

Settle Your Utility Bills Effortlessly: Pay Government and Corporate Bills With Your C'estui Que Vie Trust

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Truth Comes to Light editor's note:

In the video below, Richard Vobes (British) describes his success in directly accessing his *cestui que vie trust* (aka [Strawman](#) or ALL CAPS NAME account) to pay his water bill.

I know that some of you, like me, have been studying and testing the waters in the vast arena of "remedy" wherein we have learned how our own assets, and the assets of our ancestors for unknown generations before us, have been stolen via slight of hand and manipulation by banksters and governments. Many of us are attempting to get clear on the structure of these hidden accounts and to learn ways to legally and lawfully access them. I live in America, but, as far as I understand, this same information applies to all nations that use fiat currency and who operate under some form of the Uniform Commercial Code (UCC).

I am not ready yet to create a page at this site related to living in the private under common law, as I am still working my way through a minefield of materials and taking things one step at a time. Although this is completely unnecessary for taking part in the "financial remedies" aspect of personal freedom, I have done the "status correction" process to declare that I am a national of the united states of America

and not a 'citizen of the United States' which is a condition of voluntary servitude with 'civil rights', under the scope and purview of the 14th Amendment. (Citizenship includes agreeing to obey mandates, to accept being drafted into armies, and basically to accept the United States government/corporation as one's overlord and guardian.) I have also opted out of voluntary taxation. Like most of us who found ourselves taxed to no end and supporting war-machine, propaganda-spewing, deadly-vaccine-mandating governments, I lived most of my life not knowing that I had been tricked into "choosing" this role of "voluntary servitude".

As I continue to study and take action, I will highlight at this site teachers who share information clearly, in plain English, and who do not require us to join a tribe, a religion, a pricey private membership organization, or to enroll in high-fee courses. This does not mean that it won't always take serious effort on our part to learn new information, redirect ourselves into new ways of behaving and stepping up by taking actions.

Some of you have told me you feel exhausted by the search for clear information. I do know that feeling well. But with persistence, we can see our way clear. We've got this.

As Richard Vobes explains in the video below, his [main YouTube channel](#) has been temporarily suspended. You can search that main channel for older videos on this same topic. His new channel is [here](#). He does have a [Rumble channel](#) but not all of his YouTube videos are copied there.

There are many of us on this same path, looking for ways to break the many spells that have kept us captive as a species for a very long time. Richard Vobes is one of us and he communicates in a fun and direct way. Find him at [his website](#), YouTube channels [Richard Vobes](#) and [The Vobes Show](#).

I have added a transcript of Richard's video for those who

find it useful for their own study.

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*For those interested in this area of “financial remedy”: Along with many other studies, I’ve been reviewing materials at David Greenberg’s relatively new [Conditional Acceptance](#) group. Links to his telegram group can be found at his website.*

*There are no quick fixes to be found with this group. David is taking the lead by showing exactly what he is doing and what works, as well as what does not. This feels more honest to me than so many approaches out there presented by gurus who claim to hold the keys (and charge you from hundreds up to tens of thousands of dollars to let you in on this secret knowledge).*

*David is bringing together people who are willing to study, to research, and do the work (take the risks) to find the remedies to free us all. No membership is required to access the main telegram group or to take advantage of many of the educational materials he has at [his website](#). I have been a paying member there for a little more than a month which includes access to recorded study sessions, templates, letters, etc. Cost is \$7.77 monthly.*

*In the past few weeks, David has added additional subgroups at the telegram channel for discussion and study of topics that he himself has not fully explored yet but is aware of. This includes estates, private banking, foreign grantor trusts and EIN accounts, He holds regular study groups and offers free workshops. I have been researching all of these topics as well.*

*I have no affiliation with David’s group other than being a member (under a pseudonym). With so many like-minded people researching and sharing information and results, I feel hopeful that we’ll be able to help each other move forward with our individual goals, and that, organically, this information will reach others who are seeking it.*

## **Thank you for your kind support**

Thank you so much to those who support Truth Comes to Light through subscriptions at [substack](#) (set to the minimum amount allowed by substack which is \$5 a month; after processing fees the site receives about \$3.90 a month) and through [direct donations](#). Fees to maintain this site include having it hosted in a location free from censorship and using an excellent security service that keeps copies of the site in its vault, helped me clear the site of hidden issues that plagued us for years, and has blocked all hacks from the day we signed up for their service, in spite of thousands of attempts every day to break into the site via bots and human actors.

**Dear supporter (co-producer) of Truth Comes to Light**, I don't personally know many of you who do offer support, but I appreciate you so much. We who keep this site going are a small group.

I might not know you but I do know this about you: To have found this site and consider its contents valuable to yourself and others, you must be intuitive, autodidactic and someone with a backbone. I imagine that, like me, you are an outlier in a sense, who cares very much for this world, seeks beauty as you move through life, has chosen to trust life and not to fear, takes a stand even if you are the only one standing, and dares to question everything. Thank you for finding and supporting this site, which together we offer freely to the world as our small gift.

To your freedom...

~ Kathleen



**Settle Your Utility Bills Effortlessly**

by [Richard Vobes](#)

July 10, 2024

*"You can access the Trust and pay your utility bills easily. I have done it and it has been accepted."* ~ Richard Vobes

### [Connect with Richard Vobes](#)

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**Transcript prepared by [Truth Comes to Light](#):**

Hello ladies and gentlemen and welcome to another episode of The Vobe Show. This is the alternative channel to The Richard Vobe Show because unfortunately The Richard Vobe Show seems to have caused a bit of a nerve. Another slap wrist for the old Vobe there. So I'm off, I think for another week, possibly two weeks, who knows, will soon see. But in the meantime, of course the shows will continue over here. So thank you so much for subscribing and being part of it.

As you can tell, I've got a little bit more of my energy back and now I've got my voice which is pretty much back, not quite but nearly there. Good enough.

Now today, I want to share something that I've been experimenting with. Of course, you know that we've all been looking for a lawful remedy to various things. And we all know that there is money. There is money held on our birth certificates, is there not.

We've all been bonded. We are the stock, apparently. We are the stock that's been floated up on the stock market and we've been moved about and sold and bought and people are making (certain people... are making millions on the back of us the fact that we have sweat equity and that we're forced to go to work and pay taxes and all of that kind of nonsense.

However, we can make use of this. And I had caused an

experiment with it and I can now tell you it works. Bloody works, ladies and gentlemen, I want to share that with you because I've been doing these little tests and I wanted to share it with you when I knew it worked, and now I do.

So let me just tell you the story. I want to a tell you a story...

So what happened was, some months ago now, my water company emailed me. No, they wrote to me, they wrote to me in the letter and they said to me, there's been a breach, a data breach. Nothing to worry about, but some of your data has been stolen. But there's nothing to worry about, we're going to fix it. And I thought to myself, what do you mean there's nothing to worry about? You've got data about me and it's been stolen. It could be used by fraudulent purposes. I'm not sure I'm very happy about that. What do you mean?

And so I thought to myself, let me think, I pay by direct debit for my water like a lot of people would do. It's their preferred method, is it not, after all? I thought to myself, hmm, I think I would rather pay on a monthly basis where I write the check when I'm good and ready. And so you're not actually going to be having my data. And what kind of data would they have? And I worked out, of course, they must have my bank details, they have my name, my address, potentially my date of birth, all these sort of stuff that fraudulent people might find useful.

So I thought, right, I shut off the direct debit, wrote to the bank, said to the bank, no thank you, turn that direct debit off. Well, within three days, I got a bit of paper from my water company going, well, I notice you've turned off your direct debit, you owe us now the whole year in one lump. And I thought, right, okay, do you know what? I'll pay it. But I'll pay it with my *cestui que vie trust*.

Pardon? No, I'm not going to pay it out my own private funds.

Nothing to do with me, your utility, I'm going to pay it out my *cestui que vie trust*.

How is that possible, you might say.

Well, it is possible because you can do this. You can do this. So I got the billy-due that came in because it was a bill, a bill. And I said, I'll accept this bill, this offer as money, as pound sterling. And now you take it back and settle the account. And I signed it in a specific way. We'll have a look at that in a second. And I sent it off to them. And I never heard anything for months and months. I never heard anything.

And then only yesterday, only yesterday when I opened the door, there was some post. And it was another bill from the water company. But it was a fresh bill. They had accepted the previous payment, the settling of the account. And now I had a fresh one for a lot less. And for just the one month or two months, whatever it was, three months, I think it was.

And I thought, well, I'm blowed. It bloody well worked. And I will do the same on this [his new water bill]. And I should probably do the same with my electricity and all other bills. And to be honest with you, I am experimenting with a number of other bills. And I'm waiting to see if they work. And I won't say anything if they... until they do, until they work, and I can categorically say to you, this works.

Now your water company may be different to my water company and may not accept it. I'm not saying this is a cast iron thing. But I settled the account out of my *cestui que vie trust*. That's how it is.

How is that possible? Let's have a quick look. Because some months ago, I interviewed a chap from Australia called Mike Holt. And he was talking about common law. And one of his websites shows you exactly how to do it. You may already do this yourself.

But if you're somebody who is worried about the bills coming in, and you've got too much money going out. And you think, well, actually, it shouldn't come out of my private account. Why not pay it out of your *cestui que vie* trust, which there are millions sitting there. You could just settle the account. You're in credit, you see, you're in credit anyway.

So let's see how this works. Here is the website. [<https://cirnow.com.au/dealing-with-fines-2-returning-the-demand/>] And I will leave a link in the description.

This is "Pay Government and Corporate Bills with C'estui Que Trust", which I always managed to mispronounce. "Make it public knowledge in the workplace. We are actively proving every day using the bills of exchange."

And this is how it works.

"No one needs to pay using your private personal savings, out of pocket. Every BILL received is in the CAPITAL NAME TRUST where we all have \$100s of millions available, but hidden from us by CEO's, Banks, Insurance Companies, Government"...

And so on and so forth.

So then it tells you what the *cestui que vie trust* is. But never mind all that. The key takeaways is that:

"In French, Cestui que vie means 'he who lives'. The legal term describes the person who is the beneficiary and has rights to property in an estate.

Cestui que vie is often used today in life and health insurance policies, where instead of the beneficiary it refers to the insured."

Anyway, never mind, you can read all of that. The point is you can pay it off.

So what did I do?



Here is an example. Let's have a look.



The bill comes in. Now, if the bill has, as you can see down the bottom here, a barcode, and often it'll come in as a gyro, as it did with mine, and it has a barcode. That is the number that accesses the *cestui que vie trust*, you see. So I'm told.

And what you do is you write on it in blue here, as you can see. So in other words, it says 'This bill offer is accepted as money for the (in this case) dollar amount (I put pound sterling) shown here.' And an arrow goes to the amount that they're asking for. In this case, it's some 864 pounds. 'Now take it back and use the remittance to settle the account.' Then you sign 'yours honorably' because you want to be honorable, the equitable, beneficial, named estate, trust, title holder. And you sign and you say without prejudice.

Now that may look a bit scruffy there, but that is actually what you send back. And the words on the page is here. I'll send you the link, don't panic. [<https://cirnow.com.au/dealing-with-fines-2-returning-the-demand/>]

**Below is what you write on to the Penalty Notice, Utilities Bill, Rate Notice, Fines, Mortgage Statements, Loan Statements etc.**

Use blue ink and follow exactly how it is written below the top header of the bill / statement that looks similar to a cheque in design.

**THIS BILL/OFFER IS ACCEPTED AS MONEY  
FOR THE DOLLAR AMOUNT SHOWN HERE -----Arrow----> \$  
to Amount Due  
NOW, TAKE IT BACK AND USE IT  
AS REMITTANCE AND SETTLE  
THE ACCOUNTS.**

Yours Honourably

First Middle Surname

Equitable Beneficial  
Named Estate Trust Title Holder  
<signature> (not the trustee)

<Date>

Without Prejudice

**'This bill/offer is accepted as money for the [dollar amount] (in our case, pound sterling amount) shown here.'**

Arrow to the amount.

**'Now, take it back and use it as remittance and settle the accounts. Yours honorably.'**

And you put your first, middle and surname.

**'Equitable Beneficial. Named Estate Trust Title Holder.'**

You sign. You put '(not the trustee)'.

And you put the date. **'Without Prejudice.'**

And it works. It worked for me. There's no reason why it shouldn't work for you.

And the website has lots of other things talks about promissory notes and other bits and pieces, which will be very useful, I am sure for you, my lovely gentle viewer. And I'm sorry, this isn't on the other channel, on the big channel, because I'd love everybody to know this – that you can settle these accounts.

So I should try this with the electricity company.

Now there may be people who've tried this and some companies will say, I can't possibly accept this. This is part of the Bills of Exchange Act 1882, as I understand it. And it all comes to... when you sign it, you see, you're not paying – you've got to get this right into your head – you're not paying, you are settling the account because you're already in credit. You are already in credit.

And what happens normally is you get these little gyros, you know, these things and it says, pay whatever it is, and you look at it and you go, I've got to... you write a check or you send the cash, or you take it to the post office, and pay it there and what have you.

Well, actually what happens is you're paying twice, because the company that – the water company, in my case – would have already been taking that money from your *cestui que vie trust*. And then you're paying them a second time. So don't pay them out your private funds. Don't let them get away with it. For goodness sake.

Now I've learned this, my God, after 60 bloody years we could have been doing this. We don't need all these utility bills, we can just pay it out of the trust. We never set up the trust, bear in mind, we never set up the trust, but we are the beneficial title holder of the trust.

We've been talking about this on the channel, on the other channel for some time, but you can pay your bills this way. What have you got to lose? What have you got to lose? All you do is you write on it in a blue pen, you send it back, take a photograph as evidence that you have done that, and so that you can prove it. Send it by registered post so that they know that you know you've got a record of sending it. Because ultimately if they come back and say we won't accept it, this is...

When you sign it, it's become a financial instrument. Your

signature is what makes it money. This is what people don't really seem to understand. It's your signature is what makes that money.

Same with the mortgage. The minute that you sign that mortgage agreement, you have created...

Let's say you've gone into the bank and you said, please can I borrow 500,000 pounds for this lovely house? They look at your credit and whatever, and say, yeah, okay then, and they give you a piece of paper with words on it. And they say just sign here and sign there, and then we can give you the money.

Well actually what's happened is you've just created the money. You created the money with your signature. And in fact, what you've done is you've deposited the money into your account. They put the numbers in, but you have just created the money and deposited it into your bank account

They then pretend they're loaning you the money and then ask you to pay your own money back to them with interest over 20, 30 years. It's a scam. It is a scam. The mortgage thing... Well, anyway, would you know about that, I'm sure. So I would certainly challenge them and say I've just created you 500,000 pounds. In fact, I'm going to charge you. I am going to charge you. Now you should do it that way.

But anyway, that's off the point. The point is, look at this document, this website. You can pay off your bills.

Now some of them won't say... Oh I don't accept this. Then you say, well it's a financial instrument, you could take them to court because the thing is ultimately it's a promissory note. And ultimately you would have to go, the courts would have to go against precedent.

Lord Denning said that promissory notes should be treated as cash. That is in law...

You cannot dispute that this financial instrument is a financial instrument. They won't have it in court.



Because the whole thing would come tumbling down because then it would be a question of whether this financial instrument is as valid as this financial instrument that you have in your pocket called a promissory note, which looks like this.

Because if that is then deemed not to be worth anything, which of course is not worth anything, it's just what we believe it to be, then of course the whole system will come tumbling down.

Check it out. Good luck. Let me know how you'd get on. And if you've already been doing this, I would love to know. Till the next time, thank you for watching.

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