disclosure is a step of providing all material information or telling the whole truth about any matters which may influence the decision making of the other party or parties before they decide to enter into a contract.
- 2. if either party fails to make full disclosure, the contract is Null and Void.
 - a. eg: birth certificate:
 - ii. no securities agent in birthing room when giving birth, disclosing why one might choose a birth certificate.
 - iii. No insurance license agent.
 - iv. No attorney to explain the trust.
 - v. Doctor did not explain anything
 - vi. Mother signs off as informant. What's an informant? Creates Parens Patria - the State is our parent.

4. Valuable consideration:

- 1. Consideration is something of value that is possessed by the parties that is brought to the contract table.
- 2. This something of value is bargained for and given in exchange for a promise or performance.

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3. The parties must each receive a benefit, and each suffer a detriment.
 4. To be enforceable a contract must have valuable consideration.
 5. A contract is unenforceable if it has insufficient or unequal consideration without agreement.
 6. If consideration is unequal, it must be transparent and agreed to.
5. **Certainty of terms:**
1. The terms and conditions of the contract must be fully disclosed and must be certain and fixed.
 2. Subsequent variation of terms must be agreed upon separately.
 3. There must be an addendum to the contract for any variations.
6. **Meeting of the minds:**
1. the parties must recognise each other,
 2. And understand their mutual obligation, and agree.
 3. A meeting of the minds occurs between living men and women and lawful matters,
 4. and between legal fiction actors in legal matters.
 5. Legal definition of 'legal' - the undoing of God's Laws.
7. **Autographs or signatures:**
1. Lawful written contracts between living men and women must carry the wet ink autographs of the parties, comprising the living identification, such as a thumb print.



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2. Living standing is recognised by an unambiguous declaration with a hand written wet ink autograph, including the prefix By:
eg: By: Joe Bloggs
 3. Legal written contracts between legal fiction actors and the Vessel must carry the wet ink signature of the parties as an accommodation from the man or woman. Or even better as the Executor.
 4. Always use Executor unless for title.
 5. Then use man or woman.
 6. Alleged ownership is a warranty deed.
 7. Never owned it in the first place. Joint tenants in common. Husband and wife.
= Renter to the State.
- 8. Privity of contract :**
1. A contract exists only between the parties
 2. No 3rd party can obtain rights within a contract
 3. Or buy or sell a contract without express permission of the original parties.
 4. Rule of 3.
 5. If a third party has bought your contract, use Lawful Due Process to establish authenticity of the contract, which would require your autograph. Request within 72 hours, then 30 days, then 15 days, then 10 days, then default judgement. Then the matter is closed.

78. Additionally, of particular interest is the Commercial Board of FMG: Fortescue Metals Group.

78.1. Dr Andrew Forrest AO, Executive Chairman

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- 78.1.1. FMG financed the introduction of the flawed PCR test that penetrated the bodies of millions of people and drove a false dialogue about an alleged pandemic, despite the virus never having been isolated, nor the capacity for a virus to penetrate a global population. It is an assault on one's intelligence to be subjected to such absurdity.
- 78.1.2. The forced use of such a tool is a ***violation of free will and informed consent***. Despite a 3 step Lawful Due Process FMG chose to proceed anyway.
<https://executiveorders.life/press-release-record/?pagenum=2#gallery-22-35-3455>
- 78.1.3. The government has been scheduled to repay the investment to FMG. That would be funds from We The People, as that is the only funds the government could possibly have as it is a fictional construct. Thus, humanity financed its own demise. We were not consulted about this transaction, despite paying for it. Because humanity is in Guardianship and deemed to not need to be consulted.
- 78.1.4. Mark Barnaba AM, Lead Independent Director and Deputy Chair * Refer to 77.1.3
- 78.1.5. Elizabeth Gaines, Non-Executive Director and Global Ambassador Fortescue
- 78.1.6. Lord Sebastian Coe CH, KBE, Non-Executive Director
- 78.1.7. Jennifer Morris OAM, Non-Executive Director
- 78.1.8. Dr Jean Baderschneider, Non-Executive Director
- 78.1.9. Penny Bingham-Hall, Non-Executive Director
- 78.1.10. Li Yifei, Non-Executive Director



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79. *What would humanity, and planet Earth look like if these violations in Law were not being conducted?*

80. And as at the 16th Terra Australis Grand Jury, 8.12.22, it was determined by

Crown: We The People of Superior Jurisdiction by Unanimous Yes vote, the following:

80.1. *Order # 4*

*For the individual, in their personal capacity, occupying the Office of any Public Servant role who **fails to respond to Crown Executive Orders**, the fine is \$5000 in gold and/or silver; for the individual, and is publicly gazetted for belligerence and slavery.*

What say you Jurors ? Unanimous Yes.

81. **Project: P008- 001 Funding humanity into abundance.**

Dr Deborah Ralston: As a Board Member of the RBA and the Payments System, your attention is called to the following: as bank funds are generated via the Birth Certificate: a receipt for use of resources; **Crown: We The People of Superior Jurisdiction**, grant you permission to disperse funds to each of us, to ease the burden at this festive season, following the onslaught of the private business model of covid19, and the burden of consecutive rising interest rates.

81.1. All debt can be 'set off' via the Creditor accounting, to achieve a zero balance.

81.2. This is the new landscape.

81.3. All systems are scheduled for **repurpose**, or deletion.

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81.4. 2023 is to be the year of public servant arrests; for those who fail to follow the voice of
Lore/Law: Crown: We The People of Superior Jurisdiction.

As per Orders of the 12th Terra Australis Grand Jury :

<https://executiveorders.life/twelfth-australian-grand-jury-2022/>

81.5. ***Order # 4 Services Australia - to deposit \$10 000 into everyone's bank account.***
Because Planet Earth is abundant. Scarcity is a psychological operation.

81.6. ***Order #5 All residential electric accounts are now paid by the Master Trust, via the set off process.***

82. ***Project: P009- 001 Insurance claims for death and injury brought about by the imposition of unlawful mandates related to the covid19 landscape.***

APRA Australia Prudential Regulators Authority

Executive Director, Insurance Division

Sean Carmody *is the Executive Director for the Insurance Division of APRA.*

The division is responsible for the prudential supervision of the insurance industry, including general insurance, life insurance and friendly societies and private health insurance.

Claims for death and injury brought about by the covid19 landscape: These claims are not dependent on previous policies: the having of, or the wording of. They are facilitated by the underwriting of the Birth Certificate as an insurance token, thereby making funds available to all, as a form of remedy.

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As many have had their lives destroyed by the unprecedented enforcement of a privately owned, global, vaccine agenda, the Harm and Injury incurred by the violation of **Free Will and informed consent** requires significant compensation.

Sean Carmody is called to the table to begin discussions and dispensing funding as per the outcome of :

<https://executiveorders.life/press-release-record/entry/5304/?gvid=2748>

Court Verdict for Crimes Against Humanity by Public Servants in Covid19 Pandemic, as administered by Sovereign Peoples Assembly of Western Australia In the matter of Claim Number 28689025.

83. As per the Inaugural Australian Grand Jury,

<https://executiveorders.life/inaugural-australian-grand-jury-2021/>

in which, unless truly requiring guardianship, the Guardianship was terminated for the collective of Humanity, in preparation for Humanitarianism: that being self governance, **Rule of Lore/Law: All Are Equal Before The Lore/Law**, with equitable distribution of resources under Maxim of Law.

84. Throughout 2022, the following individuals or departments did deem themselves

'not answerable' to **Crown: We The People of Superior Jurisdiction.**

84.1. This is a violation of **Rule of Law: All Are Equal Before The Law.**

84.2. Thus evidencing this to be a class based system of 'private' and 'public'

84.3. and whereby consistent failure of response for all government departments, deems the system to have firewalls up preventing it from hearing the voice of humanity.

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84.4. This is an extraordinary time waster for Humanity and does cease now, or Public Servants risk the following :

84.4.1. Dismissal from role and loss of earning capacity

84.4.2. Private assets frozen and sold to recover damages

84.4.3. Assigned a charge of Crimes Against Humanity and assigned the appropriate jail sentence, by a Court of Superior Jurisdiction, that is a 12 People Jury.

85. List of no response: You may view the following, and more at this address:

<https://executiveorders.life/press-release-record/>

85.1. Commissioner for Police X 4 invitations to meet to discuss use of our buildings.

85.1.1. Ignored:

<https://executiveorders.life/press-release-record/entry/5232/?gvid=2748>

<https://executiveorders.life/press-release-record/entry/5233/?gvid=2748>

85.2. Australia Prudential Regulation Authority X 1, contacted to discuss the Securitisation process of mortgages.

85.2.1. Ignored:

<https://executiveorders.life/press-release-record/entry/5300/?gvid=2748>

85.3. KPMG X 2: re the hidden accounting of the Creditor.

85.3.1. Ignored:



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85.4. Reserve Bank of Australia: Disappeared after 3 communications and giving direction to APRA. Then blocked phone number .

85.4.1. Ignored:

<https://executiveorders.life/press-release-record/entry/5312/?gvid=2748>

A further interest rate rise at the RBA meeting 6.12.2022 is **strictly forbidden**.

85.4.2. Ignored:

85.4.3. This was ignored, inflicting further Harm and Injury onto humanity, by public servants, paid on the public purse, and outside the real world of real business dynamics. It's all about spending. And nothing about about the wellbeing of humanity, or surviving in the real landscape of life.

85.5. The Parliament of Western Australia, for ignoring the Voice of the People and passing a Bill that authorises Police entry to homes without Lawful Due Process: The Emergency Management Amendment Act 2022.

85.5.1. Ignored:

<https://executiveorders.life/press-release-record/entry/5303/?gvid=2748>

85.6. Stop work Order issued to vaccine manufacturers by First Nation People

85.6.1. Ignored:

<https://executiveorders.life/press-release-record/entry/5302/?gvid=2748>

85.7. Department for Planning, Land and Heritage and the Aboriginal Land Trust.

<https://executiveorders.life/press-release-record/entry/5301/?gvid=2748>



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85.7.1.Has 22 million hectares of land in the private Trust but has no Provenance of how it acquired that land. No bill of sale, or treaty. Thus this land is simply stolen.

1 meeting: all further contacts

85.7.2.Ignored:

85.7.3.Reduced 40 acres of First Nation land to 0.01 acre and the Original Custodian now appears as the Lessee. The Lessor achieved this position by inflicting duress to sign the document. and threatening the Lessee into a lease. Again, no provenance of how the lessor become the lessor and how the other 39+ acres entered the ALT. Based on the lease, at death, the land 'allegedly' moves back into the jurisdiction of the State, thus terminating the connection of this First Nation bloodline to the inherent use of this land. This is loss of tribal lands.

85.7.3.1.Ignored: Although a recent communication from the Chairperson of the ALT, repeats what the Department outlined at the original meeting 6 weeks ago.

85.8. Minister for Police -

<https://executiveorders.life/press-release-record/entry/5299/?gvid=2748>

1 x conversation then

85.8.1.Ignored:

85.8.2.never responded further, despite WA Police running a case as Prosecutor on behalf of Coles, which We The People paid for. And the Defendant was left to fend for herself, and produces a horrendous account of Police action against her, including being stripped naked twice, and incarcerated overnight twice, all before any judgement of guilty has been made.

85.8.3.An accurate invoice is required from the Minister for Police of the expense incurred to represent Coles, whilst Coles litigants did nothing. No Later than January 20,

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2023 4pm to wethepeople@executiveorders.life

*85.8.4. **Project: P009- 001** Coles is to cover the costs of the WA Police expense to serve as their legal team.*

85.8.5. Those funds will be assigned to the Defendant for damages. Damages will be further assessed based on the significant and disturbing list of offences made upon the Body and Being of Carden, an innocent individual, until proven guilty.

85.8.6. In recognition that Liquorland, an arm of Coles, owned by Vanguard, is a World Economic Forum Corporation and was in lock step with the roll out of the pandemic mandates, despite such measures being Crimes Against Humanity, and which Carden was merely expressing, as a further inherent right in her landscape.

85.8.7. This has easily been viewed as a snowball of public servant assault on Carden, and a time wasting, revenue raising event.

85.8.8. Coles/Liquorland will need to award compensation and is further made aware of the violation perpetrated against all employees for enforcing the use of a privately owned product into the bodies of their employees. This is a violation of the Nuremberg Code and does carry accountability in Lore/Law.

85.8.8.1. Refer to PE 8652/2022. Carden

Paul Reilly, Litigated Claims Specialist for Group Insurance

L5 M1 800 Toorak Road Hawthorn East Victoria 3123 Australia

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85.9. **Project: P010- 001** Kidnap and hostage of 14 year old girl by SA DCP and SA Police
<https://executiveorders.life/press-release-record/entry/5294/?gvid=2748>

85.9.1. **Ignored:**

All communications ignored. Two Courts failed to have any jurisdiction over the matter and could not identify which private court would have jurisdiction over the matter. To date: all perpetrators remain outstanding, and in their employment, with Insurance companies on Notice to pay compensation.

86. **Project: P011- 001 : Mortgage Fraud: Further, in what is easily the largest Ponzi scheme on Planet Earth, the mortgage industry reveals itself to conduct affairs in the following way:**

86.1. The Trustee sells the mortgage documents into hidden third party hands

86.2. Is therefore unable to fulfil fiduciary duties to produce documents at any given time.

86.2.1. **Ignored:**

86.3. Then denies that this is an issue and wonders if the securitisation industry even really exists: <https://www.rba.gov.au/speeches/2022/sp-so-2022-11-30.html>

86.4. Such failure to produce said documents renders a mortgage invalid.

86.5. Then invokes their 'legal team', Dentons - the largest Chinese global legal team; who also denies that the inability to produce time stamped documents is fiduciary malfeasance.

<https://www.dentons.com/en/>

86.6. Dentons then invokes the Supreme Court to take possession of the property, alleging a default position on behalf of the mortgage Originator, whilst in fact, being in it's own default position, which it just ignores. This is a failure of Trust Law and an attempt to bring a fraud on the Court.

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- 86.7. Dentons writes that the Supreme Court is fine to foreclose on properties under the prevailing conditions; despite the failure to produce the requested, time stamped documents. The missing accounting of the Inherent Creditor is not available in the Court decision making process, which is determined by the limited structure of the POSOC via Parliament.
- 86.8. The Mortgage Originator does then engage AFCA - The Australian Financial Complaints Authority; to intercept the Court action, which was forbidden in the first place; due to it's inability to see beyond the writings of the legal fiction Parliament, and thus is an inadequate forum to deliver Lore/Law. Delivering only the legal fiction construct of harvesting resources.
- 86.9. AFCA also has rules that only extend as far as the Parliament has written, which is to support the limited paradigm of 'Humanity is the debtor'.
- 86.10. To it's credit AFCA does display reasonable authority to intercept corrupted behaviour such as attempting a foreclosure for merely asking a question and requesting fiduciary standards of competence.
- 86.11. The Supreme Court, despite forewarning, did willingly accept the case. The Supreme Court is unavailable to most, due to the expense of engaging it. ING and Dentons merely added costs to the mortgage and paid themselves \$5K+, which does incur interest to the mortgage Originator. Again, for simply requesting documents. This is extortion of a captured client, meaning the mortgage accounting is further manipulated in matters such as this, to generate revenues for ING and Dentons.
- 86.12. ING engages a customer support individual who seemingly does not know the structure of the securitisation industry and takes a position that everything is Lawful and the best outcome is to pursue a 'hardship' refinance position, completely denying any accountability for the matters on the table.



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86.13. It is act of belligerence that the denial of fulfilling fiduciary competence is a real standing in Law.

86.14. This is a violent, lawless landscape of land grab, that most would have no hope of navigating and does include the loss of one's assets and life work should one dare to question it.

87. It is acknowledged most individuals have never expanded their thinking beyond the current paradigms to comprehend that this entire class based system of misery, is just a long and tired 'idea', spanning 720 years, and is based in scarcity, as a mass control mechanism.

88. Planet Earth and Terra Australis and We The People, do not need to be managed by systems that generate entrapment, sorrow and hardship on a daily basis.

89. Planet Earth is abundant, and We The People are free.

The fulfilment of these instructions is imperative to avoid being complicit in Crimes Against Humanity. Thank you.

Leith Masters

Co-Executive Trustee for Humanity - Terra Australis

Denise Chadwick

Co-Executive Trustee for Humanity - Terra Australis

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