

Why Decentralized Banking is Necessary



International Public Notice

November 3, 2025

The United States of America —
Federation of States



First, look at the alternative — central banking, and it’s nearly three centuries of criminality: hoarding, artificial supply shortages, economic chaos, labor gluts, labor shortages, commodity rigging, political intrigue, social engineering, war profiteering, currency manipulation, fiscal mismanagement, stock market rigging, illegal securitization, peonage and enslavement schemes, enfranchisement schemes, intellectual property scams, unearned security interests, and so much more.

Remember that central banks were created to do something that is essentially illegal and that they have to be licensed by governments to do it; they exist to rig commodity markets, and two of the most important commodities they rig are credit and money. They also rig labor markets, transportation markets, securities, industrial development initiatives, stock markets, soybean futures and virtually anything else you can think of.

They create every stock market bubble and plan well in advance to profit themselves from creating the bubble and collapsing it, too.

Inflation is caused by central banks, and not just by setting “the prime rate” — it’s far more insidious and invasive and labor intensive. Contrary to popular myth, central bankers don’t sit on velvet tuffets all day weighing the pros and cons of a quarter point of interest added or subtracted to the cost of money lending.

Central bankers have to keep their thumbs and forefingers on everything all the time, manipulating and forecasting, pulling this string and that string, delaying this development and pushing another, suppressing one patent and promoting another, all to protect their own bottom line and promote the well-being of the political cronies that give them their precious license to steal, co-opt, manipulate, tax, traumatize, and control.

In our current world, the only real power that members of Congress possess boils down to their ability to license and legitimize central banks, which they are required to do once every 99 years.

The sales pitch given by the Federal Reserve in 1913 was that it would moderate markets, prevent bank runs, regulate currency supplies to optimize prosperity (for whom they didn’t mention), collect taxes (bet you didn’t know that, did you?), negotiate tariffs and trade agreements, promote commodity market stability and sensible agricultural “production quotas”.

There was no end to the benefits envisioned by the proponents of the Federal Reserve System in 1911-12. This central banking, they claimed, was the answer America needed to end boom and bust cycles in the economy, promote steady, sustained economic growth, and guarantee the value of our national currency.

Three years after Congress gave them their license the Federal Reserve authored the Federal Income Tax which was proposed within United States Territories and Possessions, and applied to federal workers — but was by a process of creeping bureaucracy eventually applied to American workers in general; sixteen years after passing the Federal Reserve Act, we had the Great Depression thanks to

central bankers, and some of the worst unemployment in history, a condition that remained until World War II, another product of central banking.

We know all the benefits the central banks promised in the fall of 1913 and we know, with the benefit of over a hundred years of hindsight, what they actually produced.

Not only did the central banks not produce the benefits they touted, they produced the exact opposite results.

The value of the Federal Reserve Note, which started out at parity with the American Silver Dollar in 1933, is worth a fraction of a 1933 penny now.

We've seen some of the worst economic and labor force fluctuations in recorded history, and seen war promoted as a means to reduce the labor force, and "stimulate the economy" — at least the economy of defense contractors.

We have seen the Social Security funds dumped into the General Fund for the U.S. Congress to pillage — and watched them do it, courtesy of the Federal Reserve and IMF.

We have seen millions of Americans attacked and defrauded and taxed and held accountable for bills they never owed.

All this and a lot more has gone on during the watch of the Federal Reserve and the IMF, none of it good or honest.

So now, let's look at the concept of decentralized banking designed to serve living people instead of foreign corporations.

Decentralized banking is old-fashioned, one-on-one transactions, simple carriage accounting, and it is controlled by account holders who are responsible for their own ethical use of a freely available, instant, private, and substantially deregulated transaction service that is available worldwide for free to everyone.

The consumers control the marketplace and fair trade is the only rule.

If you use our system for money laundering, cheating the poor, victimizing the vulnerable, profit from polluting the Earth, or to knowingly support any other ignoble, violent, or evil purpose, you lose your account — and that will be punishment enough, because you will lose the freedom, access, and abundance that decentralized banking provides for living people.

Decentralized banking is the antidote to central bank control, manipulation, and corruption. It is so profoundly different in its functionality, purposes, and results, that we don't even call it "banking".

We don't have banks. We have prosperity centers. We don't act as bankers. We act as prosperitors.

With decentralized banking designed for the use of living people, we don't engage in manipulating money supplies, hoarding currencies, controlling commodities, obstructing trade, monopolization of transfer systems, or any of the other stock-in-trade "legalized" crimes common to central banks.

So that's the difference. Decentralized banks for people don't require a license, because they aren't engaged in any criminal activities. They don't require a lot of regulation, either, for the same reason. Think about that.

Would you rather do business with a bank that is designed to conduct business with and for foreign corporations, in a bank system that has to be licensed because it is admittedly engaged in criminal activities, or would you rather do business with a prosperity institution that is clean and designed with your needs in mind, one that doesn't need a license because it isn't engaged in criminal activity?

We think the choice is both clear and compelling.

Issued by:
Anna Maria Riezinger© — Fiduciary
The United States of America
In care of: Box 520994
Big Lake, Alaska 99652

by Hunter Toyofuku-Aki©
Visionary, Architect, Strategist,
Love-onomics© Founder
Treasury Director

November 3, 2025

