

Joshua Gibbons
or boxholder
PO Box 821
Westborough, MA 01581

August 8, 2018

The Honorable Christopher M. Alston
United States Bankruptcy Court
700 Stewart Street #6301
Seattle, WA 98101

FILED
Western District of Washington
at Seattle

AUG 13 2018

Re: 16-11767-CMA, Northwest Territorial Mint

MARK L. HATCHER, CLERK
OF THE BANKRUPTCY COURT

Dear Judge Alston,

I am writing today to clarify statements that Mark Calvert made¹ about my website, about.ag², as an explanation as to why he did not ask customers where they heard the false statements made by Ms. Baker, and to add a few pieces of information that I believe have not brought up in court.

As Mr. Calvert stated, I am not a bankruptcy professional, nor do I claim to be³. He is also correct that I receive money for clicks, which help defray the website expenses⁴ (this is a "labor of love" for me). However, if anyone doubts my passion for accuracy, I would refer them to Docket 1579, the letter I wrote in April, with dozens of sources in footnotes⁵.

Calvert suggests⁶ that the estate incurred costs well in excess of \$10,000⁷ due to my misinformation on court rulings. Yet despite having my

¹ He stated at the July 27, 2018 hearing (docket 1831 at 32:10): "So much misinformation with the about.ag site about rulings that have been made and interpretation of those by a non-professional. Um. ... There is a number of comments about rulings made by this court on a site called about.ag. And the interpretation of those are done by a person that receives money for clicks. And as a result I think we have a situation where there is a lot of misinformation out there. And therefore I do get a number of confused people, a significant number of confused people. You should see my phone records, I have hundreds of people I have dealt with in a very professional fashion, and I have resolved those issues to those peoples' satisfaction..."

² "ag" is the chemical symbol for silver. My website is primarily for bullion investors: providing facts, debunking myths and misinformation, and following fraud in the bullion industry.

³ I also have no legal training. However, last I checked, I am the only person who covers fraud in the retail bullion industry. The FBI, CFTC, Department of Justice, NWT Mint employees, attorneys, journalists, and thousands of creditors frequent my site.

⁴ For example, in the first 6 months of 2018, ad revenue for about.ag (the only source of income for the site) was \$155.83 compared to \$192.30 in PACER fees. See attachments.

⁵ The letter also included unproven allegations, but I believe they were clearly labeled as such.

⁶ I write "suggests" because I believe he mis-spoke when he seemed to say that he had talked to hundreds of people confused by misinformation from my site about court rulings, although his words taken literally, seem to imply just that. In Docket 1229 (Status Report), page 2, he referred to communicating with hundreds of creditors, but not a word was mentioned there about misinformed or confused customers.

⁷ 200 creditors times 10 minutes each, at Calvert's \$400/hour rate would be just over \$13,300.

contact information⁸, he has not once contacted me to correct information. In fact, well before this, on May 15, 2017, he stated that I "do a good job" with about.ag⁹. Yet after using apparent misinformation at my site about court rulings as his rationale for not asking customers where they got their misinformation, **Mr. Calvert is unwilling to provide any details to back up his claim.**¹⁰ Not giving me an opportunity to fix any misinformation harms creditors (both by causing confusion, and the cost of responding to them)¹¹. **I am trying to fix this alleged harm, yet Mr. Calvert is not.**

I would like to add that in 7 years running about.ag, I am aware of only 1 previous instance where I was told generically that there was a lot of misinformation on my website. This was when Paul Wagner called me¹², livid about what I had written about him and his company. **Wagner said several times that a lot of what I write at about.ag is false, but could not point to a single inaccuracy**¹³. He later contacted me about a "false and disparaging" statement at about.ag, yet when I went through the statement point-by-point showing that I had verified nearly all information, he never responded.¹⁴

I have not seen in court records that **of the 22 words in the first false statement made by Ms. Baker, 17 are quoted nearly verbatim from the notice to customers about the die settlement protocol**¹⁵.

I have also not seen reference to the fact that there were at least *two* separate NWTM meetings regarding the die settlement protocol, that Calvert and Gearin seem to refer to as a single meeting¹⁶. Mr. Gearin said that at the May 31 meeting it was made clear that NWTM was settling, not selling the

⁸ He first made contact with me, on April 10, 2018 (see attachment), writing an either incorrect or joking "Looks like you knew I was going to be the Trustee before I did..." We have had several brief phone calls since.

⁹ I emailed him to let him know that I noticed in a court filing (Docket 1015 p8) that Ross Hansen seemed to imply that an attorney made him pay in bullion(!). He replied "We should talk.2069093636". He mentioned the about.ag site, saying that while I sometimes "miss the mark" and don't always "understand the law behind it", I "do a good job". I did not take those statements to refer to any errors.

¹⁰ I sent him an email the morning of August 3, 2018 requesting examples of misinformation, and a second email on August 5, 2018 stating that if he did not respond I was planning to inform the Court. See attachments. He has not responded as of noon EST August 8, 2018.

¹¹ Of course, if there is no material misinformation, this is a moot point.

¹² On March 16, 2018 at 6:50PM I returned a phone message he left for me. My phone number is private and I rarely give it out; I do not know how he obtained it. I believe it was not from Mr. Calvert.

¹³ As a courtesy, I did remove two statements that I believed to be completely accurate.

¹⁴ See attachments for email chain.

¹⁵ Docket 1671, page 5, states "the Trustee believes that with limited exceptions, NWTM retained ownership of all NWTM Dies created to produce coins, medallions, or other products for customers." Ms. Baker wrote "The court has determined that NWTMINT retained ownership of all NWTMINT dies created to produce coins, medallions or other products for customers."

¹⁶ At the July 6, 2018 hearing (Docket 1773 at 52:35) Calvert refers to a weekly meeting where die settlement was clearly addressed. At the July 27, 2018 hearing (Docket 1831 at 28:00), Calvert also repeatedly refers to a weekly (Monday morning) meeting where this was clearly addressed. At the July 27 hearing (Docket 1831 at 19:45) Gearin refers to a May 31 meeting. May 31 was a Wednesday, and therefore not one of the Monday weekly meetings.

dies¹⁷. The May 31 meeting was on a Wednesday (not a Monday weekly meeting), and after Ms. Baker's original false emails (which were first sent on or before May 30). It seems clear that Mr. Gearin was correct about the date: Ms. Baker's email changed mid-day on May 31 from "The court has approved a fee for..." to "The court has approved the settlement for..."¹⁸.

Finally, the allegation I made in Docket 1579 that Mr. Wagner had a business plan where he would "take over" the Chinese business is something that I heard from 4 different NWTM employees before the May 4 hearing. Some of those employees also have concerns about whether the inventory of stock coins made from Chinese dies been fully accounted for (more frankly, that some may have been moved to Sierra Mint's Dayton location).

Sincerely,

Joshua Gibbons

¹⁷ July 27 hearing (Docket 1831 at 19:45).

¹⁸ See e.g. Dockets 1782-1, 1782-2, 1782-3. There are 20 examples of the false email in those dockets. The 11 sent on or before 11:28AM on May 31 used "approved a fee", the 9 sent on or after 1:11PM on May 31 used "approved the settlement".



PACER

Public Access to Court Electronic Records

INVOICE

Invoice Date: 07/06/2018

Usage From: 04/01/2018 to: 06/30/2018

Account Summary

Pages: 895
Rate: \$0.10
Subtotal: \$89.50

Audio Files: 1
Rate: \$2.40
Subtotal: \$2.40

Current Billed Usage: **\$91.90**

Previous Balance: <\$65.00>
Current Balance: **\$26.90**

Account #: [REDACTED]
Invoice #: [REDACTED]
Due Date: 08/10/2018
Amount Due: \$26.90

Contact Us
 San Antonio: (210) 301-6440
 Toll Free: (800) 676-6856
 Hours: 8 am - 6 pm CT M-F
 pacer@psc.uscourts.gov

Total Amount Due:  **\$26.90**

More Courts Convert to NextGen CM/ECF
 During the second quarter of 2018, eight more courts implemented the next generation case management/electronic case files (NextGen CM/ECF) system. To date, 27 courts have converted, and more will follow in the coming months. For more information and updates on NextGen conversion, please continue to check your court's website. Below is a list of the most recent NextGen courts:

- Indiana Southern Bankruptcy
- Iowa Northern Bankruptcy
- Iowa Southern Bankruptcy
- Missouri Western District
- Nebraska District
- Tennessee Western District
- West Virginia Southern District

See pacer.gov/billing for detailed billing transactions, instructions for disputing transactions, FAQs, and more.

It's quick and easy to pay your bill online with a credit card. Visit the **Manage My Account** section of the PACER Service Center website at pacer.gov.

The PACER Federal Tax ID is:
74-2747938

Questions about the invoice?
 Visit pacer.gov/billing

Please detach the coupon below and return with your payment. Thank you!



PACER

Public Access to Court Electronic Records

Account #	Due Date	Amount Due
[REDACTED]	08/10/2018	\$26.90

Do not send cash. Make checks or money orders drawn on a U.S. Bank in U.S. dollars payable to: PACER Service Center. Include your account ID on the check or money order.

Visit pacer.gov for address changes.



PO Box 821
 Westborough, MA 01581

PACER Service Center
 P.O. Box 71364
 Philadelphia, PA 19176-1364



PACER

Public Access to Court Electronic Records

INVOICE

Invoice Date: 04/05/2018

Usage From: 01/01/2018 to: 03/31/2018

Account Summary

Pages: 1,004
Rate: \$0.10
Subtotal: \$100.40

Audio Files: 0
Rate: \$2.40
Subtotal: \$0.00

Current Billed Usage: **\$100.40**

Previous Balance: <\$40.00>
Current Balance: **\$60.40**

Account #: [REDACTED]
Invoice #: [REDACTED]
Due Date: 05/10/2018
Amount Due: \$60.40

Contact Us
 San Antonio: (210) 301-6440
 Toll Free: (800) 676-6856
 Hours: 8 am - 6 pm CT M-F
 pacer@psc.uscourts.gov

Total Amount Due: **\$60.40**

New PACER Case Locator: Updates & Improvements
 In December, the Administrative Office of the U.S. Courts launched a new PACER Case Locator (PCL), with several new features and functions to help users narrow search results and simplify the case search process. Since the launch, the new PCL has undergone further improvements to help users more easily perform a search and navigate the site. The updated PCL:

- Allows users to save preferred cases.
- Maintains a list of the user's most frequent searches.
- Provides the option of simplified or advanced case search screens.
- Allows the user to set a preferred landing page.
- Includes responsive design so that the page adjusts to fit the user's device based on window or screen size.
- Allows users to hide system messages.
- Provides the option to set default columns for results.

See pacer.gov/billing for detailed billing transactions, instructions for disputing transactions, FAQs, and more.

It's quick and easy to pay your bill online with a credit card. Visit the **Manage My Account** section of the PACER Service Center website at pacer.gov.

The PACER Federal Tax ID is:
74-2747938

Questions about the invoice?
 Visit pacer.gov/billing

Please detach the coupon below and return with your payment. Thank you!



PACER

Public Access to Court Electronic Records

Account #	Due Date	Amount Due
[REDACTED]	05/10/2018	\$60.40

Do not send cash. Make checks or money orders drawn on a U.S. Bank in U.S. dollars payable to: PACER Service Center. Include your account ID on the check or money order.

Visit pacer.gov for address changes.



PO Box 821
 Westborough, MA 01581

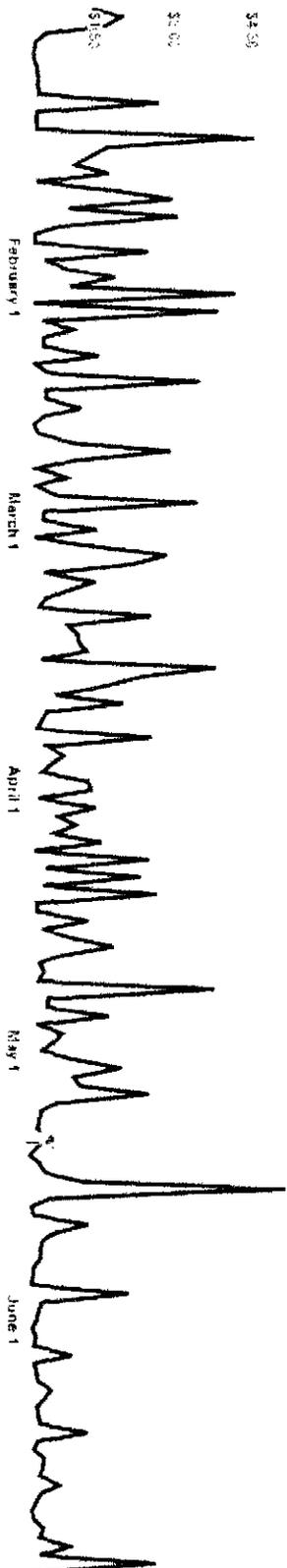
PACER Service Center
 P.O. Box 71364
 Philadelphia, PA 19176-1364

Report type: Days

USD - Jan 1, 2018 - Jun 30, 2018

- Home
- My ads
- Allow & block ads
- Performance reports
- My reports
- Default report
- New report
- Manage reports
- Common reports
- Advanced reports
- Events
- Optimization
- Payments
- Settings
- Send feedback

Overview	Clicks	Views	Active Views	Engagements	Ad sessions	Custom
Estimated earnings		Page views		Impressions	Clicks	Page RPM
\$155.83		100,613		93,727	504	\$1.67
						Impression RPM
						\$1.80
						Active View Viewable
						71.82%



Date	Page views	Impressions	Clicks	Page RPM	Impression RPM	Active View Viewable	Estimated earnings
Mon, Jan 1, 2018	633	453	14	\$2.26	\$3.15	74.19%	\$1.21
Tue, Jan 2, 2018	956	773	10	\$1.96	\$2.43	74.39%	\$1.78
Wed, Jan 3, 2018	1,057	940	8	\$1.51	\$1.69	71.77%	\$1.49
Thu, Jan 4, 2018	1,011	873	12	\$0.61	\$0.70	72.94%	\$0.31
Fri, Jan 5, 2018	970	859	7	\$0.43	\$0.49	76.78%	\$0.15
Sat, Jan 6, 2018	665	523	8	\$0.44	\$0.56	70.34%	\$0.12

original_msg-2

From: Mark Calvert <mark@cascadecapitalgroup.com>
To: "About.Ag@gmail.com" <About.Ag@gmail.com>
Subject: Let's Talk
Date: Sun, 10 Apr 2016 16:30:51 +0000

Good morning..

Looks like you knew I was going to be the Trustee before I did..

So... would welcome the opportunity to obtain a little better understand of what you know.

Thanks

Mark

Mark
Calvert
Managing Director

Cell (206) 909 3636
Mark@Cascadecapitalgroup.com

Cascade Capital Group
1420 5th Avenue Suite 3382
Seattle WA 98101

original_msg-1

MIME-Version: 1.0

Received: by 2002:adf:9a8f:0:0:0:0:0 with HTTP; Fri, 3 Aug 2018 04:13:08 -0700 (PDT)

Date: Fri, 3 Aug 2018 07:13:08 -0400

Delivered-To: about.ag@gmail.com

Message-ID: <CAAezqNw7ME1BwgnQ4VD02RH7pJHB1EGhv4-b7u0xeD0HY+HjGw@mail.gmail.com>

Subject: Misinformation

From: Joshua Gibbons <about.ag@gmail.com>

To: Mark Calvert <mark@cascapecapitalgroup.com>

Cc: Michael J Gearin <michael.gearin@klgates.com>

Content-Type: multipart/alternative; boundary="0000000000003643590572860318"

--0000000000003643590572860318

Content-Type: text/plain; charset="UTF-8"

Hi Mark,

Yesterday I listened to the hearing from last week, where you suggested that you have been contacted by hundreds of people misinformed by my site.

If you are familiar with my site, you should know that I strive to discover the truth and strive for the highest level of accuracy. I often uncover longstanding misconceptions in the bullion industry.

Aside from frequent typos, I can recall only two other times where misinformation was reported to me. The first was when a bankruptcy trustee misspoke at a 341 meeting, which I fixed within an hour after being notified. The other time was similar to yours: they implied lots of misinformation (from someone who did not like the truth I uncovered) but when pressed the person could not find any inaccuracies.

So I feel it necessary to ask you to let me know any information on my site that you believe to be inaccurate. I think it will benefit everyone: make my site more accurate, help better inform creditors, and save you hundreds of phone calls. Thank you.

JG

original_msg

MIME-Version: 1.0

Received: by 2002:adf:9a8f:0:0:0:0:0 with HTTP; Sun, 5 Aug 2018 05:23:29 -0700 (PDT)

In-Reply-To: <CAAezqNw7ME1BwgnQ4VD02RH7pJHB1EGhv4-b7u0xeD0HY+HjGw@mail.gmail.com>

References: <CAAezqNw7ME1BwgnQ4VD02RH7pJHB1EGhv4-b7u0xeD0HY+HjGw@mail.gmail.com>

Date: Sun, 5 Aug 2018 08:23:29 -0400

Delivered-To: about.ag@gmail.com

Message-ID: <CAAezqNwc3Eo4mSGAbt18JKsN3fY4pNULfRQbY_R1dqf1fSrZ-g@mail.gmail.com>

Subject: Re: Misinformation

From: Joshua Gibbons <about.ag@gmail.com>

To: Mark Calvert <mark@cascapecapitalgroup.com>

Cc: Michael J Gearin <michael.gearin@klgates.com>

Content-Type: multipart/alternative; boundary="00000000000073d9e70572af3a02"

--00000000000073d9e70572af3a02

Content-Type: text/plain; charset="UTF-8"

Hi again Mark,

Since I cannot find anything to back up your claim that there is "so much misinformation" on my site about court rulings, and you used that statement to defend your position that you were unaware that NWTM was giving false information to customers, I feel it is necessary to write to the court regarding your comments about my site.

I am planning to send a letter tomorrow, Monday, August 6, 2018. If I do not receive a response from you by 3PM EST, I will state that you were unwilling or unable to back up your statement regarding misinformation at about.ag. If that is not enough time, please let me know, and I will do my best to accommodate you.

I go to great lengths in my attempt for 100% accuracy at my website, and it only causes harm to my readers when people are aware of misinformation on my site but unwilling to identify it for me.

JG

original_msg-3

Date: Fri, 16 Mar 2018 20:38:40 -0400
Subject: Re: 'Front man' removed from about.ag
From: Joshua Gibbons <about.ag@gmail.com>
To: "Paul%20Wagner" <p.wagner123@comcast.net>

Hi Paul,

Here's what I see that I wrote, with my comments:

- [1] You were hired by NWTM around January, 2013. I have confirmed this.
- [2] Someone referred to you as Ross' "right hand man."
I have removed this.
- [3] Your office was very close to Ross' office. I understand this is true.
- [4] You were in a position to know what was going on before the bankruptcy.
If this wasn't the case, I cannot imagine why Calvert would have had you become the president of the company.
- [5] Ross had hoped to work with you, and gave you a business proposal. I have confirmed this.
- [6] You were making around \$170,000 a year. I have confirmed that you were making \$170,000 a year.

This is pretty much what I was talking about on the phone. You suggested that most of what I wrote was false, yet were unable on the call to point out anything that might be false except for the "front man" comment (which was 100% true: I was asked about that, and my writing in no way suggested that May actually was a front man for you; however, out of respect for you, I offered to remove it). And here, out of what I see as 6 facts I wrote, I see no factual errors (the one I removed is a subjective opinion).

If at any point you have information you hope for me to add, I will certainly consider it. I want my writing to be as unbiased as possible.

JG

On Fri, Mar 16, 2018 at 7:28 PM, Paul%20Wagner <p.wagner123@comcast.net> wrote:

- > You need to also get rid of this..... clearly from a Hansen proxy and as
- > stated is both false and disparaging. Thanks.
- >
- >
- > -pw
- >
- >
- >
- >
- > *UPDATE*March 8, 2018 7:35PM: Paul Wagner was hired by NWTM around

original_msg-3

> January, 2013. One person referred to him as Ross' "right hand man." (his
> office was very close to Ross' office). He was also in a position to know
> what was going on before the bankruptcy. After the bankruptcy filing, Ross
> Hansen hoped to work with him to save the company, and gave him a business
> proposal. He was making around \$170,000 a year at the time of the
> bankruptcy filing.

>
> On March 16, 2018 at 4:13 PM Joshua Gibbons <about.ag@gmail.com> wrote:

>
> Hi Paul,

>
> I just wanted to confirm that I have removed the line referencing "front
> man" at <http://about.ag/NWTMint.htm>, as well as another reference in that
> article (the line "No further context is given (e.g. whether this would be
> with Rodger May, Medalcraft, Paul Wagner's Sierra Mint, or something
> else)"). As I stated, I was unaware when I wrote that that either could be
> taken negatively.

>
> I will also be looking over other information that I have published
> involving you, and checking again that I have not made any errors in what I
> have written.

>
> Again, I have no intention to disparage you, I am simply trying to get
> facts to light that I feel my readers want to know. And again, I strive to
> never publish anything that is untrue, so if you do see anything that I
> have written that is false (about you or otherwise), I would appreciate
> hearing from you so I can correct it.

>
> JG

>
>