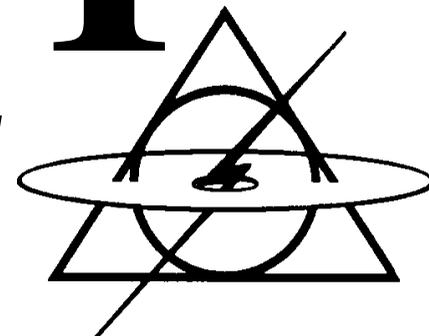


CONTACT

THE PHOENIX PROJECT JOURNAL

GOD'S NEW MILLENNIUM

KNOWING TRUTH IS NOT ENOUGH,
SUCCESSFUL CHANGE REQUIRES ACTION



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GAIA Program Is Valid And LEGAL

Global Alliance alongside the gold Dinar will work wonders in Southeast Asia.

11/24/02—#1 (16-100)

RE: ERAP AND ATONG, BANGSAMORO FEDERAL STATE, SULTANATE OF SULU, V.K. DURHAM AND A RUMOR MILL, FLOATING NUCLEAR "MICRO-POWER PLANTS"

WHICH IS FOREIGN: WE OR THEE?

Hatonn—In this world of instant electronic communication, we are each at a loss as to what, exactly, means "foreign".

In the U.S., for instance, a corporation in "another" state is "foreign" and in most countries where a person is not a local citizen he is a "foreigner"—except of course when he is labeled "alien".

Please recognize that visitors on visa authorizations which are lawful and properly processed are still but visitors—even in this electronic age. Therefore, all categories can describe us in various ways and mostly the categorization means NOTHING. But let us look at

some of the things which take place constantly between nations to suit the needs of the Elite bullshippers.

In the case of the unlawful (unconstitutional) cast-out of one, Estrada from the Presidency, in favor of seating little miss muffit Arroyo, the entire basis of a phony impeachment process (never even half completed before being dumped in the trash heap by prosecution lawyers stomping out of the Senate), a man was unseated on SOLE testimony of a KNOWN AND ADMITTED CRIMINAL PROVINCE GOVERNOR DEALING IN CRIMINAL GAMBLING, PLUNDER (TAKING PUBLIC FUNDS FOR PERSONAL USE) AND THROUGH WHICH HE BECAME A NATIONAL HERO. This person is most often identified as Luis "Chavit" Singson. These manipulators have as many as a dozen or more labels.

Ah, in the same case, after the Senate debacle, the deposed President was put into holding in a medical center instead of jail while being forced (literally) into "chains" along with his son, the then mayor of the most prestigious areas in the Philippines and to which his half-brother is

now seated to that authority.

Named in the case is a Charlie "Atong" Ang whom "Chavit" accused of being the immediate distributor of criminal funds (plunder and gambling) to said President "Erap" Estrada whose name is Joseph Erjicita or as now accused, Jose Velarde. However, Jose Velarde is actually somebody ELSE now recognized by the court but too confusing to further fragment this little preface tale. Jose Velarde is actually Jaime Dichaves (pronounced Hiemie). See what I mean?

Charlie split to the U.S.—NEVADA to be specific. He went to Las Vegas where he had quite a lot of fun and games before he was arrested in preparation to extradite him back to the Philippines to testify in the Presidential debacle. So, he was arrested and held without bail by the U.S. Feds.

This was to be a real COUP, readers, because the U.S. wanted a Mark Jimenez back in the U.S. for MAJOR BIG TIME tax evasion, illegal campaign contributions, buying favors from Clinton and on and on and on. This is a world-class rat whose name, you guessed it, is not "Mark Jimenez" but rather

(Continued on page 2)

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has a dozen names according to need in whatever country he happens to be in habitation.

This is not the remarkable thing about Mark, however. Mark is now a Congressional Representative from the 6th District, Manila. Well, enough of this, for there is no way to briefly untangle the web now stuck together more compressed than a golf ball ruptured and exploding in every direction.

The point is that THIS WEEK the court in Las Vegas, Nevada made a decision to GRANT BAIL to Ang because they could not concur with the unlawful railroading of said “Ang” on the sole testimony of a and KNOWN criminal.

By the way, you don’t get recognized to be within the ten top most corrupt governments in the world except through “everybody” in tow being at least as corrupt as the next. The bond of protection is through the ability to totally blackmail one another. THAT IN ITSELF IS AS OLD AS LONG BEFORE THE ZIONIST PROTOCOLS AS A FUNCTIONAL WAY TO KEEP CONTROL.

Anyway, this ruling of the court in Nevada dumps the truth of the corruption of the Philippine judicial and recognizes the conspiracy that unseated Erap and the unconstitutional takeover by Arroyo’s thugs. The “stuff” is flying in every direction as you might guess.

NOW, we have the President (Arroyo) signing in on a treaty with the U.S.—kept totally secret until after the signing, a logistics treaty that effectively allows the U.S., FOR WAR PURPOSES, to have bases to stash arms, use ports for repairs and necessary maintenance, etc., for military purposes. Which, by the way, insures ability to have a MILITARY presence in the Philippines which insures capability of the further stripping and shipping out of the wealth thereof. Gold flows like water FROM here to there and everywhere ON A DAILY BASIS.

NOW it is found that the very head of THE Judicial Department, Nani Perez, IS LIABLE FOR PLUNDER for taking a \$14 million BRIBE/PAYOFF for getting some “electric producers” business (through Uruguay and Paraguay—Argentina contract) for which he banked \$2 million for himself and the other \$12 million went to the “President’s men” or directly to the President “GMA”. It is more likely, it is said, that it went THROUGH her “legal” husband, Mike.

Now don’t go off thinking things are good in Wonderland because the accusations are coming from one who is named as a former “staffer head” of GMA when she was V.P. AND is called a “known” “lover”. His name is Vilarama. He is also recognized as a “Jimenez boy”.

It is interesting to note that the more recent lover of GMA is gossiped to be none other than Nani Perez. How is this for a better drama, on a low scale, than *Peyton Place* or *Dallas* ever thought of being?

And what of husband Mike? Oh not to concern, he has a ritzy place in a condo in a different part of the uptown City with his own lover. And oh indeed, these people have offspring scattered to the Four Winds—but, mostly end up under the nurturing care of the U.S. and Canadian TAXPAYERS. Oh, they don’t go on welfare outright—they just become rich and richer from kickbacks.

The SUMS involved are higher than anyone can even begin to count and of course are in worthless DOLLARS which will collapse the minute the world realizes that the dollar has NO VALUE AT ALL. Then where is everyone left standing? It will then, for sure, become a burden of lifelong care from WELFARE, for there is no backup available.

Some are realizing that it is better to have gold and are working diligently at shifting some to their own coffers—i.e., players in the CIA, etc.

The point is that it is anticipated by the “insiders” that a coup is “imminent” with the coupers being a real SURPRISE. However, since we know the players as told to us, we suggest that it is BS or rumor placement (starters) or it isn’t such a big SECRET.

Since there needs to be a precipitating incident, however, it appears the newest agreement with the U.S. may well be the deciding bellringer (pun intended). The U.S. is involved to its ears and that is above its eyes in the planning and most of those “negotiators” (instructors) are billeted next door in the most expensive hotel in Southeast Asia—the Penn.

So, what will happen and more specifically TO US? Time wasted and then we can move forward, for some of the new players “say” they will move to gain backup from GAIA’s program while causing the Central Bank, *et al.*, to bring home the gold. Who knows? Not even “The Shadow” knows in this world any longer. Can we wait? GIVE ME AN ALTERNATIVE, PLEASE.

Here, the daily news is FILLED with recognition or speculation that the DOLLAR is in dastardly trouble and the frantic fits and starts of trying to get into something more stable than the dollar is working its own “black” magic. It is panic in Corruptionville.

ABOUT THAT NESARA

You may as well LAUGH AT SELF now because of that which is written above, about the dollar, is the Waterloo at hand.

You who feed on the “Dove” nonsense along with Bellringer’s clanging, please reconsider your position. Check out the “Real NESARA” on that prefab Internet and you will find it has gone NOWHERE! It is not even a reasonable nor “possible” tool for anything. The dollar already has no meaning and I warn you, even a treaty agreement AFTER 1932 is of no value whatsoever except for the manipulation purposes of the Elite. NESARA even as presented is based on NOTHING except banking and dollar manipulations. It is BS (BalderSwach) and if YOU support such drivel, you are also guilty of conspiracy to defraud EVERYBODY, not just the people who sign up on Dovie’s or Bellringer’s Websites.

BUT ABOUT THAT “GAIA”

The Global Alliance Investment Association (GAIA) is based totally on GOLD which is presented WITH a deed of assignment for consideration which holds secure the VALUE and doubles the reserves of any transaction. That couldn’t be better for anyone, even the banks, for it brings home that gold filched out to the Four Corners of the Globe by those International Banker Cartel (IBC) conglomerates. We CAN work nicely with Warehouse Receipts from anywhere on the planet. There is SUPPOSED TO BE over 400,000 metric tons of gold in the “Tallano Estate” alone, right in Manila. Is it? Well, if it isn’t, then we will be happy to accept receipts from wherever it criminally WENT.

And oh indeed, **the GAIA program is valid and LEGAL.** We have proof of its validity and we continue to get backup—right from places like London, etc. This week (yesterday) to be specific.

The contact party said that the only problem is that it is simply given as warning about using the instruments

because of the fact that they ARE quite legal but not in keeping with the IBC. We are now even offered by some “subsidiary” of the IMF-WB to take at least \$10 trillion “off our hands” and “they” will manage it FOR US for solely, of course, humanitarian ventures. This would be THROUGH another Southeast Asian country to protect everybody. Well, I doubt “everybody”, don’t you?

We already had a biggie from a couple of years ago where the Knights of Malta wanted the whole bag and would relieve us of that awful job of sorting and shifting. Tempting? Oh yes it is because it would certainly fill our immediate needs a zillion times over while this game is offensive at best.

Just follow the bouncing ball, friends, and you will see that the Christmas song of these recent years—EVERY YEAR NOW SINCE THE LAST “GULF WAR”—is WAR. You are nearly to Christmas of sentimental family value and YOU MUST HAVE A WAR to rip asunder the global families and the immediate families—further reducing the planet into accepted war-status. It is now an annual ritual.

That is WHY the Mutual Logistics “treaty” was just signed here in Manila—in order to start the military move-in. THAT in itself means that if the Philippines is to NOT become again the property of the U.S., action HAS TO BE TAKEN NOW! It is simple deduction, Dr. Watson.

Meanwhile you hang your Christmas stockings and apply your makeup to sham the observers. Bethlehem, the birthplace of this IDEA IDEAL is again, this year, under TOTAL SIEGE. “May you live in INTERESTING times!”

ARE THERE ANY GOOD MEN IN SODOM?

Yes, and we have found a few who even last to the first bribe “sellout”. This team has learned to NEVER hug those chicks or have champagne in advance of ANYTHING. We just keep turning the eggs and hope a few hatch.

I would like, however, to recognize a program proposal published by one of the more prominent Senators here, Aquilino Pimentel, on the possibilities of the Mindanao problem solution.

This, working with the groups who are struggling with GAIA down South, would put Mindanao onto the map while flowering like the long dormant fig tree. Will it happen?

No, not if nobody does anything to MAKE IT HAPPEN.

I would ask that Mark dig out the Islamic Banking material I offered (now several years ago)—to go with those hundreds of DEEDS OF LONG AGO and start rerunning them so that we have it all right out there in published format—AGAIN. (August 3-13, 1999) [MM: Please see page 5.]

Our program, alongside the new intended purpose of the gold Dinar as a common-value currency in Southeast Asia, WILL WORK WONDERS—IF OUR PEOPLE LIVE LONG ENOUGH. Moreover, it would be an incredible legacy left by Dr. Mahathir as he steps down next year in October.

****Personal comments to “Ekkers” and team: (Yes, just leave in the writing, for we don’t keep secrets—even, unfortunately, from our deadliest enemies.) We DO try to protect, as in “privacy”, as much and as many as we can.

You will find that the Gilarmi hotel is now open for reservations through February—at least a month’s extension from the demolition squads. You will, however, also notice that a new paint job is being conducted. That is hardly a likely thing

on which to expend funds if you are going to take down the building “imminently”.

Just never mind, for we needed you moved and settled—and even though you are a ways from settlement, you are shifted and functional.

You are going to be bombarded by “visitors” who now smell opportunity moving closer. Be gracious and serve if you can conveniently do so—BUT DO NOT EXPEND EITHER FUNDS OR TOO MUCH “TIME”. Treat it as good news “omens” and let ferment properly.

For readers, we have petitions and visitation registration from Russia (With Love), Australia, London and the U.S. Fine, we love them all and perhaps they can begin to help pay the dinner bills now that the hotel demands cash! I think you may well find that people who aren’t just “singing” for their supper, may well start to keep better BUSINESS HOURS.

THAT, however, is the beauty of having resided so long at Gilarmi—YOU ARE STILL WELCOME. Abused, however, the request will be that you discontinue meeting in their facilities. Buying those meals has kept the door open to the “meeting room” without charge.

When it becomes necessary we will arrange for the Board Room area in the “new” residence building but at present we don’t even desire or want the added expense or burden, please. Therefore, the longer Gilarmi stays open, the better for our position because of the proximity and the good relationships established.

It will ease a bit when the phones are finally transferred and at that time you will need, yes, to immediately get in touch with those such as Jeffers because you will have been “off line” for longer than a month to most people.

Yes, Dharma, the most important thing you can do is what you are doing regarding the sad state of repair of the apartment itself. Clean it and disinfect it. I know, it is difficult when the leaks are coming from the floor above—but you CAN keep it disinfected with a bit of care, bleach and regular attention.

As for the agreed-on things—stay right on the owners because a month has slipped and they have done nothing save miss every agreement. The things available, during this interim time of functioning, will make do until better direction is visible. They have problems also and renters are notoriously bad upkeep partners. If you stay longer, then you can gradually upgrade as is comfortable and appropriate. Just “get through” for now.

And yes, I am well aware that V.K. has gotten old buddies who have also misrepresented our position, yea Rayelan R. to print her drivel. It is fine, chelas, and a long way down the old detour route. Let them stir, for all that is achieved is more privacy in the long-run for us and eventually they will be caught in their own noose as well as their cronies. V.K. DURHAM HAS “NO” (NO) BEARING ON ANYTHING WE (GAIA) ARE DOING—PERIOD AND END OF DEBATE. All the belling and ranting [**MM: and Bellringer-ing**] will mean nothing—for it ALREADY means NOTHING. GOD DOES NOT DO SLOPPY WORK, FRIENDS—AND THE MORE QUICKLY THAT IS UNDERSTOOD, THE BETTER. V.K. Durham drove the fraudulent nails into her own coffin (figure of speaking) and no ill-intent intended. The more “they” publish, the more quickly will come their target zone. WE ARE NOT THE ENEMY and the more of those disinformation circles and sites carrying the nonsense, the better for our side. Ms. Russbacher discredited

herself long, long ago. “Stupid is as stupid does!”

Please let us return to the upstart topics, i.e., the solutions presented by Sen. Pimentel.

There will be war in the Philippines until the people of these Islands are recognized and have representation. It is purely simple to understand.

[QUOTING *The Philippine STAR*, Saturday, November 23, 2002. “Opinion”, pg. 13:]

TIME TO OFFER FEDERALISM SCHEME TO MILF IN THE PEACE TALKS

By Sen. Aquilino Pimentel

Instead of offering “cosmetic” solutions to the incessant Moro rebellion, I urged the government to formally propose the creation of a Bangsa Moro Federal State within the ambit of the Philippine Republic at the resumption of the formal peace talks with the Moro Islamic Liberation Front (MILF).

There is no other formula to end the incessant Moro armed struggles and bring about peace and development in Mindanao and the rest of the country than the adoption of the federal system of government with 10 component federal states, including a Bangsa Moro Federal State.

In the Bangsa Moro Federal State, the Moros would have ample space to preserve, protect and promote their culture among their own people and in their own federal state. At the reopening of the formal talks in Kuala Lumpur, Malaysia in mid-December, the government panel is reportedly set to offer a “political package” to the MILF. However, there is some confusion as to whether or not the talks are proceeding smoothly or are sputtering to a premature conclusion.

I don’t see the peace negotiations going anywhere if the government offers nothing more substantial to the MILF than what the government had already given the Moro National Liberation Front. If that is the case, and I think that it is, the peace talks with the MILF would simply be another cosmetic session that would not lead to a just and peaceful settlement of the Moro grievances.

Both the government and the MILF are apparently going through the motions of talking peace to buy time. The government may want to buy time to avoid having to fight in several fronts; the MILF may want to buy time to rearm itself and gather strength to fight a new war.

In the light of the government’s long history of dealing with the Moros of Mindanao, cosmetic concessions offered to the Moro have never assuaged their fundamental grievances.

The most critical demand of the Muslim Filipinos is the institutionalization of the Shari’ah as their major operating legal system. The recognition that the Moro may govern their lives pursuant to the Shari’ah in the Bangsa Moro Federal State may be the first substantial step that the government could take to ease the tensions that continue to characterize their relationship.

However, this does not in any way suggest that the Shari’ah as practiced in Iran or Saudi Arabia should allow the stoning to death of female adulterers, the cutting off the hands of thieves, or the caning of criminals.

As a result of my consultations with parliamentarians of Egypt, Indonesia and Malaysia, known Muslims but secular states, I have gathered that the harsh features of the Shari’ah may be avoided and made to jibe with the strictures of modern penology.

Also it bears noting that in our proposal, the

Shari’ah may be applied only to adherents of the Islamic faith. If controversy should arise between a Moro and a Christian or a Moro and a Lumad or a Christian and a Lumad, national law would apply.

[END QUOTING]

Oh, I don’t think there has ever been nor shall be a stoning to death of a woman BECAUSE she has out-of-wedlock children in that environment. It is common practice, certainly, just among the Elite of THIS society. In the Muslim faith, for instance, there can be upwards to at least ten “wives”, so where does THAT leave the rules and regulations according to random interpretation in idiotic presentation? These are such feeble and ignorant interpretations of Shari’ah “law” as to cause a lot of barfing going on.

Let us, however, give some credit to realization that having some autonomy in honest recognition, and FUNDING would solve the confrontation problems.

We BUTT OUT. Regardless of how we KNOW it to be—it is purely POLITICAL in nature and pattern and our agreements are to NOT INTERFERE IN THE BS. And yes, “offering” takes a lot longer than shoving something down a throat or two just because we are bigger and stronger.

Do we somehow condone “hand chopping”? No, but neither do we condone abortion, murder, or any other of your “civilized” practices of injustice. Remember that when there was “stoning”, there were no lead bullets and YOU would have been right out there in your narrow self-importance throwing rocks. Oh yes, YOU. Been there and done that—and the records DO NOT LIE.

LET’S TURN TO A BIT OF INPUT ABOUT “ANOTHER” VERSION OF THE SULTAN OF SULU.

It should be noted that just yesterday, in anticipation of the removal of “the injunction” of which we have referenced, Prince Tallano (the court-appointed administrator of the “Estate”) held a meeting with some 100-150 attendees. No, “we” did NOT attend because we are incidental in the agreements we have under consideration. All that can be hoped for as things unfold is a gathering together of those who DO PARTICIPATE through the very lines of heritage themselves. And yes indeed, it DOES have important connections with the above Pimentel suggestions.

Of all the land titles in the Philippines—especially in the Manila area alone—most of them are fraudulent and KNOWN TO BE FRAUDULENT. That is NOT our business; our agreement is to assist in securing resolution of prior COURT ORDERS, with the above-named ADMINISTRATOR. We have no agreement as to partnership or venture with “other” in that arrangement.

We DO have major input to the Moros and joint venture adventures—OF LONG, LONG STANDING OF NOW SOME THREE, AT LEAST, YEARS.

We offer what is presented and make few corrections even if we recognize the presentations may well be incorrect—but this is, again, NOT OF OUR BUSINESS. WHO for instance, may be recognized as “the” operating “Sultan” or Sultanate is not our affair. We can love them all equally and let those involved sort it properly—or improperly, if that be the case. We tend our business in honor and integrity and that is sufficient to our directives.

The rest is simply of interest and SHOULD be of interest, for it is a hub around which an amazing “wheel” rotates. I would note, however, to have stability a “thing” must have at least three “wheels” to move about properly. Otherwise you need gyroscopes and other stabilizing parts.

This will predominantly bring attention to “Sultan HJ Rodinood Kiram II” and yes, E.J. knows him—along with another couple of “Kirams”. Sultan Rodinood was rather formally put into position about three weeks ago by his “line” and yes we were invited guests—to which we declined attendance. This way, we can love them ALL and serve the ultimate “cause” without getting off into debates and arguments. **THAT IS WHY WE STRESS THAT WE WORK AND JOINT VENTURE WITH THE COURT-APPOINTED (LEGALLY RECOGNIZED) ADMINISTRATOR (REPRESENTATIVE) OF THE ENTIRE CLAN.**

Of interest, however, is the following from *THE MINDANAO CHRONICLE*, Feb. 20-26, 2002. Therefore, it is noted that this article (and pictures that we have no way to offer) was long prior to any meeting of a few weekends ago, and Sultan crowning.

[QUOTING:]

*the untold story of the wealth of the
SULTAN OF SULU*

(Copy provided via Erick San Juan)

The wealth of the Sultan of Sulu, Sultan Jamalul Kiram II, consisting of 617,500 metric tons (gold) were brought to Manila in the year 1935, **[H: Readers, that is a very important year in any consideration or holding.]** through his trustees namely: JULIAN MACLEOD TALLANO, (grandson of Alfred Dent, one of the lessees of the Sultanate of Sulu on January 22, 1878) and Rev. Father Antonio Diaz aka Col. Severino Garcia Sta. Romana.

The total assets were transported to Vatican City in 1939 to protect the items in the escalating World War II. After the World War II the said trustees brought back the metals in the Philippines in 1949 through the assistance of the late Pres. Ferdinand Marcos who then acted as their lawyer. The gold bullion was lent (loaned) to the Republic of the Philippines through the Sultan’s trustee, Rev. Antonio Diaz by the arrangement of his young brilliant lawyer, Atty. Ferdinand E. Marcos in 1949. The assets were lent to the national government to meet the reserve requirements of the newly installed Phil. Central Bank. That the said gold bullion reserve paramously attributed in the stability of the peso value between 1949 to 1960, ranging the peso value of P2.00 for one U.S. Dollar to P4.00 to U.S.\$1.

But beyond the knowledge of the Filipino people, the basic root that caused the Marcos-Macapagal (GMA’s father) split was that the unlawful acts of the Senate President Ferdinand E. Marcos which emanated from the illegal transport of some three (3) metric tons of gold nuggets to London and another seven (7) metric tons to Zurich, Germany without permission from the private owner, the Royal Family and of no consent of the then President Diosdado Macapagal were taking place all of September 23, 1963, considering that the gold bullion was part and portion of the 617,500 metric tons entrusted to the Phil. Government on January 7, 1949 by the caretaker of the Royal Clan, Rev. Father Jose Antonio Diaz, aka Col. Severino Garcia Sta. Romana.

Gold bullion inventory remained intact in the Central Bank vaults up to 1964, except that some 10 metric tons in the presence of Father Diaz were forcibly withdrawn on September 23, 1963 by the Senate Security Force led by the then ex-Senate Pres. Ferdinand E. Marcos and who became the President of the Republic of the Philippines in 1965.

Some 217,500 metric tons between 1965 and 1970 were illegally transported to different countries in Red China, Hong Kong, Switzerland, Australia, U.S.A. and in England. Only 400,000 metric tons of gold bullion were left in Central Bank vaults.

Being the caretaker of the Royal Family, Rev. Father Antonio Diaz was the authorized signatory for the withdrawal documents of the said quantity and had no choice but to sign.

From the year 1970 onward late Pres. Marcos did not use the authority of the Royal Clan trustee, Father Diaz, but instead, convinced the only son of Sultan Jamalul Kiram II, Sultan Julaspi Kiram II to give him full power of authority to withdraw the remaining gold bullion. Sultan Julaspi who was then in Kota Kinabalu, Sabah, Malaysia, did not hesitate to agree to the idea, for he was hoping that Marcos would help him in getting back the Sultanate of Sulu and North Borneo wherein land is privately owned by the Sultan. Sultan Julaspi Kiram died in frustration because Marcos was not true to his promise. He fooled Sultan Julaspi. He manipulated the assets by putting it in the name of his assigned trustee, Evelinda Bobila (nurse Dona Josefa, the mother of Marcos) under Master Account of the “Cactus Dahlia EB 101” using different Code Names and transporting it to different parts of the world. Late Pres. Marcos died before Sultan Julaspi Kiram II. In 1995 Evelinda Bobila went to Kota Kinabalu to look for the eldest son of Sultan Julaspi Kiram who is the rightful heir to the throne, Prince Hadji Rodinood Sultan Julaspi Kiram II, telling him the tremendous wealth of the Sultanate and giving him full access to the accounts because according to her it was the instruction of the late Pres. Marcos before he died to look for Sultan Julaspi Kiram and return all the assets to the true owner but unfortunately Sultan Julaspi died in 1994 so it was his son, Prince Hadji Rodinood, who has the right to all the assets of the Sultanate. Since 1995 the Prince tried to [gain] access to the different accounts but because of lack of financial capacity until this time, not even one of the accounts has been moved. Several times that he almost moved the accounts through the help of different people from different countries but it was always to his frustrations that all the contracts they offered him to sign were only for their benefit.

Prince Hadji Rodinood Sultan Julaspi Kiram is welcoming private individuals, organizations or government entities to help him regain his sovereignty and the assets of the Sultanate of Sulu and North Borneo.

[END QUOTING]

There are many incorrect bits of information in the above presentation but the bottom line is that there are such entanglements as to be all but impossible to sort the web. However, that is where GAIA can function most effectively—**IN THE ABILITY TO BRING ORDER INTO A FRAGMENTED AND DISORGANIZED GROUP. GET THE ASSETS INTO A FOUNDATION WHEREBY ALL PARTIES TO THE ARRANGEMENT HAVE INPUT WITHOUT RANCOR. WE CAN DO THAT, THANK YOU.**

Now, when you listen and absorb the nonsense offered by such as a V.K. Durham and a Rumor Mill—you err, people.

The POINT in this little bit of historical reality is that there are 400,000 metric tons of gold SUPPOSED TO BE IN THE LOCAL CENTRAL BANK (NOW A PRIVATE ENTITY—SINCE RAMOS) AND IT HAS “OWNERS” DENIED RIGHTS THROUGH TOTALLY CONSPIRATORIAL CORRUPTION.

No, we do not draw FROM anything nor take ANYTHING. We back the reserves and present A WAY to resolve the problems while enhancing ability to have more working funds for the rightful OWNERS OF THE NATION, ***THE PEOPLE.***

Value goes immediately in protecting the assets by

gold holdings now recognized and open in accounting. The value moves to the Alliance for further input to the people themselves while a small portion (percentage) is made available for other endeavors of the Alliance itself. Now just what objection V.K. Durham has to such a program is a bit beyond comprehension of any right-thinking person, individual or coalition.

Did Russell Herman act intelligently? I would guess that indeed he did—in what he did and to whom he entrusted the assets for which he was murdered. However, even Sr. Bush can’t find anything against which to object. We don’t even accuse him of anything and can only enhance the image of the “great” United States of America and to any FREEDOM UNDER GOD FOR WHICH IT STOOD.

GAIA fraudulent? Come on, readers! Moreover, over four years in Manila has proven the good intentions and reality of “Ekkers” whom she bashes without letup. With only need of “discernment” of evidence—**V.K. is a total FRAUD and that requires no “judgment” at all. So too, is Bellringer, Dove of Oneness, Russbacher and their teams of disinformation sites.** Again, this is NOT “judgment” but only conclusion based on solid output of information of the LYING kind. Therefore, this concludes by evidence that these people LIE but gives no judgment regarding them as persons one way or another. REACH YOUR OWN CONCLUSIONS and try, for a start, just basing your observations on reason and logic.

Let me just go back to NESARA and its “ANNOUNCEMENT” being so all-fired important. How is a collapsed dollar to solve anything—and that is exactly what NESARA would instantly do. Therefore, it becomes LOGICALLY and REASONABLY ILLOGICAL AND UNREASONABLE.

Furthermore, what V.K. Durham claims to have and hold is beyond fraudulent and fabricated—it is immoral in total concept. She has acted in either total ignorance or intentional deceit. She fabricated document after document and tried to grab all the gusto. She overplayed her hand and caught herself in her own noose.

She wants to claim her life is being threatened? I can’t imagine anyone more dangerous to V.K. Durham than V.K. Durham—by whatever name she chooses to call herself. She should be quite content to shut up lest she spend the rest of her retirement in the Big House. She is as culpable as a suspect in Russell Herman’s DEATH than ever could be George Bush Sr. whom she has accused over and over again—along with implication of many others who did not even personally know HER or Russell. She was THERE and had every motive of criminal mind to simply take him out. He outsmarted her and that is the simple base-line—and you people have lived long enough to witness it.

She wanted the whole “thing” then and she wants it now. It is, however, long since out of her reach because of her own incredible fraudulent actions. Leave her ranting and leave her to her ravings—and she will simply destroy the others in the nest of thieves and disinformation servers. It is the cycle of Truth “outing”.

Even yesterday with the information in writing yet, from London states that what we hold is good—but that the warnings are “not to use it”—YET. What more, for goodness sakes, do YOU need?

Oh I see, you want Ekkers to pull off this miracle “right now”? Well, it is coming right up ASAP.

Now for one last confirmation of our “right track” direction and backup that I do NOT give you false information:

[QUOTING *HINDUSTAN TIMES*, Nov. 20, 2002:]

RUSSIA TO BUILD FLOATING NUCLEAR POWER PLANTS

[H: I do not LIE to you, readers. Neither do I suggest that anything is concluded until it is finished—but for confirmation regarding what I may share with you BEFORE the stuff hits the international news—some confirmation, please.]

Russia is to launch the construction of the world's first floating nuclear power plants, a unique project which should supply much-needed energy to its remotest regions but has aroused concern among environmental groups.

The plan, unveiled by Russian scientists earlier this year, should see work begin in 2003 at the Sevsmash plant at Severodvinsk in northwestern Russia which normally turns out nuclear SUBMARINE engines, said Yevgeny Kuzin, the head of the Malaya Energetika company developing the project. While the first floating plant will not be ready for at least five years, three Arctic and far eastern regions, Arkhangelsk, Chukotka and Kamchatka, have already declared an interest and signed letters of intent with Malaya Energetika, Kuzin added. **[H: Whether or not there is ever an involvement with GAIA for funds or anything—this idea was proposed by E.J. Ekker to those who could make suggestions for use at the highest levels of Russian government. We are not in this game to make a bunch of money—we are making every effort to change a world into a better place to live, chelas. YOU ARE KILLING YOURSELVES AND THE PLANET ITSELF.]**

With winter temperatures as low as minus 40 degrees Celsius, these regions are desperate for energy to supply their residents with power and heating.

They lack the RESOURCES TO PURCHASE SUFFICIENT FUEL OR COAL, and building full-scale nuclear power plants in such remote areas is not a realistic option.

THE IDEA INSTEAD IS TO TOW FLOATING NUCLEAR "MICRO-POWER PLANTS" OFF THEIR COASTS WHERE THEY WILL OPERATE, PROVIDING POWER AND HEATING VIA/TO CABLES LINKING THEM TO THE MAINLAND FOR A PLANNED DURATION OF 40 YEARS.

The first floating plant should start operating off the port of Severodvinsk, near Arkhangelsk, providing the region with energy.

While each plant will cost \$150 million, Kuzin said this option was much more economical than building a full-scale nuclear plant and added that construction would also take less time.—<http://www.hindustantimes.com>

[END QUOTING]

May you seek Truth and WALK THEREIN that your days may be worthy upon this place where God has granted Grace that you may have purpose.

I further suggest you help our people achieve the necessary TIME in this place and in our work to get this job done—it solves the problems you THINK you have at the moment.

Sending funds to help Dove make more outrageous interviews which only fill up Bellringer's Website only causes Bellringer to plead for gifts and grants for his outrageous disinformation scatter.

Can we "old folks, faded and worn", do this JOB? Oh goodness yes, the journey has only knocked off the rough edges and honed the senses. "Over the hill" has no meaning—for "over the hill" indicates that there has been an achievement at least TO THE TOP! Ponder it carefully—for the life you save WILL be your very own.

Salu, GCH

dharmā 

Islamic Banking Is Here To Stay

Value-backed, non-usurious principles are anathema to IBC's present debt-slavery system.

[MM: Originally published in *CONTACT*: 8/9/99, page 20 (Volume 25, Number 3); 8/16/99, page 14 (Volume 25, Number 4)]

8/3/99—#2 (12-352)

PROPHETS AND MESSENGERS

Hatonn—As follow-on to this morning's communication, dharma, we will allow for better understanding of my input and my purpose.

The time is at hand when Man must take a stand for that which is responsible and that which right.

I need not repeat the spiritual aspects of our mission at this time for it has all been said that needs speaking. What does it take for Man to open his eyes and see what is before him?

Because there is such a "religious" pull in things of the physical and most especially of the issue of money and trade, I must focus on those things which are used by the adversarial cartels and cabals to bring a world to ruin and into slavery.

I find that it is basically that those of "religious" bent do not have as readily available to their attention the things of great business, capitalism, production of products and especially are the banking services and exchanges fraught with obstacles to understanding. BUT KNOW, THE LAWS OF GOD DO NOT CHANGE AND IN THE AGES COME PAST THE EXPERIENCING, GOOD REGULATIONS IN TRUTH AND ALLAH'S WAY HAVE COME FORTH AND BEEN PRESENTED OVER AND OVER AGAIN.

This writing will not be "new" but will be appropriate to the time of the "now" experience.

There is an Islamic Bank structured and in great confusion as we write, in the Philippines. You call it the Amanah Bank. It has fallen into total disarray to the extent that it is considered to be sold to a Jewish entity focused on greater and worse trading programs. This man has married into the Philippine citizenship and I make no comment about the person other than that the bank would be used as badly as the International Banking Cartel (IBC), but it would allow for use of gold-holdings as collateral. The point is, students, that you have already available for your use, if you but take the opportunity, to move directly and immediately into a system suitable for global structuring without running through the established cartel banks.

Some of you will not even know of what I speak, having no idea of one banking system from that of another, so you in leadership positions must take note as I try to lay out in concept an explanation of principles.

If you do not change your attitudes and bring value and responsibility into this system which controls your very survival, you shall wallow in the worthless chits thrown about upon you-the-people.

I will make an effort to write in some type of

language that you receivers might understand, as well as in some semblance of a presentation my scribe might accept, even without understanding of the language or the test concept. So if each of you will bear with me, perhaps we can bring forth some reminders of the Law as relates to "money" or "value", as would be in need of utilizing banking institutions.

PRINCIPLES OF SHARIAH IN THE ISLAMIC BANKING SYSTEM TYPES OF SHARIAH PRINCIPLES

Like any other financial institution, the main function of Islamic banks is to mobilize savings and idle funds in the economy and make them available to those who can make better and fuller use of them. Since Islam prohibits interest in all forms, Islamic banks have to look for permissible rewards and business relationships between those who provide funds and those who use the same. Ultimately, the first step to be taken in this search is to make reference to the original source of Islamic laws, i.e., *Al-Quran* followed by Hadith. Thus, we find in the *Al-Quran* revelations that relate to justice, the commands to not offer bribes, to give true evidence, and to give full weight and measure. Contracts are safeguarded by commands to put them in writing, to call witnesses, to give securities when there is no scribe available, to fulfil all obligations and to return a trust or deposit to its owners. There are also abundant Hadiths pertaining to sales, as-Salam (a sale in which price is paid for goods to be delivered later), renting, al-Hawala (transference of debt from one person to another), loans, payment of loans, freezing of property, bankruptcy, partnership, mortgaging, witnesses and conditions.

I would point out before we go further—that my scribe does NOT wish to do this work for me or for you. It has been near a year that we have come with our offerings unto you the people of Southeast Asia. We have been put aside, ignored, ridiculed and threatened. Now, to serve in such as Mindanao, where hostages are taken and even beheaded, is to be considered carefully. How can mankind grow if lawlessness and terror come upon the very messengers sent to deliver the gifts?

Therefore, I command that there is respect, even in disbelief of the gift itself, which comes in total BALANCE so that responsibility is equally shared as within the Laws. Privacy must be maintained and all transactions accomplished in that privacy. We wish no "credits" or "acclaims", for that is for you who would dare to step forward to create change in your own nations and circles.

There will be no moving about from home location to ANYWHERE—those who would avail themselves of our gifts must come to our secure place where privacy is respected and no public note is made. Neither can my people have funds to support any transactions or

further travel. Intent is always good but the road to Hell, my friends, is paved with those good intentions. People agree to serve, go forth and are immediately distracted and somehow “know better than Allah”, as to what might be done to gain even greater funding than the “unlimited” available, if simply handled within the LAW.

You have the gold for collateral, we offer the RESERVE to purchase the gold. Then the holding bank has the assets to issue currency, lines of credit for projects and general handling of currency and assets according to laws of the Land and Islam. The concept is simple, the reserves available, and same have been made valid and confirmed by the Treasury and Federal Reserve of the United States of America. However, these departments, realizing the massive size of the value, will not openly publicize any such asset—but neither will they deny same. The U.S. dollar is a worthless “note”, with no support or backing. This is not something any party in knowing would wish to divulge. However, it is neither important nor a condition of use. Once collateralized with gold in any given location, the funds are covered and can be utilized properly. We have carefully structured the use to hold privacy in uppermost importance for the protection of all involved.

I do not, however, wish to dwell on documentation for that is all available, proved-up, and ready for transfer.

So we must turn back to the modern banking system and relationships with Godly banking systems.

Although both *Al-Quran* and Hadith have given some basic principles in performing business transactions, these principles sometimes are not directly related to the modern banking system. Therefore, it is a duty of contemporary Muslim scholars to establish principles which do not violate the Shariah, and at the same time are applicable to the present banking system. Among the most common principles which are widely discussed in Islamic banking literature are the principles of mudaraba, musharaka, murabaha, ijara, ijara waiktina, qard hassan, wadiah, and rahn.

It should be becoming obvious why we would come to Sharif J. to work with us, for he has taught “the Law” for many years and can relate to the need for adherence of the goodly laws within honor and freedom.

MUDARABA

I have to deal with the English language for the reason presented above—my scribe only speaks in English and therefore can only “print” in English, or at the least with an English alphabet. So each of you who are Muslim must try to understand our position, for we have the “gift” and you have the method to use it. We must, therefore, work together to interpret and translate as is necessary. However, dharma has no choice, being herself limited as to multiple language use. We will, however, present words in the language of your tongue for clarity of meaning. If we miss, please have a good laugh and move on.

One of the most widely quoted operating principles in Islamic banking is the principle of mudaraba, sometimes known as qirad or muqaradah. Various scholars have used different terminology when translating the word mudaraba into the English language. Some writers use “trust financing”, others use “trustee profit-sharing”, “equity sharing”, “sleeping partnership”, “profit-sharing” and another terminology used is “commenda”.

Imam Sarakhsi, the great Muslim jurist, who gives the definition of the institution of mudaraba based on the *Al-Quran* and the Sunnah in his book, *al-Mabsut*, says (Uzair, 1980):

“The word mudaraba is derived from ‘darb on earth’. It has been so named because the mudarib (user of others’ capital) qualifies to get a share of the profit on account of his endeavors and work. He thus participates in the profit as well as having the right to use capital, and strive according to his direction. People of Madinah call this contract muqaradah, which is derived from the word qard, meaning ‘surrendering’ The owner of capital, thus, surrenders his own right over the portion of capital to the amil (the user of capital). This is how it has been so named. We have, however, chosen the former name as it conforms to what occurs in the *Book of Allah* saying ‘and others strive on earth seeking the gift of God’...”

This principle of mudaraba is actually one of those principles of business dealing that existed before the Prophet’s time and flourished after him (Saleh, 1986). Ibn Rushid, in his book *Bidayat al-Mujtahid*, says (Uzair, 1980):

“And there is no difference of opinion among the Muslims about the legality of qirad. It was an institution in the pre-Islamic period and Islam confirmed it. They all agree that its form is that a person gives to another person some capital that he uses in business. The user gets, according to conditions, some specified proportion of the profit, i.e., any proportion they agree, one third, one fourth or even one half.”

For Islamic financial institutions, the word mudaraba is basically an agreement between at least two parties, that is, a lender, sometimes known as an investor (rabb al-mal), and an entrepreneur, also known as an agent-manager (mudarib). In the case of loss where this loss is a result of circumstances beyond the control of the mudarib, the investor will bear all financial risk and the mudarib loses his time and effort only.

We through GAIA offer a “minimum” of half and then, because of the need for unity and support in the beginnings of our joint endeavors, leave the gold in the bank and, in addition, leave 80% of the GAIA share to be used for support. The only portion that the “lender” (GAIA) will or would remove from the local location for use elsewhere would be the remaining 20% of his portion. That also would be backed by value (gold) to insure any line of credit and will be utilized in other nations to insure start-up financing costs and to establish Islamic-style banking systems in the Sovereign Native American nations for the building of facilities for serving those nations in every social, spiritual and financial manner necessary to become self-sustaining, productive republics.

GAIA is an alliance (international) and as we move forward it is hoped that people of areas and nations will join with us and allow for resources to flow OUT in abundance so that freedom might be returned to the lands.

Allah promised that HE would send His gifts and HIS messengers bearing the gifts in this time of evolvment into a new era. The time of Satan is to be put behind and the cabals shall fall. This can be established and accomplished through peaceful means of regaining control of the wealth back to the people, and those enemies of Allah shall be put down. There is no need for war, for he shall fall of his own volition once control is again assumed by the people.

Different schools of law have taken a different view on the application of the principle of mudaraba in business dealings. For the Malikis and Shafiis, mudaraba activity is necessarily limited to mere trading and to activities supplementary to trade. It cannot involve a manufacturing function on the part of the agent, otherwise it would be considered as a contract of manufacture or hire. Hanafis, on the other hand, see no objection to a mudaraba whereby capital is associated with crafts or manufacturing activities, such as in the case when the agent is entrusted with a capital fund in cash on the condition that he will buy raw materials and turn them into finished products and then sell them on the basis of profit-sharing mudaraba. Hanbalis, however, allow the investor and mudarib to enter into two separate contracts, one of manufacture and one of mudaraba, provided that one is not a condition for the other.

Let us not misunderstand GAIA’s intent, however. We ask no part in production, we are only asking that the asset be collateralized appropriately and that we have use of the funds to re-support ongoing projects established. We KNOW that the value of the gold collateral will increase in value to great extent and that is all we would wish to utilize to both cover costs/fees, and whatever other expenses might be accrued.

The International Elite have brought the cost of gold to below the cost of production in order to purchase known quantities at pennies on the dollar—and frankly, to be able to put the mining industries out of business so that the businesses can be bought or claimed for very low or no cost.

In the area of Southeast Asia, for many reasons, there is ample commodity to use to set whatever value you choose and simply set a value on your currency. The best way to accomplish this is to work WITH and through such as Dubai on the Gold Dinar program, which is somewhat akin to the Euro which is “supposed” to be backed by gold.

There is now no longer any country on a gold standard. There remains thought that somehow the U.S.A. is gold-backed but no, there has been no backing with gold since the very early 1930s, when gold was ACTUALLY CONFISCATED BY THE GOVERNMENT FROM THE PEOPLE. Then, within the past few decades, the U.S. was officially pulled off the gold standard. The United States of America is basically BANKRUPT and the dollar is based on NOTHING.

Now it is realized that within these most recent weeks even the stable Switzerland is NO LONGER ON A GOLD STANDARD AND NOW HAS A JEWISH PRESIDENT. The gold assets are being the source of many grabs by the Jewish “restitution” groups, such as the World Jewish League, to get all the gold all the time, and most of the reserves no longer exist where it is thought they are placed. It is not through justice or injustice that the Swiss will not release the Marcos assets to the Philippines. But that is another story. It is so important, however, that if Islam is to survive, you of Islam must take ACTION now, before the shackles are so strong as to have you ensnared.

Back to the topic, the principle of mudaraba can be applied to Islamic banking operations in two ways, i.e., between the banks and the supplier of funds and between the banks and the user of funds. On the supplier side, the banks will be the agent-manager (mudarib) and the depositors constitute the investor, or rabb al-mal; whereas on the user-of-funds side, the

banks are the rabb al-mal and the borrowers are the mudarib. The reason why mudaraba is considered a noble principle in Islamic banking is because it represents a happy combination of financial means and human resources within the accepted Shariah standards. It is true that mudaraba capital is given without any labor, yet is expected to be rewarded. But this is because it is risk capital in the sense that the investors have accepted the risk of a business venture. In this case, if the investment is successful, the investors will recover their capital together, with a pre-agreed proportional share of profits; but in case of loss, they may lose all or part of their invested capital.

This will not be applicable to GAIA because we will function purely on values of the gold collateral itself. And, further, should a project come into hard times, the project is secured and backed up further by the GAIA portion of the venture, but the project is secured because the gold is the product which would be recovered by the bank, and not the property or project.

MUSHARAKA

Musharaka or sharika is normally translated in English as “partnership”, and Shariah divides sharika into two broad categories, namely, sharikat mulk (property partnership) and sharikat ‘aqd (contractual partnership). There is another form of partnership called mudaraba, but this type of partnership is usually discussed separately in the books of Islamic jurisprudence. Broadly speaking, sharikat mulk involves the joint ownership of a property without its joint exploitation, such as the joint ownership of a house transmitted, by devolution, to the heirs of a deceased person. On the other hand, sharikat ‘aqd emphasizes the joint exploitation of capital and the joint participation in profits and losses, where joint ownership is a consequence of, and not a prerequisite for, the formation of the partnership.

There are three different methods in establishing the Sharikat aqd. If money is the main criterion in the formation of the partnership, the partnership is called sharikat mal, or finance partnership. In the case of a partnership based on a partner’s experience or skill, the partnership is called a labor partnership, or sharikat a’mal. Sharikat a’mal is further divided into four categories, namely: sharikat fi’amal bi aydihima (a partnership of work with hands), sharikat bila’mal (a partnership in work), sharikat as-sana’i (a partnership of crafts), and sharikat attaqabbul (a partnership of acceptance of work). The School of Shafiis, however, does not recognize the existence of labor partnership.

These, thus far, do not actually apply to a GAIA program because it is truly a joint-venture in that, when funded and collateralized, GAIA does not participate further than a general interest in seeing a project grow, and the parties of the project are totally responsible for their own project and management. If asked to do so, GAIA will, however, try to help to acquire knowledgeable participants who might contribute to expertise skills applicable to any said project, i.e., contractors, skilled trainers in use of equipment, machining, etc. This is ONLY should they be asked to assist, and then the teams would only be for support to help train local participants.

This would allow many overseas workers to have good jobs and stay home with families and also be very productive while building a stable economy. One day, therefore, there would be the most stable economies and

abundantly paid workers. All aspects of social living could then be enhanced through education, training, and self-esteem. Living standards can be achieved that will surpass the most progressive societies.

It should be noted that when credit alone is used for the partnership investment, the partnership is known as sharikat wujud or credit partnership. Each of these, sharikat mal, sharikat a’mal and sharikat wujud, can take the form of unlimited, unrestricted and equal partnership (known to Hanafis as mufawada), or the form of a limited investment partnership (sharikat ‘inan). Either of these might prove helpful in establishing flow of funds as might be found appropriate.

In the context of Islamic banking, however, the musharaka is obviously the “inan sharikat mal”, or a “finance-limited investment partnership”, otherwise popularly known as “participating financing”, where money is the main feature in the formation of the partnership. Specifically, musharaka means a joint-venture agreement between two parties to engage in a specific business activity, with the aim of making profit. The termination of an agreement may be based on time or after fulfillment of a certain condition. In this principle, both parties will provide capital and the investor or lender may also participate in the management. Profit will be shared between the two parties in the agreed ratio and the ratio need not coincide with the ratio of participation in the financing of the activity. However, in the event of a loss, all parties bear the loss in proportion to their share of financing.

With GAIA there is no loss—for the entire structure is based on the value of the gold which will be valued always at a price to cover any funds released.

There are only simple agreements which do not constitute any type of “security”, nor does the transaction or agreements fall into regulation as a security or exchange commodity. Any such use of funds in these categories is utilized AFTER the termination of the “joint-venture”. All participants will be totally responsible for their actions within the LAWS. GAIA will not be held responsible for any misuse or abuse of laws or funds. The bylaws and articles of incorporation of GAIA state clearly that we are an association and an alliance and beyond the agreements and joint venture, we have no responsibility to or from the projects or of the former joint-venture participant.

MURABAHA

This is basically the sale of goods at a price covering the purchase price plus a profit margin agreed upon by both parties concerned. Murabaha transforms a traditional lending activity into a sale and purchase agreement, under which the lender buys raw materials, goods or equipment required by the borrower for resale to the borrower at a higher price agreed upon by both parties. Under this principle, Islamic banks are no longer to share profits and losses, but instead assume the role of a normal business entity. Although all schools of law have accepted this principle as a legal device in business transactions, there are two aspects with regard to the implementation of this principle that have created some misconceptions among Muslim scholars. The first aspect regards the amount of profit or mark-up that the vendor is entitled to receive from the said transaction. The second aspect involves the options available to the purchaser when he discovers that the price he has to pay is unduly inflated.

For the purpose of the mark-up, Hanbalis deem that all actual expenses incurred as regards the commodity, the object to murabaha, can be added to the capital (price), provided that the purchaser is made aware of the amount of these expenses and their origins. Similarly, the Shafiis insist on the additional requirement that the fee earned, in principle by the vendor, or the fee that should have been paid to a third party, had he not volunteered to perform a work gratis, cannot be added to the murabaha price unless that is specifically accepted by the purchaser.

Malikis divide expenses into three categories: first, expenses that can be added to the capital (price) and constitute a basis for a calculation of the profit; second, expenses that can be added into capital but cannot serve for the calculation of the profit; and third, expenses that can neither be added to the capital nor taken into account for the calculation of the profit. Take a shoe factory, for example. The costs of raw materials, cleaning, processing, dyeing and tailoring are included in the mark-up price. The costs of storage and transportation of the finished goods are considered expenses that can be added into capital but cannot be used for mark-up purposes. Other indirect costs, such as the commission paid to a middleman, advertisements, donations, etc., are to be excluded from the calculation of profit. Hanafis have the simplest approach to this practice. The seller (vendor) is entitled to add to the price, all expenses accepted normally by commercial practice and incurred as regards the commodity object of the murabaha, regardless of whether or not the expenses have affected the commodity itself, or were merely incurred because of the nature of the commodity.

IN THE CASE OF GAIA, THERE IS BUILT INTO THE ORIGINAL FUNDING AMOUNT, EXPENSES FOR DOING THE TRANSACTION ITSELF. THEREFORE, THERE WOULD BE NO NEED FOR CONSIDERATION FOR PRODUCT PRICING AS IS REFERRED TO HERE.

According to Shafiis, when the purchaser discovers that the price he has paid is unduly inflated to the murabaha vendor and the object is still in the purchaser’s possession, he is then entitled to return the object to the vendor and have his money refunded, or he can keep the object and claim the undue increase. The Malikis grant the purchaser another option. The purchaser would have the right either to keep the object in consideration of its appropriate price, or to relinquish the object of the transaction. However, the purchaser is not entitled to refuse if the vendor wants him to keep the goods at the appropriate price. As for Hanafis, the purchaser would have to make up his mind either to accept the sale at the stated price or to rescind it and take back his money, but if the good is no longer in the possession of the purchaser, he would have no other option than to confirm the sale.

I am putting this information within this document simply because it is amazing how many think they understand a subject, only to find myriads of little questions springing forth that were not even a consideration, and often not applicable, in a given circumstance.

It is often that the people who end up having to utilize the laws are the least informed because the educational process has managed to totally surpass all levels of competence of the professors of finance, and certainly the laws are beyond the ordinary man, even though money is so totally SIMPLE in concept as to be

THE cause of the confusion. As in today's world: if a thing is not confused—confound it!

Dharma, let us pause for a rest—this is very tedious for you.

* * * * *

Dharma, let us continue please, for I wish to make known my position in butting into the affairs of particular people who are expecting to hear from me but never are quite comfortable until they THINK ABOUT CIRCUMSTANCES AND BEINGS AS PRESENTED—LATER.

It will help people, i.e. Sharif, to understand that he would not have KNOWN just who would show up—but he knew that in these days of need and petition—GOD WOULD SEND (BRING) WHAT WOULD BE NECESSARY. You, scribe, on the other hand, must not drag your feet in the “knowing” because I told you, and we wrote it publicly, that we would be a major participant and would actually supply the wherewithal to bring the Autonomous Regions (Muslim) into their full potential. It is only the language you did not understand nor, at that time, WHAT WOULD BE THE TOOL OFFERED. We have to wait upon God in TRUST and in ignorance, to protect that which needs to flow in its proper sequence and into the hands of proper parties.

I would like to remind you also that when we did the journal on the Immanuel scrolls, that in confrontation with the Pharisees the Teacher said, “in about a hundred years there would come forth a man (a prophet) [Mohammad] who would represent death and destruction to those Pharisees all their remaining days upon the Earth.” Is it not come to pass, chela?

Now, to my own label and yours, child—we go back to far beyond the ancient Egyptians—at recognition will bring us to Aton-hATONn of the One Light era of some effort at bringing mankind into understanding of his oneness with God. Aton means the One Light, represented by the “Sun”. Don't bother about it for this is just for some recognition that we know of what we write. We don't need to belabor these points, for it is a time of need for unity in brotherhood of all those who are OF GOD to come together and unite, for it is known that the Elite Khazarian Zionists, or those that falsely call themselves Jews, are the “Jews” of the Elders of Zion who present themselves as, “the Jews”, but are NOT, and all other peoples of the Earth are Gentiles. In “their” identification they have split the world into only these two categories. It is fine—God wins the ultimate game.

However, if man will assume his God-Allah creative POWER, the ending of the planet and humanity need NOT be as constructed for your demise or your downfall. But somebody has to come forth and DO THE TASK AT HAND to reverse the circumstances. And, just to remind you—it is a total reversal of the heinous methods of those evil controllers that must be matched, tit-for-tat! We must undo that which is most precious to them—and indeed, it is within that which is the banking system where they have gained first control. Not only CAN WE DO IT—we SHALL do it.

So, scribe, to continue—as much for your information as for any other's, let us move on to:

IJARA

Ijara means a lease contract as well as a hire contract. Therefore, look at the many various ways we can function and do so all within the laws of Allah and RIGHTEOUSNESS. In other words, the contract of ijara is the sale of usufruct. Therefore, the rules relating

to a contract of sale such as those of khiyar al ru'ya (the right of rescission at the time at which he sees the object which he has bought), khiyar al-'ayb (the right of rescission because of lack of stipulated quality), khiyar al-shart (the stipulated right to cancellation), faskh (cancellation) and ikala (reversal) apply to it too. For the Malikis, ijara resembles a sale contract whereby the price and use (manafa'a) are exchanged and the contract should specify a manafa'a, either by the duration, or by its subject matter. The contract is invalid if the object of ijara is used for the purposes which are prohibited by Shariah, e.g., renting premises to use as a night club, bar or other vice activity, or the activity is a mandatory duty in nature, e.g., hiring a mother to feed her own baby. Hanbalis has described ijara as being a contract where the subject matter is lawful and defined as manafa'a, of a lawful and determined corporeal object ('ayn), for a specific period of time. To the Shafiis, ijara is a contract where the subject matter is the determined, legitimate, assignable and lawful use of an object against a fixed consideration. Finally, Hanafis describe ijara as a contract intended to give ownership of a determined and legitimate manafa'a of a rented corporeal object ('ayn) against the consideration.

All schools of thought have agreed that ijara is a binding (lazim) contract. However, they disagree about the reasons which could cause the cancellation of ijara. Malikis and Shafiis opined that ijara is cancelled only by a material defect ('ayb) affecting the corporeal object ('ayn) leased or hired. Another situation which terminates the contract is in the event where the purpose of the lease or hire has disappeared, such as when a person asked a butcher to slaughter cattle, and before the slaughtering began, the cattle died. To the Hanafis, ijara is cancelled by any reasonable excuse that the lessee may invoke, while Hanbalis believes that ijara is cancelled if the rented object is destroyed or affected by a material defect.

There are two kinds of ijara, i.e., for a period and for carrying out of a task. The period must be determined; it is not possible to hire or rent for a stated amount per month. A special case of ijara for a period is the lease of agricultural property. It is forbidden to stipulate that the lessee should undertake work from which the lessor, too, derives advantage, such as dredging canals. If the crop has not yet been harvested when the lease expires, it continues for a fair rent until the crop has ripened. The lease of one agricultural property for another is forbidden, because it would amount to riba. There are, however, some principles which are permitted by Shariah in this area. With regard to agricultural property, the related principles are muzara'ah and mosaqat, and under these principles the lease payment consists of a percentage of the produce.

Another concept of ijara is ijara wa-igtina. It is a combination of leasing movable or immovable properties which grants the lessee an option of eventually acquiring the object of the lease. In Malaysia, the concept of ijara is expanded further by the principle of al-ijara thumma al-bai, or hiring followed by sale and purchase. This concept refers to two contracts undertaken separately—the contract of al-ijara (hiring/renting) and the contract of al-bai (sale and purchase). Under the first contract, the hirer hires the goods from the owner at an agreed rental over a specified period. Upon expiry of the hiring period, the hirer enters into a second contract to purchase the goods from the owner at an agreed price. (Now this came from Bank Negara, Malaysia.)

I have bothered to put this section into the writing to point out that our DEEDS OF ASSIGNMENT can be leased or rented under “the law”. This allows for additional reserves, which can shore up banks instantly.

We can utilize our assets in almost any way desired—without consideration of having to use interest and yet, can fit within the ongoing system—even to the supporting funds (for fees) to such as the IMF, if you have a great sense of humor and a sense of JUSTICE.

QARD HASAN

(No, dharma, you don't have to do banking—just the typing.) This is a benevolent loan that obliges a borrower to repay the lender the principal sum borrowed on maturity of the loan. The borrower, however, has the discretion to reward the lender for this loan by paying any sum over the above amount of the principal. This kind of arrangement is the only loan permitted by Shariah, and the objective of this loan is socio-economic justice and equity. Islamic banks are advised to make use of qard hasan in the following circumstances:

a. In the case of musharaka (partnership or participation financing) between the institution and the client, it often happens that not all of the institution's shares in the project can be earmarked for the right to participate in profits; otherwise no substantial share would be left to another partner, namely the client. Therefore the institution's participation is split into two parts. One part constitutes a share in the partnership capital and the other is working capital provided through qard hasan.

b. A qard hasan can also be provided to a client of the institution who has cash flow problems, either in order to protect the institution's investment, or, when the client is reliable, to boost the institution's image and reputation at no great risk.

c. A third use of qard hasan may occur when a client who has a blocked savings account with the financial institution which generates no interest, encounters an urgent need for short-term finance, making resources to the mudaraba concepts useless. The necessary funds can be provided to him by the institution through qard hasan. There are probably other circumstances where qard hasan has its value for the lender, and these circumstances will gradually develop with the day-to-day business of the Islamic financial institutions.

WADIAH

Wadiah means trusteeship and under this principle the owner will commission others to hold his property in safe custody. It is a fiduciary relationship (amana). The safekeeping must be assured by the owner himself or by a member of his family. The custodian's refusal to return the deposit or his denials that a deposit exists, or its confusion with his own property, are usurpation and engender liability. To the Islamic banks, wadiah is an agreement where the owner will deposit cash or other movable assets in the custody of the banks. The banks obtain the authority of the depositors to utilize the deposit at the bank's risk and bank's benefit. The depositor is free to withdraw the money at his own convenience. In Malaysia, the principle is further extended and renamed as wadiah yad dhamanah (safe keeping with guarantee). This concept refers to deposits which have been deposited with another person, who is not

the owner, for safekeeping. As wadiah is a trust, the depository becomes the guarantor and, therefore, guarantees repayment of the whole amount of deposits, or any part thereof, outstanding in the account of the depositors when demanded. The depositors are not entitled to any share of the profit but the depository may provide returns as a gift (hibah) to the depositors as a token of appreciation.

RAHN

Rahn means pledge or pawn. It is a contract of pledging a security and becomes binding when possession of the pledge takes place. In this principle the ownership of the security is not transferred to the pledgee. The transfer of ownership occurs only under certain conditions as an effect of the contract. The pledgee is liable for the pledge, to the amount either of its value or of the debt secured, whichever is less, or if it gets lost through his fault, to the amount of its value; he is also obliged to return it when the debt is paid. The pledgee, however, has the right to sell the security when the debt is due in order to pay himself out of the proceeds. The pledge is in principle a collateral security; the debt remains in existence in so far as it is not covered by the sale of the pledge, and any credit balance which remains after the sale of pledge is held by the pledgee in trust for the pledgor.

Besides the above-mentioned principles, there are many other Shariah principles governing the operations of existing Islamic banks. These principles sometimes are either used by a limited number of Islamic banks or by the Islamic banks in specific Islamic countries. Among the principles within this category are bai mua'zzal, bai al-dayn, al-wakalah, al-ujr, al-kafalah, al-hiwalah, and joalah. I would rather not take time or space in distraction of focusing on each of these principles.

Now, I could break these principles into categories of countries, terminology, etc., but I prefer to not do that for each is available in many places for research.

My full intent here is to point out that we have the asset and you have the people and the plan whereby the assets can best be used within the laws of Allah (and the land). It must be that we can present to our people a better way in honor and integrity. And, please, receivers of this, you must realize that only Allah could have such gifts. Make no mistakes about who is behind this program and offering or how well it can flow because of same.

We have ones in Muslim places of the Middle East waiting to see what you will do—that they might either join this alliance, or at least participate in the conceptual program in their own nations and banks.

I would also again point out that there may well be variances in the presenting language and spelling of words here, for I remind you that my secretary-scribe only speaks English and this becomes most tedious. So, please, be gracious and allow for any errors in presentation.

Dharma is also my translator when I choose to have a verbal conversation with you. We have a rather tedious tonal frequency which has to be translated for most receivers into a language. We can share if you like, but I prefer to keep the business to business and then let us share our real (soul) purpose.

YOUR ADVERSARY has laid forth his plan of destruction and GOD HAS HIS PLAN 2000 as

well. Let us please move into a golden age of beauty and abundance and not allow this evil character from the darkside to longer flourish.

We place no “strings” on our gifts, just as God places no strings on his LOVE or abundance. We are OF EACH OTHER and that which blesses one blesses all. As others see you progressing out of the darkness of poverty and into radiance of production—they too will wish to join you, and there will be a ground swell of brothers, not the least of which will be from the “Nation of Islam” in the U.S. There has been too much oppression and fear to be able to work in that environment, so it must be understood that THIS IS THE PLACE, my friends, and you are the elected ones to do this job. Smile, for it is wondrous and exciting in its very concept.

Is this “simple”? Yes. Is it “easy”? No.

As you might guess, the adversary and the International Controllers have all but destroyed my people. My scribe has lost everything possible except life and that has been attempted in the taking. My people are not “off-limits” to the mischief-makers but the impact is still heavy. I can tell you now, however, that the World Controller Elite Powerbrokers DO NOT WANT TO TANGLE WITH “ME”. I AM KNOWN WELL TO SUCH AS THE GEORGE BUSH CARTEL, ET AL. YOU ARE NOW IN MY PROTECTION, YOU WHO WISH TO ASSIST AND PARTICIPATE.

AND DON'T ACT SHOCKED WHEN YOU LOOK UP AND SEE OUR SHIPS STROBING RAINBOW LIGHTS AT YOU FROM THE NIGHT SKY—WE ARE HERE AND WE ARE HERE IN PHYSICAL MANIFESTATION AS WELL AS IN THIS TYPE OF COMMUNICATION. WE KEEP OURSELVES LITTLE KNOWN AND LESSER RECOGNIZED, TO KEEP ANY FOCUS FROM OUR PEOPLE. ALL OF THESE THINGS WILL BE COMING INTO RECOGNITION, QUITE GENERALLY SPEAKING, IN THE VERY NEAR FUTURE. WE DO, HOWEVER, NEED TO GET A WORKING SYSTEM, TO AVOID COLLAPSE OF ECONOMIES.

Blessings are upon you and may we enjoy our mission as we watch and experience a rebirthing, that mankind shall flourish instead of rot in poverty at the hands of the puppet-masters. Salu.

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LIFE IS WHAT YOU CREATE IT TO BE

Hatonn—Life CAN only be that which you create it to be, as a matter of actual fact. You can “give” nothing unless there is something or someone to “receive”. Until a gift is accepted by that one to whom it is offered, it is not a gift—it remains the property of the one holding it. Even a smile, although “given”, is perceived by the one witnessing—and that is rarely the intent in which it is given. Remember that a smile can also represent MANY things and attitudes, and can be the most bitter expression upon the face of the Earth. So, please: always remember that to have received that which is intended, you must create the thought that projects truth in manifestation. Further, always remember that the other party is also “creating”, and also KNOW that the more evil the intent is within the party presenting or receiving, the better qualified they are to trick you into accepting that which is not truth in fact.

It is much like that “unconditional love” spiel, while the party claiming nothing but unconditional love is either cutting your throat, stabbing you in the back, or generally scattering lies to the wind to preserve his own public presentation.

Yes indeed, beloved friends in this journey, these ARE the things that bring joy and lessons. However, we accepted a greater mission and therefore—there are so many more than only our own little family or circle, we don't have the privilege of limiting our sharing to the one or two—we must lay the presentations before the multitudes, so that a plan can be formulated among the many to move things in the right pathways toward accomplishment of our “goodly” work.

I remind all of you of something likewise important: Once a person has been KNOWN to tell a lie, he is never again trusted if stories conflict—be it from who “borrowed the towel”, to who might have taken it, if one be missing and the prior “liar” had access. Who do you “believe”? Ah so, and finding several deliberate actions in false intent—will you ever trust that party again in any matter of dispute? We do, indeed, EARN our reputations. This is WHY you cannot simply turn away and “take the burden”, thinking it will better “go away” if there is no response—for the towel may well have no meaning. IT IS NOT RIGHT, CHELAS, AND THEREIN IS THE FACT OF IT. A MAN IS ONLY AS GOOD AS HIS WORD—EVER! GOD CAN KNOW INTENT WITHIN. MAN CAN ONLY DISCERN AND JUDGE BY THAT WHICH IS HUMAN. AND, HE CAN ONLY CONFRONT TO KEEP “CLEAR AND CLEAN” BY HIS ACTIONS AND PRESENTATION IN THE HUMAN FORM.

Come on, we KNOW when there is a “witty” note or a “joke” involved. We also know that people make errors in everything from a date and hour to whatever, but lies told in serious intent to deceive are not “forgotten” by the mind and THAT IS, AFTER ALL, WHAT MAKES A LIE-DETECTOR RESPOND. THE BETTER THE LIAR, THE BETTER TO DECEIVE THE DETECTOR—SO YOU CAN ONLY TRULY FUNCTION WHEN YOU CONFRONT AND GIVE—THE OTHER PARTY WHO LIES—NO CHANCE TO GET AWAY WITH IT AGAIN.

We can talk about property, say, at the Turner farm. It is not the small property missing that is of value—it is that someone has taken, “unlawfully”, that which is not theirs. If it went by error, simply say so and make it right with the owners. Do not accept a lie that is going to reflect on those who came before—and claim “they” must have taken it. Dingmans DID NOT take much of ANYTHING. They came with nothing, because of space limitation, and left all, because they could not have room to take anything with them AND THEY PLANNED TO RETURN IN A FEW WEEKS.

Bilgers helped to destroy us as to property, and actual “set-up” circumstances. These are deliberate. Now many of multiple small things are MISSING. Now just WHERE do you think things went?—they actually do not walk away of their own volition.

It reminds me of Rick's proclamation that NOTHING was removed from the offices—only to, at agreement time, have a whole computer set-up

“returned” by Gail. A great deal of “clean up” work was done on it as well. It didn’t just follow her car along home one day and ask for asylum—unless of course it was in a car “following” her. And how did the bank account records just run away somehow out of her purse or somewhere—and just “get lost”? How good does this look when it is KNOWN that thousands of dollars were deliberately removed from the banking accounts by those parties, from OUR accounts?

It is as with a child: the confrontation of lying and stealing begins at the first and every time it comes to attention. Good gracious, if someone will lie, cheat and steal to cover actions once, do you not think it capable of that one to continue to cover the same ill-intentioned actions as the problems get larger and more serious?

And, if those are the people YOU WISH RECEIVING YOUR LESSONS FROM GOD AND HOSTS, and passing them on through the clouded MINDS of twisted intent, then so be it. YOU ARE MOVING RIGHT DOWN THE PRIMROSE WITH FULL INTENTION, BECOMING AS SUSPECT AS ARE THEY!

I do not wish to spend more time on this subject this morning, for a world waits for us to put to print some very, very crucial information, as we formulate a plan, so that the people can act in wisdom, KNOWING, and with full recognition of information.

I don’t know about you, but I am troubled by those with the most obvious penchant for deception, lying, and taking for self anything they choose to grab—teaching the lessons of living and behavior, and giving guidelines for movement into perfect balance. YOU CAN ONLY EVER BE AS GOOD AS YOUR TEACHERS. IF THE TEACHER IS GIVING WRONG DIRECTIONS TO LIFE GOALS, OR THE NEAREST GROCERY STORE—YOU ARE IN TROUBLE IF YOU REALLY EXPECTED TO ARRIVE WHERE YOU THOUGHT YOU WANTED TO GO. HOW CAN YOU TOUT HONESTY AND NON-CORRUPTION, IF YOU ARE RIDDLED WITH THE SAME CORRUPTION—INTENTIONALLY?

If you move along and find that you have erred or presented something incorrectly because you didn’t have knowledge of the facts—SAY SO, PLEASE, AND DO NOT COMPOUND THE ERRORS THROUGH DISHONESTY AND COVER-UP.

It has come to the time when people have to realize that when they take on a family, a corporation or a place of responsibility: THEY BECOME RESPONSIBLE. Those within a corporation who are in charge—MUST ACCOUNT FOR EVERYTHING. If you are the record-keeper—you had best know your records. And, if there are items in inventory or missing—they have to be accounted. You can’t just stand back and throw stones at the ones who must account—just because “you” somehow are among the guilty “borrowers” and sneaky users.

I ASK “YOU”: ARE “YOU” WORTHY OF A BETTER WORLD? WILL “YOU” CHANGE TO PRESENT A BETTER WORLD IN INTEGRITY AND HONOR? OR WILL YOU PRESENT WORDS AS IF YOU ARE AN AUTHORITY IN WISDOM AND TRUTH—WHILE YOU CONTINUE YOUR NEGATIVE AND FALSE

WAYS IN ACTIVITIES? ACTIONS, PEOPLE, ARE THOSE THINGS BY WHICH MAN WILL JUDGE YOU AND ULTIMATELY YOU WILL, WITH THOSE ACTIONS, CONFRONT GOD. FOR YOUR ACTIONS, AS THE OLD SAYING GOES, SPEAK FAR LOUDER AND TELL MORE TRUTH—THAN ALL THE WORDS IN A DICTIONARY.

And, readers, as long as no one will cause the culprits to be confronted—you can’t change a thing. Further, if you pronounce in ignorance, any thing or accusation, and then REFUSE TO LEARN FACTS—you deserve the consequences you WILL receive.

As we move back now, to the topic of Non-Usury Banking, let us continue with Objectives and Philosophy of same. This is NOT exclusively Islamic but, “unfortunately”, those who could give “impressions” to the public have labeled this type of banking in honor, integrity and goodness—to be Islamic. Well, I consider that a compliment to the Muslims—for this is THE way all business and banking should be structured. The concepts of Power-Elite “takers” are what has brought the world to its knees, and made cheating, theft, lying and trickery the accepted norm of the day.

[QUOTING:]

THE OBJECTIVES AND THE PHILOSOPHY OF ISLAMIC BANKING

Profit maximization is usually considered the most important objective of commercial banks, especially privately owned banks. Contrary to this objective, Islamic banks exist to promote, foster and develop banking services and products based on Islamic principles. Islamic banks are also responsible for promoting the establishment of investment companies or other business enterprises as long as the activities of these companies are not forbidden by Islam (Khan, 1983). The main principles of Islamic Banking comprise of prohibition of interest in all forms of transactions, and undertaking business and trade activities on the basis of fair and legitimate profit. Islamic banks are also to give zakat (wealth or alms tax) and to develop an environment which benefits the whole society.

Nevertheless, like any other business entity, Islamic banks are expected to make a profit from their operations. It is considered an injustice for Islamic banks if they are unable to provide sufficient returns to the depositors who entrusted their money to them (Mirakhor, 1987). Therefore, while ordinary business institutions are likely to place profit as their primary objectives, Islamic banks have to incorporate both profit and morality into their objectives.

[H: WHY? THIS IS A TERRIBLE CONCEPT, FOR A BANK IS FOR THE HOLDING OF PROPERTY TO KEEP IT SECURE. THERE IS NO “BUSINESS”, OTHER THAN PAYMENT FOR STORAGE AND OPERATING CONVENIENCE, THAT SHOULD INVOLVE BANKS. THIS IS A MYTH THAT HAS CONVENIENTLY COME FORTH AND IT IS A GROSSLY TERRIBLE CONCEPT. If you have hired a guard for your business, say, to guard your inventory in a drug-store, is that guard now responsible for making a profit off the products, using the products for

gain for self, or WHAT? No, he is hired to protect another’s property. THIS IS THE PURPOSE OF A BANK—IT IS A SECURITY STORAGE SERVICE WHICH, AT MOST, KEEPS ACCURATE BOOKS AND HAS “YOUR” DEPOSIT SAFE AND READY FOR YOUR USE AT ANY TIME YOU ASK—PERIOD.]

For example, Dar Al-Maal Al-Islamic Trust, i.e., the holding company for FIBB and another 25 financial and business companies operating on the basis of Shariah in 15 countries around the world, established the following objectives for its group of companies:

1. To put before all Muslims, contemporary Islamic financial services, helping to execute their financial dealings in strict respect of the ethical individual and social values of Islamic Shariah, without contravening the heavenly imposed prohibition of dealing in riba (interest or usury).

2. To serve all Muslim communities in mobilizing and utilizing the financial resources needed for their true economic development and prosperity within the principles of Islamic justice, assuring the right and obligations of both the individual and the community.

3. To serve the “Ummat Al Islam” (Islamic communities) and other nations by strengthening the fraternal bonds through mutually beneficial financial relationships for economic development and the enhanced environment for peace.— (Faysal Islamic Bank of Bahrain (FIBB), 1993)

Further examples of the objectives of selected Islamic banks in various Muslim countries are presented below.

BANK ISLAM MALAYSIA BERHAD (BIMB), MALAYSIA:

“To provide banking facilities and services in accordance with Islamic principles, rules and practices, to all Muslims, as well as the population of this country. The Islamic principles, rules and practices are essentially those belonging to the body of Islamic principles on commercial transactions (ahkam al-muamalah al-Islamiah) that relate to banking and finance. The bank’s efforts to provide these banking facilities and services are undertaken within the framework of its viability and capability to continuously grow and expand.”— (BIMB, 1985)

DUBAI ISLAMIC BANK (DIB), THE UNITED ARAB EMIRATES:

“The main objective of an Islamic bank is to prohibit the Muslims from dealing with interest or usury, which has been strictly prohibited by Allah, and to protect them from one of the biggest sins.”— (undated DIB information leaflet)

ISLAMI BANK BANGLADESH LIMITED (IBBL), BANGLADESH:

“Our aims are to introduce a welfare-oriented banking system and also establish equity and justice in the field of all economic activities.”—(IBBL, 1993)

KUWAIT FINANCE HOUSE (KFH), KUWAIT:

“To conduct all banking operations and services for its own account, or for the account of third parties, without practicing usury, whether in the form of interest or in any other form.

“To carry out direct investments, or purchase or finance projects or activities owned by others, on a non-usurious basis.”—(KFH, Memo and Articles of Association, 1977)

FAYSAL ISLAMIC BANK OF BAHRAIN (FIBB), BAHRAIN:

“To promote, foster and develop the application of Islamic principles, laws and traditions to the transaction of financial, banking and related business affairs, including the investment of funds for the purpose of compensation for the financial consequences of defined risks or losses, and to promote investment in companies, enterprises and concerns which shall themselves be engaged in business activities as are acceptable and consistent with Islamic principles, laws and traditions, and in no event engaged in the alcoholic beverage trade, the business of borrowing and lending money at interest, the gambling industry or the pork meat industry.”—(FIBB, undated Memo and Articles of Association)

JORDAN ISLAMIC BANK, JORDAN:

“The Bank aims at meeting the economic and social needs in the field of banking services, financing and investment operations, on a non-usurious basis. In particular these objects shall include:

a. Expanding the extent of dealings with the banking sector by offering non-usurious banking services, with special emphasis on introducing services designed to revive various forms of collective, social responsibility on a basis of mutual benefit.

b. Developing means to attract funds and savings, and channeling them into participation in non-usurious banking investment.

c. Providing the necessary financing to meet the requirements of the various sectors, particularly those which are not likely to benefit from usurious banking facilities.”—(Jordan Islamic Bank for Finance and Investment Law, 1978)

As an institution whose foundations are based on religious doctrines, the establishment and operation of Islamic banks has raised many theoretical and conceptual considerations. As mentioned by Ali (1988):

“The Islamic economic order is based upon a set of principles found in the *Qur’an*. No matter what aspect of the Islamic economic order is introduced, for practical operations it has to base itself on the Qur’anic concept of social justice. The Islamic financial system, therefore, cannot be introduced merely by eliminating *riba*, but only by adopting the Islamic principles of social justice and introducing laws, practices, procedures and instruments which help in the maintenance and dispensation of justice, equity and fairness.”

The objectives and philosophies of Islamic banks are thus in line with the revelations in *Al-Quran*. As an entity that is established within the ambit of Islamic law, an Islamic bank is expected to be guided by these philosophies. Establishing the right philosophies is important for any Islamic bank for two reasons. Firstly, these philosophies will be used by the management or policy makers of Islamic banks in the process of formulating corporate objectives and policies. Secondly, these philosophies serve as an indicator as to whether the particular Islamic bank is upholding true Islamic principles. Islam permits and encourages its followers to become involved in trade activities. As stated in *Al-Quran* in verse 275 of chapter 2:

“But Allah hath permitted trade and forbidden usury...”

The Prophet (pbuh) in his early life used to be a trader and, similar to many of his eminent companions, was a businessman. From the religious perspective, the establishment of an Islamic bank is considered a righteous move for two reasons. Firstly, its existence is in line with the divine revelation, i.e., to involve in trade. Secondly, Islamic banks provide an avenue for Muslims to perform banking business in the Islamic way, i.e., free from any element of usury.

Eliminating the element of usury in the banking system is only part of Islamic business principles. Islamic banks are expected to conduct their business with the objective of making profit and at the same time must conform to Islamic business principles. They must also observe the rules and laws which are directly imposed on individual Muslims. Otherwise, they should not define themselves as Islamic entities. Nevertheless, whatever law is imposed on Muslim individuals is indirectly applicable to Islamic banks. This relationship leads to the philosophical questions: “What should the Islamic banks do, and what should the banks believe?” For Muslims, the answers to these questions were given by the *Al-Quran* in many of its verses. For example, verse 132 of chapter 3 says:

“Obey Allah and the Messenger, that ye may obtain mercy.”

Verse 59 of chapter 4 of *Al-Quran* also highlights: “O ye who believe! Obey Allah, and obey the Messenger...”

Therefore, the foundations of the philosophy of Islamic Banking are those principles which have been revealed in the *Al-Quran* and the Hadith, or traditions of the Prophet (pbuh). Revelations which directly or indirectly require Muslims to uphold justice and virtue are used by Islamic banks as guiding principles in their business affairs.

The principles of Islamic business include honesty and the belief that trade is to be conducted in a faithful and beneficial manner. Islam conceives trade as an honest effort, an earnest endeavor, and a human striving for earning one’s rightful livelihood. Trade manipulations and malpractices aimed at earning undue profit through operations like hoarding, black-marketing, profiteering, short-weighting, hiding the defective quality of merchandise, and adulteration cannot be regarded as honest trade (Siddiqi, 1986).

[H: Wow, now just who would do these things? Do you see, chelas, HOW FAR MAN HAS COME DOWN THE ROAD “AWAY” FROM GOD?] The Prophet (pbuh) was once conferred the title of “Amin”, or trusted, because of his honesty in all dealings. The operations of Islamic banks, therefore, are based on the concepts of honesty, justice and equity as practiced by the Prophet (pbuh).

[H: Can you see what our REAL problem is, chelas? It doesn’t matter what you “call” yourself. Unless mankind comes back into the righteous behaviors—as in decent, honest, filled with total integrity and can be TRUSTED—there is no point in just getting a lot of money, just to continue in the greedy system of greedy industry and, frankly, banking is only a part of the whole. Concepts must be changed and PROVEN TO BE BETTER, or you will just get something like: “Oh well—that is just those strange Muslims and Islamic strange people.” I repeat something very important: PEOPLE SIMPLY HIDE

BEHIND RELIGIOUS IDEAS TO COVER THEMSELVES WITH THE “APPEARANCE” OF GOODNESS, while they continue in their corruption and ill-begotten dishonest behaviors. And I will ask you again: “Who has the reputation for these corrupted and greedy traits—in EVERY INSTANCE?” I certainly do not claim that everyone doesn’t try to hop on the grafting bandwagon but how can you CHANGE A WORLD if your corruption is simply carried forth in all “new” possibilities? If allowed to be established the better and honorable way, THIS WILL BECOME THE LAW AND THE PRACTICED METHOD OF INTERCHANGE—BUT SOMEONE SOMEWHERE HAS TO LAY A FOUNDATION, AND KIDDIES, THAT IS “US”. The structure is present but is getting destroyed in the manipulations, as people begin to believe there is no “other” way to function. And along comes some new Guru who says the new realization is that there was wrong interpretation by the Messenger and it really meant—whatever is decided serves the best purpose for the new “revelator”. NO, we go back to God in righteous practice, or GOD WILL NOT LONG SHELTER US. GOD GIVES AND GOD TAKES AWAY—WHEN WE FAIL TO KEEP OUR PROMISES UNTO HIM. WE CAN TURN THE WORLD OF CITIZENS INTO THE RIGHT DIRECTIONS BUT UNLESS WE DO AND PRESENT BETTER WAYS—WE WILL HAVE ACCOMPLISHED NOTHING.]

The meaning of righteous trade can best be understood from the metaphorical content of chapter 35, verse 29 of *Al-Quran*, which says:

“Those who rehearse the *Book of Allah*, establish regular prayer, and send (in charity) out of what We have provided for them, secretly and openly, hope for commerce that will never fail.”

This verse teaches Muslims that the godly man’s business will never fail or fluctuate because Allah guarantees him the return, and even adds something to the return out of his own bounty. Analogically, honest trade will lead to the earning of profit in this world as well as in the hereafter. Tarmidzi (circa. 892) reported that the prophet (pbuh) mentioned that, “The truthful, honest merchant is with the Prophet, truthful and martyr.”—(Siddiqi, 1986)

In the process of conducting business, Islamic banks seek to bring about a lasting balance between earning and spending, in order to achieve the target of the betterment of the whole community. Islam has always emphasized the lawful earning of livelihood. All unlawful means of acquiring wealth are prohibited. Chapter 4, verses 29 and 30 of *Al-Quran* states:

“Oh ye who believe! eat not up your property among yourself in vanities; but let there be amongst you traffic and trade by mutual goodwill; nor kill (or destroy) yourself: for verily Allah hath been to you most merciful. If any do that in rancor and injustice—soon shall we cast them into fire: and easy it is for Allah.”

In terms of spending, Islam demands that its followers spend money for the welfare of the people and not for wasteful or pleasurable activities. This directive is given in verse 219 of chapter 2 of *Al-Quran* which says:

“They ask thee concerning wine and gambling. Say, ‘In them is great sin, and some profit, for men; but the sin is greater than profit.’ They ask thee how much they are to spend; say, ‘What is beyond your needs.’ Thus doth Allah make clear to you his sign; in order ye may consider.”

Verse 36 of chapter 4 of *Al-Quran* also outlines the right conduct for Muslims, which is applicable to Islamic banks in conducting their business. It says:

“Serve Allah, and join to any partners with Him; and do good to parents, kinsfolk, orphans, those in need, neighbors who are near, neighbors who are strangers, the companion by your side, the wayfarer (ye meet) and what your right hands possess; for Allah loveth not the arrogant, the vainglorious.”

In dealing with their customers, Islamic banks are expected to conduct the transactions for the benefit of both, i.e., the banks and the customers, and to uphold the concept of justice. Besides what was revealed in chapter 4 verse 29, chapter 4, verse 135 of *Al-Quran* says:

“O ye who believe! stand out firmly for justice, as witnesses to Allah, even as against yourself, or your parents, or your kin, and whether it be (against) rich or poor: for Allah can best protect both. Follow not the lusts (of your hearts), lest ye swerve, and if ye distort or decline to do justice, verily Allah is well-acquainted with all that ye do.”

Again, in chapter 16, verse 90, it is stated:

“Allah commands justice, the doing of good, and liberality to kith and kin, and He forbids all shameful deeds, and injustice and rebellion: He instructs you, that ye may receive admonition.”

These two verses require Muslims to uphold justice irrespective of any blood relationship or status. Applying these verses to a business context, Islamic banks should treat their customers equally. This concept of justice is extended by Islamic banks when imposing charges on customers and also when fixing profit-sharing ratios, either with their investors or with their business partners. This philosophy is also reinforced by verse 87 of chapter 5 of *Al-Quran*:

“O ye who believe! make not unlawful the good things which Allah hath made lawful for you, but commit no excess; for Allah loveth not those given to excess.” **[H: Please do not misread the meaning of this last statement. It does not mean that Allah doesn't love the man who might be given to excess—but he does not approve excess intent or actions. “Love”, as in God's absolute LOVE, is as a just “Father” who will allow, and as that Father will allow, in Love. But the children will also make errors in good judgement and do that which is not worthy of God's perfect children—and it is THAT which is not “loved” by Allah. Can you further see how errors are made in simple “translations”? If a mistranslation is then perceived as absolute, you have found something right here that MEANS: God does not appreciate him who is excessive nor does HE approve of such intent or actions. Isn't it sad, however, that mankind will actually go to WAR over such simple errors? Well, it is a manipulated world and you have all the answers as to WHY there would be deliberate mistranslations, in addition to simple errors in languages. YOU AS A CHILD OF ALLAH—ARE NEVER WITHOUT HIS LOVE.]**

Mannan (1986) is of the opinion that, in an Islamic social system, welfare that is maximized within the framework of *Al-Quran* and Hadith, but is consistent with the spirit of the same, may be styled as Islamic. Mannan (1986) believed that it is not harmful for Islamic banks to carry out business activities as long as these activities are not prohibited in *Al-Quran* or Hadith.

In Islam, Allah retains absolute ownership of everything. As stated in verse 189 of chapter 3 of *Al-Quran*:

“To Allah belongeth the dominion of the heavens and the Earth; And Allah hath power over all things.”

This absolute ownership does not reflect that Allah has created everything for Himself. On the contrary, it is stated in verse 29 of chapter 2 that:

“It is He who hath created for you all things that are on Earth; then He turned to the heaven and made them into seven firmaments. And of all things He hath perfect knowledge.”

Mannan (1986) claimed that the above verse emphasizes that what Allah has created belongs collectively to the whole of human society. Legal ownership by the individual, that is to say the right of possession, enjoyment and transfer of property, is recognized and safeguarded in Islam, but all ownership is subject to the moral obligation and even animals have the right to share. This moral obligation is stated in verse 19 of chapter 51 of the *Al-Quran*:

“And in their wealth and possessions (was remembered) the right of the (needy), Him who asked, and him who (for some reasons) was prevented.”

As for Islamic banks, while making profit from the business is allowable in Islam, the accumulation of profit without utilization for the betterment of the community is forbidden. Because of this revelation, Islamic banks are expected to be more sensitive to the needs of society, promote more social programs and activities, and make contributions towards the needy and poor families.

Islam prohibits accumulation of wealth or its unrestricted possession by individuals EXCLUSIVELY IN THEIR SELF-INTEREST. Besides that, Islam commands that even wealth which is earned by the right means should not be HOARDED in selfish interest because it would impede the growth of the economy, thus creating social imbalance. Verse 3 of chapter 180 of *Al-Quran*, says:

“And let not those who covetously withheld of the gifts which Allah hath given them of His Grace, think that it is good for them; nay it will be the worse for them; soon shall the things which they covetously withheld be tied to their necks like a twisted collar.”

Again in verses 1 to 4 of chapter 104 it is repeated:

“Woe to every (kind of) scandal monger and backbiter, who pileth up wealth and layeth it by, thinking that his wealth would make him last forever! By no means, he will be sure to be thrown into that which breaks to pieces.”

Three vices mentioned by the above verses are condemned in the strongest terms: 1) scandal mongering, talking or suggesting evil of men or women by word or innuendo, or behavior, or mimicry, or sarcasm, or insult; 2) detracting from a person's character behind their back, even if the things commented are true, where the motive is evil; 3) accumulating wealth, not for use and service to those who need it, but in miserly hoards, as if such hoards can prolong the miser's life or give him immortality; miserliness is itself a kind of scandal (Ali, 1989). The

revelations in Chapter 104 serve as a reminder to those who manage Islamic banks to be cautious in managing the assets of the banks. Islamic banks are prevented from accumulating wealth without any purpose. The wealth should be spent on the needy and for the betterment of the whole society. Failing to conform with the instructions of Allah means there is a great possibility that the wealth accumulated by the banks will be destroyed. The destruction may be in the sense that the bank will not be able to make profit and ultimately have to cease business.

Al-Quran in many of its verses indicates the principles which serve to guide Islamic banks in their practical affairs. To become involved in business is highly encouraged by Islam, but the business must be conducted on the basis of equity and justice. Islamic banks are prevented from engaging in business activities forbidden by Islam. During the course of conducting a business, every customer must be treated equally and lavish spending is not allowed. Islamic banks are also expected to make a profit from their business. This profit, however, is not to be accumulated without any specific reasons. Instead, Islam encourages its followers to spend for the needy and for other socially permitted activities.

[END OF QUOTING]

It appears this is a good place to interrupt this writing and perhaps we can finish this chapter in the next session.

What I want all of you to see is that these are simply honorable and GODLY ways of living. The laws are objectively GOOD and positive for they are written in “reason”. Don't miss this, students, because it is not “just banking” we address. We must address the moral attitudes of living as Man. God nor NATURE long endures evil and imbalance—so KNOW THAT THERE MUST BE A REALIZATION OF RIGHTEOUS ACTIONS AND ATTITUDES, NO MATTER WHAT NAME YOU MIGHT ATTACH TO THEM.

And no, don't go jump onto the New Age Movement, for it ALLOWS for things that, frankly, ARE NOT ALLOWED if you intend to have a just, balanced society. You can “allow”, for you may well not have a choice of INPUT—but when you CONDONE wrong actions, you have betrayed God and the very guidelines given unto you to give you wondrous expression in your manifest experience.

Do not err by saying that “unconditional” LOVE and “absolute” LOVE are the same thing, for GOD IS ABSOLUTE LOVE—BUT HE PLACES GUIDELINES AND “CONDITIONS” ON YOUR ACTIONS TO BE WITHIN “PERFECT” LOVE WITHIN HIM. HE will always ALLOW, for you are manifest on a free-will planet of lessons in choices And HE will not interfere in those allowances for even “bad choices”—however, He expects the whole of HIS people to not condone or allow the evil actions of others without confrontation. THIS IS WHY YOUR PLANET IS MOVING TOWARD DESTRUCTION. AN UNBELIEVABLE NUMBER OF THINGS ARE “CONDONED” THAT ARE TOTALLY EVIL. GOD IS NOT GOING TO “FURTHER” EVIL, SO WE ALL NEED TO GET WITH THIS PLAN OF GOD, FOR EVIL WILL NOT ENDURE NOR SHALL THE PEOPLE WHO THRIVE AND PRESENT EVIL.

SO BE IT AND SELAH.

dharmā 

The News Desk

By John & Jean Ray

LAUNCHING A TELEVISION WAR ON IRAQ WOULD BE THE BEST STRATEGY

By David L. Grange; Chuck DeCaro, *Tribune*, 11/17/02

If the United Nations mandate on Iraqi disarmament fails and the United States is forced to go to war against Saddam Hussein, the U.S. might consider a whole new kind of warfare in Iraq, called Softwar, which can be conducted right now, under the aegis of existing UN Article 41 strictures.

Softwar could lead to a campaign of low collateral damage that could destabilize Hussein and perhaps cause his regime to collapse in on itself.

Softwar is the hostile use of television and radio to shape another nation's will by changing its citizens' view of reality. The key to its use against Iraq would be to rip away Hussein's control of mass communications and immediately turn it against him, drenching Iraqis in accurate, live TV and radio coverage of what is happening to their military, moment by humiliating moment.

Hussein remains in power not because his people love him but because he controls all the mechanisms of repression—the security police; the Republican Guard; the flow of money; and the media, including Iraqi TV and radio, all of which makes him appear omniscient and omnipotent.

The United States and its allies are set to attack these outlets, with good military targeting as justification. But if Hussein survives an initial bombing campaign, and the odds are that he would, he would dust himself off in front of global television and declare himself the “glorious” victor—yet again.

Why give him the opportunity?

Why not make him the fool instead of the survivor? Why not encourage the Iraqi population to attack repression by providing a true view of the situation yoked upon them by Hussein?

If Hussein were shown not to be in control, over and over again, in a manner that is humiliating, disgraceful, laughable and ignominious, by Iraqi standards, his grip on power everywhere in Iraq would loosen, damaging his command and control of the Iraqi military, and perhaps even inciting rebellion.

By shifting the command and control targets, so that the electrical power grid stays up while Hussein's mass communications transmitters are destroyed, individual radio and TV receivers would, in effect, form a one-way conduit to the Iraqi people that only the U.S.-led coalition could control.

A Softwar campaign would be lawful under *UN Charter* Article 41, which provides for the “interruption of economic relations and of sea, air, postal, telephonic, telegraph, radio, and other means of communications.”

What might this scenario look like?

Because civil broadcast antennas tend to be on hilltops, there is little chance of civilian casualties.

Even if antennas are in populated areas, electromagnetic pulse weapons distribute most of their energy by creating a large radio frequency pulse and very little blast and fragmentation damage, thus denying Hussein any chance to play on a high civilian toll.

Immediately after the first wave of weapons destroyed radio and TV transmitters during the early evening prime time, dozens of pilotless aerial vehicles with small (10 watt) TV and radio transmitters would begin broadcasting over Iraqi cities.

Any attempt to shoot them down with radar-guided artillery or missiles would obviously mark those cities for overwhelming attacks on the anti-aircraft sites.

The U.S. broadcasts would directly challenge Hussein's regime, live on what used to be Hussein's exclusive propaganda medium, with promises of better living conditions after the ruthless dictator is removed from power.

Using television and radio, the U.S. coalition would name targets to be attacked and defy Hussein to defend them. Unmanned reconnaissance vehicles circling overhead would relay pictures to the broadcasting craft. The interval would be long enough to maximize the audience, but not long enough for Hussein to array human shields.

Then, one by one, the targets picked for the maximum embarrassment (again in Iraqi cultural terms) to Hussein would be destroyed.

An example of targets might include a huge statue of Hussein in downtown Baghdad, destroyed one piece at a time by inert laser practice bombs; another might include a high-value site, not near a populated area, destroyed all at once in a deluge of smart bombs dropped from heavy bombers.

After each target is successfully obliterated, the U.S. commander or expatriate Iraqis would go on the air and mock Hussein in the most egregious ways, while exhorting Iraqis to revolt.

All of that, live, on every channel of Iraqi television and on every radio station. The same programming would be offered (of course, without charge) to *Al Jazeera*.

As the Iraqi people witness the destruction of Hussein's support structure, accompanied by humanitarian actions supporting the Iraqi people, they will see, in real time, that Hussein has lost a great deal of his bluster. ...

This information campaign, synchronized with air and ground operations, would continue and evolve, using covert sampling of the target demographics in order to maintain the Iraqi audience.

It would include high-production-value commercial programming to keep the target demographic watching, followed at regular intervals with information or demonstrations to continue eroding the grip of Hussein's regime.

Demonstrating to the Iraqi people that Hussein is neither omniscient nor omnipotent could, at a minimum, cause enough disruption to hamstring his efforts against a conventional attack, and if aggressively pressed could cause his regime to implode, saving many lives.

[JR: As informed as we think we are, it is still quite chilling to know that these types of discussions are taking place in the secret rooms below the White House. The bent individuals who conceive such plans reflect what little love they have for their fellowman. Softwar is mind control and its uses will be as devastating on civilian populations as any weapon of mass destruction. Softwar is a technique that will be used to change and alter the Iraqi people's understanding and perceptions of what is happening to them and their country. The goal is to project images that will instill in the Iraqi people's psyche the false sense that they are powerless against the forces massing against them. They will see the destruction of their cities and the demeaning of their leaders, but they will also be conditioned to see us as their conquerors as well as their benevolent liberators. What is more scary, the finished Zionist *Protocols* or Softwar?]

THE RESILIENCE OF HATE

Editorial, *Tribune*, 11/17/02

Just in time for the massive television audiences in the month-long Ramadan festival, Egyptian television is airing a blockbuster 41-part docudrama, based partly on a famous, century-old anti-Semitic tract. One part of the series, about an Egyptian whose ambitions are thwarted by Zionism, is apparently drawn from *The Protocols of the Learned Elders of Zion*.

That's a compilation of anti-Semitic drivel believed to have been created almost a century ago by the secret police in czarist Russia. It has been debunked and discredited for decades, but it still keeps coming back. Hate is like that: resilient.

At a press conference, the series' lead actor and co-writer volunteered that, yes, of course, the *Protocols* were probably bogus. But it didn't matter because in real life, weren't Jews really trying to control the world?

The U.S. State Department criticized the broadcast, saying “we don't think government TV stations should be broadcasting programs that we consider racist or untrue.” That kicked up a storm of free publicity that apparently delighted the producers.

That Egyptian television would repeat the hoary old myth of Jewish world domination is troubling. But what is more troubling, in some ways, is the new anti-Semitic myths that have gained widespread appeal in the Arab world, including Egypt. A few weeks ago, after the anniversary of the Sept. 11 attacks, U.S. Ambassador to Egypt C. David Welch gave the Egyptian media and academia a scolding for continuing to circulate the rumor that Jews were responsible for the World Trade Center attacks. “That educated columnists and professors would still doubt who designed and carried out the attacks makes one wonder if they are ill-informed or simply too upset with American policy on other issues to accept the reality on this one,” he said.

What happened about the same time should be no surprise. The State Department tried to buy time on Egyptian television and in other Muslim countries to air videos it had created about American Muslims. The main point: America is at war with terrorists, not Muslims. Egypt refused. Government officials say Egypt does not accept paid programming from a foreign country.

The U.S. can't force Egypt to air the videos, of course. And it's easy to see how some Egyptians could view them as American propaganda, portraying this country's treatment of Muslims in the best light. But it's disappointing that a country willing to broadcast debunked lies won't sell a little air time for something that, however else it can be criticized, is not crude hate-mongering.

What, after all, could the harm be in showing the videos? That Egyptians could get a different view of America? Maybe these videos present a rosy view of Muslim life in America. But they also would show the people of Egypt, and of other Muslim countries, American values: free speech, democracy, tolerance.

It's a shame they can't watch. Then, at least, if people choose to hate us, they could do it for the right reasons. **[JR: Mention those old and “fabled” *Protocols of the Learned Elders of Zion* and you stir up the media's vipers' nests. The thread that holds together their bag of lies is beginning to unravel so it is becoming anxious time for the secret plotters. The *Protocols* have surfaced in Europe long before they were ever published in Russia, prior to the Jewish-led Bolshevik Revolution. The protocols, rules or The Plan or whatever else you want to call them are in place and all has been achieved. The Zionists gained their rule over the world once they infiltrated and took over the U.S.A. Sharon put it all in perspective and legitimized such speculations when he ignored U.S. objections earlier this year and was quoted as saying “don't worry, we control the U.S.” Bush's compliance to Israel's demands confirms Sharon's arrogant boasts. It is for Ari Fleischer, Rumsfeld, WOLFowitz and Perle to refute or deny the facts!]**

GROUP CREATED TO LOBBY AGAINST HUSSEINBy Eric Schmitt, *New York Times*, 11/15/02

WASHINGTON—Seeking to increase domestic and international support for a new government in Iraq, an independent bipartisan group has been formed with the White House's tacit approval to press for the ouster of Saddam Hussein.

Members of the hawkish group, the Committee for the Liberation of Iraq, include former Secretary of State George Shultz, former Sen. Bob Kerrey (D-Neb.), Teamsters union leader James Hoffa and the former House Speaker Newt Gingrich (R-Ga.). Sens. John McCain (R-Ariz.) and Joe Lieberman (D-Conn.) are expected to be the group's honorary congressional co-chairmen.

The committee is modeled on a successful lobbying campaign to expand the NATO alliance and will engage in advocacy and educational efforts in the United States and Europe aimed at "freeing the Iraqi people from tyranny", the group's mission statement says.

On Friday, members are scheduled to meet at the White House with Condoleezza Rice, President Bush's national security adviser, to encourage a long-term American commitment to developing democratic institutions in Iraq after Hussein's regime is either toppled by a coup or removed by an American-led military offensive.

"We don't believe in hit-and-run interventionism," said Bruce Jackson, the Reagan-era Pentagon official who is the committee's chairman.

Operating from an office near Capitol Hill on less than \$25,000 in seed money from Jackson and Julie Finley, an influential Republican fundraiser, the committee plans to borrow many of the same low-budget methods used in the NATO enlargement campaign to spread its message.

Those will include making contact with journalists, holding dinner sessions with senior administration officials and meeting with editorial boards across the country.

With UN weapons inspectors expected to arrive soon in Iraq, committee organizers say they fear public support for removing Hussein and rebuilding Iraq's political and economic institutions could slip without steady pressure.

"Support is never as deep as you'd like it," said Randy Scheunemann, the group's president and a former aide to Republican Sens. Bob Dole of Kansas and Trent Lott of Mississippi. "We're looking at getting outside of Washington, from Spokane to Wichita."

Scheunemann said committee members would also give the administration a "gut check" on its Iraq policies, especially on evolving a plan for governing a post-Hussein Iraq.

Some committee members were openly critical of the administration's handling of the disparate Iraqi opposition groups. "I am disappointed we haven't done more with the opposition groups earlier, not just militarily but politically," said Wayne Downing, a retired Army general who was until recently the president's principal adviser on terrorism. ...

[JR: This committee/lobby group is nothing more than a ploy to propagandize and push forward the Bush doctrine to those who oppose or object to our U.S. foreign war policies. We have commissioned our most bogus patriots to go forth and to spread our lies and distortions of truth with the powerful support of America's most influential media moguls. Our loyal lackeys of government will endeavor to bend the mind and the will of those "misguided, independent thinkers of conscience" to our way of thinking and doing things. Money will be used as an effective and formidable tool of persuasion to advance our position. When you are a Superpower like the U.S. you can do no less.]

RUSSIA, IRAQ TELL UN INSPECTORS TO FOCUS ON JOBBy Haitham Haddadin, *Daily News*, 11/15/02

BAGHDAD (*Reuters*)—Russia on Friday urged UN weapons inspectors returning to Baghdad to focus solely on the disarmament job in hand and Iraqi newspapers said they had to be objective and free from any U.S. influence.

Moscow, an ally of Baghdad from the Soviet days with important oil interests in the country, wants to ensure the UN experts cannot be used by Washington to justify a military invasion to oust President Saddam Hussein, a stated U.S. aim.

Russia's Deputy Foreign Minister Yuri Fedotov said inspectors had to compare the current arsenal with what existed at the end of 1998 when the head of the team Richard Butler unilaterally quit Iraq, complaining Baghdad was not cooperating.

"That was how he cleared the way for strikes against that country," Fedotov told *Itar* news agency.

This time, Fedotov said, any hitch in the UN inspectors' work had to be brought before the UN Security Council.

An advance party of UN technicians is scheduled to arrive in Baghdad on Monday to prepare for inspections, which are not expected to begin for another week or two.

The group will be accompanied by chief UN arms inspector Hans Blix and International Atomic Energy Agency (IAEA) director-general Mohamed ElBaradei.

Moscow's UN ambassador Sergei Lavrov said he hoped the inspectors had drawn lessons from the time experts were last in Iraq, when they pursued "tasks which had nothing to do with the need to eliminate weapons of mass destruction."...

Iraq's official *al-Thawra* newspaper, mouthpiece of Saddam's ruling Baath Party, said Baghdad's acceptance of the tough new resolution will put UN credibility to the test and said inspectors had to be honest and objective.

"The most important thing is that inspection teams should keep themselves away from American and Zionist influence which will take different forms such as bribes, blackmail, threats and the recruitment of spies under the label of experts," *al-Thawra* said.

The Iraqi press has repeated Baghdad's denial it has any weapons of mass destruction, and said Iraqi cooperation should be rewarded with a lifting of UN sanctions imposed after Iraq's 1990 invasion of Kuwait.

"America will also try to confuse and complicate the task of the (UN) inspectors in order to create a crisis with Iraq that will allow Washington to carry out its threats of war," it said.

But ElBaradei has said he will not report to the Security Council any minor, unintentional omission in a weapons disclosure statement Iraq is obliged to produce, a stand putting him at odds with President Bush's "zero tolerance" policy.

ElBaradei said in Washington: "If there is minor omission and this is clearly not intentional we are not running to the Security Council to say that it's a material breach."

Some analysts believe that absolute denial that Iraq has any banned weapons, if maintained, could be taken by Washington as reason for waging war. The resolution adopted unanimously last week calls on Iraq to give the United Nations "full, accurate and complete" details of weapons programs by December 8....

Blix said in an interview published on Friday even a half-hour delay in allowing inspectors access to sensitive sites in Iraq could be serious, but stopped short of saying it would violate the UN resolution, which could trigger war.

"You cannot hide a bulky weapon or a big machine in half an hour, but you can hide documents or test tubes," Blix told French newspaper *Le Monde*.

The Bush administration, which has an official policy of "regime change" in Iraq, has set a more stringent standard for judging Iraqi compliance with the resolution.

Asked on Wednesday how he would define a "material breach" of the UN resolution, a term that could lead to military action to disarm Iraq, Bush said: "Zero tolerance... We will not tolerate any deception, denial or deceit, period."...

[JR: The hawks in the Bush bunch will grab at any flimsy excuse to attack Iraq. Bush's zero tolerance is the top and bottom line in our unflinching resolve to hit Iraq to get control of the Iraqi oil fields. What price will the Iraqi people have to pay for their so-called liberation when we go all out and rain down hell over their towns and cities with our saturated bombing raids? Why is it that Bush and his Christian crusaders remain stone silent and never address the issue about the killing of the innocent? What g_d do they listen to and serve?]

IRAQI PEACE HARDER THAN WAGING WAR
ARAB WORLD WARNS OCCUPATION
COULD REVIVE OLD ANGERBy Tom Hundley, *Tribune*, 11/15/02

CAIRO—While Pentagon war planners talk of a "seamless transition" from attack to military occupation in Iraq, diplomats and political analysts in the Arab world warn that winning a peace in Iraq promises to be more difficult than winning a war. ...

But anti-colonialism is deeply imbedded in the Arab political psyche. Analysts say a full-scale occupation of a major Arab country by a Western army would be a blow to Arab prestige and could easily result in a backlash across the region. ...

Most Arab governments grow unsettled when U.S. officials point to postwar Germany and Japan as their model for reconstructing postwar Iraq.

"You want to know about military occupation in the Middle East, go talk to the British," advised Abdel Moneim Said, director of the Al-Ahram Center for Political and Strategic Studies in Cairo.

With the collapse of the Ottoman Empire after World War I, Great Powers Britain and France attempted to divide the Middle East into "spheres of influence" for themselves. The project failed, most notably with France's humiliation in the Algerian conflict in 1962, Britain's withdrawal from Palestine in 1948 and both countries' loss of face during the Suez Crisis of 1956. ...

The Pentagon's plan of attack calls for the quick capture of territory inside Iraq where bases could be set up for deeper thrusts into the country. This would eliminate the need for bases in neighboring countries, thus alleviating some of the political pressure caused by a U.S. military presence in places such as Saudi Arabia, Jordan and Turkey.

The U.S. strategy is described as an "inside out" approach that would first isolate and capture Baghdad, knocking out the regime's nerve center and preventing it from using any of its weapons of mass destruction. The U.S. forces would then move into the peripheries.

Although short on details, U.S. military planners also have spoken of a blueprint for rebuilding Iraq that would quickly involve local Iraqis in the process. The assumption is that the U.S. would set up a transitional government made up of technocrats until elections could be organized but that ultimately the U.S. military would be in charge.

Estimates vary widely on how long, how expensive and how intrusive the military occupation would be. The most optimistic assessments coming out of Washington suggest a project similar to the de-Nazification of Germany and the economic and political rehabilitation of Japan after World War II.

But Arab analysts are skeptical.

"Germany and Japan were homogeneous countries with highly centralized systems that could command change," said Montasser. "Iraq is a multiethnic country already in danger of breaking apart, and if you destroy Saddam and the Baath Party, there's no central command."

U.S. occupation of Germany and Japan left those countries with sturdy democratic institutions and a deep sense of gratitude to America.

President Bush has said repeatedly that the United States would do the same in Iraq.

Unlike Afghanistan, Iraq does have some important assets—a well-educated population, a capital with a good infrastructure of roads and communications, and a lot of oil—but instant democracy is seen as wishful thinking by most experts in the region. And many ordinary Arabs deeply mistrust U.S. intentions.

"The U.S. already controls a large chunk of Iraq and in 10 years you failed to produce anything like a democracy," said Al Ahram's Said, referring to the Kurdish area of Northern Iraq that is protected by a no-fly zone. ...

[JR: If the U.S. has such good intentions to rebuild Iraq

then why start a war to do it? Why not lift the embargo and move on from there? We have an ulterior motive for invading Iraq and that has become very obvious to the rest of the world. If we set up a government run by technocrats based on their theories of governing and with the U.S. military in charge, how will it serve fairly the Iraqi people, and in particular the Shiite majority? You can bet that these technocrats/overseers will probably be made up of U.S. and Israeli Zionists who will set up a Zionist plan for rule. Not much of “democracy” will be reflective in this group of masterminds. Germany and Japan were rebuilt by the U.S. and were forced as conquered nations to accept “democracy”. Germany today is still basically under the control of the U.S. The same inequitable fate awaits the Middle East. The plan to divide and conquer always rewards the Elite, their victories and adds to the strengthening of their powers.]

**REPUBLICAN CONGRESS WILL RETAIN
A PRO-ISRAEL BENT, ACTIVISTS SAY**

By Matthew E. Berger,
JTA of the Jewish People, 11/06/02

WASHINGTON (JTA)—Pro-Israel activists say they are confident their legislative priorities will be able to get through the new Congress, which is now under Republican control.

In a Republican sweep that elated Republicans and stunned Democrats, the GOP retook control of the Senate and retained the House of Representatives in Tuesday's elections.

In the final election returns, which came early Wednesday morning, a predominance of pro-Israel lawmakers retained their seats, and several new faces emerged, many of whom pro-Israel officials called promising.

The new Congress will take office at a critical time in U.S.-Israel relations, with Israel entering a heated election campaign, prospects for peace with the Palestinians at a standstill and a U.S.-led war against Iraq looming.

The congressional approach to Israel and the Middle East are a significant component in those relations.

Among the winners in this week's elections were two new Jewish senators, Frank Lautenberg (D-N.J.), who returns to the Senate after a two-year absence, and Norm Coleman (R-Minn.), the former mayor of St. Paul, who will take the seat of the late Paul Wellstone.

While American Jewish leaders were closely watching the poll results, there was not much concern: Officials had said they were comfortable with the candidates from both major parties in most of the congressional races.

“Everyone seems to be very good nowadays,” said Morris Amitay, a veteran Jewish activist who is treasurer of the pro-Israel Washington PAC.

While the Jewish community is predominantly Democratic, Jewish groups have had much success getting legislation passed in a Republican House.

Prior to the election, many said they believed they would have success no matter which party controls the Senate.

Support for Israel “is a bipartisan issue,” one American Jewish leader said. “Congress is overwhelmingly pro-Israel.”

Another senior pro-Israel official said his organization had spoken during the campaign season to virtually all the non-incumbent candidates who won Tuesday, and that they expected the 108th Congress to be even more supportive of Israel than the outgoing body.

Many of the candidates that the pro-Israel community targeted for defeat were eliminated in primaries or were not seeking re-election.

The lone area of concern seemed to be New Hampshire, where Rep. John Sununu, a Republican of Palestinian and Lebanese descent, defeated the state's Democratic governor, Jeanne Shaheen, on Tuesday to join the Senate.

The National Jewish Democratic Council had blasted Sununu for not supporting several resolutions regarding Israel, including one criticizing the United Nations for passing anti-Israel resolutions and another seeking information on Israeli soldiers missing in Lebanon.

Matthew Brooks, executive director of the Republican Jewish Coalition, conceded that Sununu has had a “less than stellar record of support”.

Yet, Brooks said that during the race Sununu “wrote an encouraging position paper” that reaffirmed his commitment to foreign aid and stressed the need to maintain Israel's military superiority in the Middle East and protect Israel's security.

“We look forward to seeing how his support evolves and grows in the Senate,” Brooks said.

Added one top pro-Israel official: Sununu “reached out early on. It's a sign of him not trying to have any hostilities.”

The official, who did not want to be identified, said Sununu has already had conversations with several Jewish officials, and he will be placed “in the category of people we will have to keep a dialogue with”.

In New Jersey, Lautenberg defeated Republican businessman Doug Forrester to take the seat previously held by Democratic Sen. Robert Torricelli.

Lautenberg, who served in the Senate from 1982 to 2000, is seen as a strong supporter of foreign aid to Israel, while Forrester came under fire during the campaign for calling foreign aid a “questionable return on tax dollars”.

Lautenberg, a former chairman of the United Jewish Appeal with close ties to the Jewish community, also has urged caution on moving the U.S. Embassy in Israel from Tel Aviv to Jerusalem during turbulent times in the Middle East. He voted against the 1991 Persian Gulf War.

Coleman, who narrowly defeated his last-minute Democratic challenger, former Vice President Walter Mondale, in Minnesota, was opposed by the Minnesota chapter of the Council on American Islamic Relations as a possible Bush administration appointee two years ago because he is an “ardent supporter of Israel”....

[JR: The outcome of our U.S. elections is another page out of the Zionist book of protocols on how to influence and win elections. Our U.S. Knesset is now overfilled with ardent supporters for Israel and will rubber stamp legislation that will build Israel's empire. The Zionists are quite impartial as to party affiliations they can buy traitors in congress from both sides of the aisle. Americans are fools to believe that their vote counts because they have in effect been subverted and declared irrelevant buy the Jewish lobby operating covertly in the U.S. The Zionists may now have it all but they won't keep it all. The big clock is ticking and CHANGE is coming!]

BUSH REJECTS PREACHERS' REMARKS ON ISLAM

Daily News, 11/14/02

WASHINGTON—Calling Islam “a religion that respects others”, President Bush on Wednesday denounced anti-Muslim remarks made by leaders of the Christian right.

Bush did not name the leaders, but administration officials said the president was referring to recent comments by evangelist Pat Robertson and Rev. Jerry Falwell.

On Monday on his Christian Broadcasting Network, Robertson said Jews should “wake up, open their eyes and read what is being said about them.”

“This is worse than the Nazis,” Robertson said. “Adolf Hitler was bad, but what the Muslims want to do to the Jews is worse.”

Falwell, in a recent interview with CBS' *60 Minutes*, said he had concluded from his reading that the Prophet Muhammad “was a violent man, a man of war.”

“I think Muhammad was a terrorist,” the conservative Baptist minister said. He later apologized, saying he meant no disrespect to “any sincere, law-abiding Muslim.”

Franklin Graham has also drawn criticism for comments

on Islam, including remarks on a Fox Television show in August in which he said the *Koran* preaches violence. “If you buy the *Koran* read it for yourself, and it's in there. The violence that it preaches is there,” he said.

Graham said on Thursday: “I understand that George W. Bush, as president of the United States, represents all Americans of all faiths, and I fully support him. Any comments I have made on this subject were shaped by years of relief and development work in Islamic regimes around the world.” “I have stated my views and have not purported to speak for any other groups or people,” he said.

These remarks have drawn protests by American Muslims and calls for Bush to repudiate them. American's Christian right constitutes an important source of political support for Bush.

As he was about to meet with UN Secretary General Kofi Annan, Bush said, “Some of the comments that have been uttered about Islam do not reflect **the sentiments of my government** or the sentiments of most Americans.

“Islam, as practiced by the vast majority of people, is a peaceful religion, a religion that respects others.” **[JR: It seems that our alleged Christian “leaders” have become evangelists for the Zionist cause. Bush is being dishonest when he says their remarks don't reflect the sentiments of “MY” government. His entire administration is filled with hawks that have targeted the Middle East for Zionist takeover.]**

**U.S. DOLLARS YIELDED UNANIMOUS UN VOTE
AGAINST IRAQ**

Analysis by Thalif Deen, *Inter Press Service*, 11/09/02

UNITED NATIONS (IPS)—Friday's unanimous vote in the UN Security Council supporting the U.S. resolution on weapons inspections in Iraq was a demonstration of Washington's ability to wield its vast political and economic power, say observers.

“Only a superpower like the United States could have pulled off a coup like this,” an Asian diplomat told *IPS*.

The unanimous 15-0 vote, he said, was obtained through considerable political and diplomatic pressure. The lobbying, he added, was not done at the United Nations, but in various capitals. ...

France, China and Russia, in almost a single voice, said they decided to back the resolution because of assurances by the United States that it would return to the Security Council before launching a military attack on Iraq. The resolution, they argued, does not provide the United States with the automatic use of military force.

But the 10 non-permanent members—Cameroon, Guinea, Mauritius, Bulgaria, Colombia, Mexico, Singapore, Norway, Ireland and Syria—voted under heavy diplomatic and economic pressure from the United States. So the arm-twisting was confined mostly to the remaining seven countries, who depend on the United States either for economic or military aid—or both. ...

All these countries were seemingly aware of the fact that in 1990 the United States almost overnight cut about 70 million dollars in aid to Yemen immediately following its negative vote against a U.S. sponsored Security Council resolution to militarily oust Iraq from Kuwait. ...

“The Yemen precedent remains a vivid institutional memory at the United Nations,” Phyllis Bennis, a fellow at the Washington-based Institute for Policy Studies, told *IPS*.

Bennis said that just after that 1990 vote, the U.S. envoy turned to the Yemeni ambassador and told him that his vote would be “the most expensive ‘no’ vote you would ever cast”. The United States then promptly cut the entire 70-million-dollar U.S. aid budget to Yemen.

The latest incarnation of that reality, Bennis said, came from the island nation of Mauritius, which joined the Security Council last year under U.S. sponsorship.

The U.S. aid package to the impoverished country, authorised by the U.S. African Growth and

Opportunity Act (AGOA), **demands that the aid recipient “does not engage in activities contrary to U.S. national security or foreign policy interests”.**

Fear of being accused of acting contrary to U.S. foreign policy interests plays a role “not only for Mauritius, but also for any country dependent on U.S. economic assistance,” added Bennis.

Colombia, one of the world’s leading producer of cocaine and an important supplier of heroin to the U.S. market, received about 380 million dollars in U.S. grants under the International Narcotics Control and Law Enforcement (INCLE) programme this year. The proposed amount earmarked for 2003 is 439 million dollars.

Under the same programme, Mexico received about 10 million dollars last year and 12 million dollars this year. It also received 28.2 million dollars in U.S. Economic Support Funds (ESF).

Guinea, another of the non-permanent members in the Security Council, received three million dollars in outright U.S. military grants last year and is expected to get 20.7 million dollars in development assistance next year.

Cameroon is not only entitled to receive free surplus U.S. weapons but also receives about 2.5 million dollars in annual grants for military education and training.

After Colombia, the largest single beneficiary of U.S. aid is Bulgaria, which received 13.5 million dollars in outright military grants (mostly to buy U.S. weapons systems) last year and an additional 8.5 million dollars this year. The amount earmarked for 2003 is 9.5 million dollars.

Additionally, Bulgaria has received 69 million dollars in aid under a U.S. programme called Support for East European Democracy (SEED). Next year’s proposed grant is 28 million dollars.

Besides Syria, Singapore is the only country in the Security Council that does not receive economic or military aid from the United States.

But the United States is the biggest single arms supplier to Singapore, selling the Southeast Asian nations weapons worth 656.3 million dollars last year and an estimated 370 million dollars this year.

Could any of these countries easily stand up to the United States or refuse to fall in line with their benefactor or military ally?

James Abourezk, a former U.S. Senator, said he seriously doubts that any country receiving U.S. government aid could withstand the economic pressure to vote for a U.S. resolution at the Security Council.

“It would be a tragedy,” he told *IPS*, “if a war were to be declared based on such pressure”.

[JR: Bribing UN member nations shows how far the U.S. will go to sway others to do things OUR way. We are not subtle in our approach either. What we are doing is what the gangsters did during the Roaring Twenties to intimidate the weak and the helpless and to pay off officials to shield and protect their operations. It was a crime then and it is still a crime today, even for a corrupt superpower like the U.S. is. If the nations of this world continue to put up with our boorish and disdainful behavior then they will have to live in the world we are fabricating for them.]

U.S. TARGETING OF AL-QAIDA MILITANT ‘IMITATED’ ISRAELI METHOD

By Julie Stahl, *CNSNews.com*, 11/05/02

Jerusalem—The killing of a top al-Qaida operative in Yemen imitated Israel’s controversial policy of targeting wanted Palestinian terrorists, an Israeli counter-terrorism expert said here on Tuesday.

Qaed Salim Sinan al-Harethi, a top associate of Osama bin Laden, was one of several al-Qaida members traveling in a car that was hit by a hellfire missile on Sunday. All six people in the car were killed in the attack.

Washington has not taken responsibility for the targeted assassination but unnamed American officials have been quoted in wire reports crediting the CIA with the operation.

Defense Secretary Donald Rumsfeld said it would be a “very good thing” if al-Harethi “were out of business.”

Al-Harethi, al-Qaida’s top militant in Yemen, was suspected of involvement in the bomb attack on the destroyer *USS Cole* in the port of Aden, Yemen in October 2000, which killed 17 American sailors.

According to sources, a Predator drone fired the missile that struck al-Harethi’s car on Sunday.

“It’s a kind of imitation of the modus operandi [of Israel],” said Dr. Ely Karmon of the International Policy Institute on Counter-Terrorism near Tel Aviv.

For nearly two years, Israel has come under international condemnation for its policy of what it calls ‘targeted killings’ or ‘surgical strikes’ against militants it says are planning or are on their way to carry out terror attacks primarily by firing missiles from helicopters at terrorists as they travel in their cars.

“Since 9-11, there has been a change in American strategy,” Karmon said in a telephone interview.

Previously, the CIA was not allowed to act against terrorists or those who threatened American interests, and although there has not been any statement to that effect, it “seems to be an implementation of that strategy,” he said.

Nevertheless, Karmon said that the U.S. didn’t need to get its ideas from Israel and likely chose this method of neutralizing al-Harethi because it was the best method.

“The fact is they used it because it’s the best weapon,” Karmon said. “In this case operationally it’s not good to have prisoners.”

According to Karmon, although the U.S. has invested in training the Yemeni army and police in counter-terrorism measures, it would have required a large military operation in an area where there are well-armed anti-government tribes to capture al-Harethi, putting U.S. soldiers at risk.

The U.S. has likely used this method before in Afghanistan and Pakistan, but it has not been highly publicized, Karmon said. Doing so now will give a boost to America’s esteem in fighting against terror.

“It’s good politically and psychologically for the people” to publicize military and operational successes, he said.

More importantly, Karmon said, is that in the war against terrorism, the terrorists must be kept on the defensive and not allowed to have time to take the initiative.

“You must keep initiating [attacks] against them, so they have to defend themselves and cannot plan other attacks,” he said.

[JR: There has been a change in American strategy and operations because we now do things the Israeli way. This reinforces Israel’s capability to move forward her Zionist Plan towards world rule. Yemen is just one of many countries that the U.S. has moved into for strategic purposes and to train their police and their military to think and to do things our way. This scattering of our troops helps us to establish a U.S. presence just about anywhere in this world. Israel’s terrorist expert Dr. Karmon’s crowing about targeting enemies and hitting them with missiles seems like he’s citing a page out of the Zionists’ Protocols for war... newly revised of course. Israel has to be quite pleased with her success in using us to protect and shield her actions while manipulating us to become the archenemy to the world.]

BANK CHIEF’S WIFE STIRS CONTROVERSY

By Anthony Deutsch, *Daily News*, 11/06/02

AMSTERDAM, Netherlands (AP)—When Gretta Duisenberg hung a Palestinian flag from her balcony, her neighbor wrote her a polite complaint. When she agreed to head an organization called “Stop the Occupation”, the criticism grew louder. But when she made a remark that some interpreted as a sneer at the Holocaust, tempers really flared and she was hit with a lawsuit.

Her opinions might have attracted little attention were she not married to Wim Duisenberg, chairman of the European Central Bank and one of the most powerful men in world finance. But coming from a pillar of the Dutch establishment, 60-year-old Duisenberg’s pro-Palestinian activism stands out in a country Israelis have always considered a friend in a Europe they perceive as increasingly hostile and even anti-Semitic.

“In recent months, I grew more saddened and restless watching the images and the escalation... and how the Israeli army reacted. I couldn’t just stand by anymore,” Duisenberg explained in an *Associated Press* interview. “I told my husband, I have to do something, if necessary on my own.” Duisenberg has attended one pro-Palestinian rally and spoken at another to cheers of “Gretta! Gretta!” She has collected thousands of dollars and 16,000 signatures on an anti-occupation petition, and on Friday, she leaves on her first trip to the region. She is scheduled to meet Yasser Arafat during a five-day tour of the contested territories at the heart of the conflict.

Her West Bank and Gaza Strip itinerary is detailed, her schedule of meetings with Israelis vague and far from final. Now she faces a private lawsuit filed by attorney Abraham Moszkowicz, representing unidentified clients, which accuses her of making anti-Semitic remarks, amounting to a hate crime. Public prosecutors also are considering filing charges.

The lawsuit was provoked by a radio interview in which Duisenberg said she had collected 6,000 signatures on a pro-Palestinian petition. Asked how many more signatures she hoped to collect, she responded “6 million” and laughed. When newspapers linked the remark to the 6 million Jewish victims of the Holocaust, she understood she had blundered. “Only then did I realize and thought: ‘Uh oh. Oh dear.’ I honestly never meant to hurt anyone,” she says now.

Duisenberg’s husband of 16 years headed the Dutch central bank until 1998, when he took over the European Central Bank, which oversees the economies of 12 European Union nations. He has refused to discuss his wife’s political views or her activism, which emerged only after he announced in February he will retire this July. ...

Duisenberg says she has been defending human rights for 15 years, demonstrating against apartheid and cruise missiles. Her espousal of the Palestinian cause, however, strikes a discordant note in Holland, the country that hid Anne Frank from the Nazis, helped tens of thousands of Jews leave the Soviet Union during the Cold War, and has been a steadfast political supporter of Israel. Israel’s ambassador, Eitan Margalit, says the Dutch government is still one of Israel’s best friends, always “more balanced and objective” than other European governments. At the same time, Holland’s Muslim immigrant population has grown to 600,000, vastly outnumbering its 30,000 Jews. The Muslims have become increasingly vocal in sympathizing with the Palestinians, supported by a strong left-wing movement that accuses Israel of human-rights abuses.

[JR: Gretta Duisenberg was to visit Israel and the Palestinian territories with a Dutch organization called United Civilians for Peace. Duisenberg said the trip was postponed because of the fall of the Israeli government. Israeli officials, however, said the Foreign Ministry let Duisenberg know she was an unwelcome guest, the Israeli daily *Ha’aretz* reported. “We made it clear to her that while this country is accustomed to all kinds of criticism, she has crossed the line,” a Foreign Ministry official said. Everyone knows that it is not politically correct to criticize Israel or support the Palestinians. They will do everything in their power, which is very effective, in taking critics down, both politically and financially. Do you think the impending retirement of her husband could possibly be related to pressures from the predominantly Jewish financial community?]

GLOBAL WARMING TALKS
SHIFT TOWARD ADAPTATION

By Andrew C. Revkin, *New York Times*, 1/03/02

The global climate is changing in big ways, probably because of human actions, and it is time to focus on adapting to the impacts instead of just fighting to limit the warming. That, in a nutshell, was the idea that dominated the latest round of international climate talks, which ended Friday in New Delhi.

While many scientists have long held this view, it was a striking departure for the policymakers at the talks, mostly industry lobbyists, environmental activists and government officials. For more than a decade, their focus had been the fight over whether to cut smokestack and tailpipe emissions of carbon dioxide and other heat-trapping greenhouse gases.

Many environmentalists had long avoided discussing adaptation for fear it would smack of defeatism.

Experts espousing the views of industry were thrilled with the shift in New Delhi.

“By building capabilities to deal with climate change, we’ll be much better off than by just paying attention to global warming,” said Myron Ebell, who directs climate policy for the Competitive Enterprise Institute, a private group that opposes regulatory approaches to environmental problems.

Although they conceded its importance, environmental campaigners said an approach that focused on adapting to climate change rather than preventing it would inevitably fail because the impact of unfettered emissions would eventually exceed people’s ability to adjust.

Moreover, many said that coral reefs, alpine forests and other fragile ecosystems don’t have the resiliency of human societies and would simply be unable to cope with fast-changing conditions.

The change in attitude expressed in the negotiations and in a formal declaration adopted Friday has been partly driven by unusual weather this year; record floods in Europe, landslides in the Himalayas, searing drought in southern Asia and Africa.

No single weather event can be linked to human-caused warming. But as the costs of weather-related disasters rise, unease about climate change rises too. So far this year, unusual weather is blamed for 9,400 deaths and \$56 billion in damage, according to the United Nations and insurers, and deaths and costs have been rising for years.

Another impetus is the realization that many significant shifts have already been set in motion by a century-long accumulation of warming gases.

Even if emissions stopped today, some experts say, the volume of greenhouse gases already in the atmosphere would slowly raise sea levels for another century or two as warmed water expands and terrestrial ice melts. The result would be coastal erosion and intrusion of salt water into water supplies.

The new focus suits the agendas of the Bush administration and many developing countries, which for different reasons want to avoid cutting emissions of warming gases. But some environmental campaigners say the shift will discourage efforts to cut dependence on fossil fuels like coal and oil, the main source of the offending gases, in favor of building dikes, designing hardier crops or other engineering fixes. ...

Many experts say the use of coal and oil is bound to keep rising for decades, particularly as poor countries climb the economic ladder from bicycles and water buckets to cars and washing machines. ...

There are also ways to foster development in poor countries that limit harm from climate change. Experts say that in semiarid zones in Africa and Asia, agricultural assistance could improve farmers’ ability to endure heat and drought.

In some areas, adaptation is already under way. In the Himalayas, some communities, with the help of the United Nations, are installing alarm systems to warn of flash floods as expanding lakes of glacial meltwater

grow to the bursting point in the next decade.

Low-lying island nations, like the Maldives in the Indian Ocean, have been watching the slow rise of the seas for decades and have been planning not only to build storm barriers but possibly to evacuate entirely at some point.

Adaptation was supported in New Delhi because it suits the current Bush administration, which has tried to shift debate away from reduction of emissions, and developing countries, which have expressed frustration at the developed world’s inertia in limiting its emissions and its delays in pledged aid.

Many environmentalists had long avoided discussing adaptation for fear it would smack of defeatism.

U.S. GOV’S ‘ULTIMATE DATABASE’
RUN BY A FELON’

By Thomas C. Greene, *The Register*—UK, 11/14/02

WASHINGTON—We all know that truth is stranger than fiction, and here we have an apparently real item straight from the realm of Tom Clancy. Imagine a huge, absolutely huge, central database containing both the official and commercial data of every single citizen, run by the U.S. military ostensibly for anti-terror and Homeland Security purposes, and all of it under the direction of a convicted felon.

Well the database is in development and coming soon, according to the *New York Times*; and the felon who will run it is disgraced Reagan administration liar, dirty-trickster and cover-upper Admiral John M. Poindexter, who Dubya has taken out of mothballs to keep us all safe from dreadful evildoers.

Poindexter got caught up in a little Federal crime spree called Iran-Contra a decade ago, stood trial and was convicted, but managed to escape responsibility on an odd technicality.

As told succinctly by FAS.org, Poindexter was “Indicted March 16, 1988, on seven felony charges. After standing trial on five charges, Poindexter was found guilty April 7, 1990, on all counts: conspiracy (obstruction of inquiries and proceedings, false statements, falsification, destruction and removal of documents); two counts of obstruction of Congress and two counts of false statements.

District Judge Harold H. Greene sentenced Poindexter June 11, 1990, to six months in prison on each count, to be served concurrently. A three-judge appeals panel on November 15, 1991 reversed the convictions on the ground that Poindexter’s immunized testimony may have influenced the trial testimony of witnesses. The Supreme Court on December 7, 1992 declined to review the case. In 1993, the indictment was dismissed on the motion of Independent Counsel.”

Now he’s in charge of the newly-invented Information Awareness Office, a part of that mixed bag of good and bad, the U.S. Defense Advanced Research Projects Agency (DARPA), and he’s got his eye on basically every scrap of data about every single citizen. The system Poindy is preparing to unleash on us “will provide intelligence analysts and law enforcement officials with instant access to information from Internet mail and calling records to credit card and banking transactions and travel documents, without a search warrant,” the *NYT* article says.

And he’s in no way embarrassed by his role ensuring that the U.S. military and federal law enforcement and intelligence spooks can quite conveniently spy on the populace. He’s said openly that the U.S. government “needs to ‘break down the stovepipes’ that separate commercial and government databases,” the article says.

Poindexter joins a slew of Reagan-era retreads and Iran-Contra alumni now operating brazenly in Dubya’s bureaucracy. No doubt he feels quite comfortable among such familiar company, though I doubt I could say the same for the rest of us.

[JR: Who says there is only one felon serving in high government office that make up the Bush Jr. cabal of co-

conspirators. These recycled retreads from Bush Sr. are traitors to their country but are being peddled off as indispensable patriots. The Clintonites were dishonest degenerates who sold the favors of the White House along with our secrets and our technologies to our enemies. The Bushites have cunningly deceived us into believing that the Republicans are better able to protect and preserve our country’s values, and that truth, honesty and fairness would return to government. Now thanks to the media, who was better at hiding behind their lies and deceptions... the Bushites or the Clintonites?]

GOLD DINAR: AN ECONOMIC AND
STRATEGIC RESPONSE TO CHAOS

By Michael O. Billington,
Executive Intelligence Review, 11/15/02

Mounting concern around the world that the Bush Administration is madly threatening to drive the world into perpetual warfare, while doing nothing to address the global financial-economic collapse, has led to the introduction of a number of defensive measures by nations and groups of nations acting in concert. One such measure is the proposal for creation of a Gold Dinar, intended as a replacement for the dollar as the currency of trade among nations. With a war against Iraq looming on the horizon, and U.S. threats against Saudi Arabia escalating in the establishment’s institutions and publications, it is increasingly probable that the Gold Dinar policy will be implemented in the near term, among certain Islamic nations at first, and potentially expanding to include non-Islamic nations.

Malaysian Prime Minister Dr. Mahathir bin Mohamad hosted a two-day seminar in Kuala Lumpur on Oct. 22-23, called “The Gold Dinar in Multilateral Trade.” ... At the more recent seminar, Bijan Latif, the head of Iran’s Central Bank, offered to support the establishment of a secretariat in Malaysia to coordinate the development of the Gold Dinar policy. Dr. Mahathir supported the idea.

In his speech to the October seminar, Dr. Mahathir made clear that the proposal was not intended to establish a gold standard (as put forth by fixated “gold bugs” around the world), but to return to the Bretton Woods policy of a gold-reserve system, which was destroyed when President Richard Nixon removed the dollar from a fixed peg to gold on Aug. 15, 1971, allowing currencies to float at the whim of speculators. Dr. Mahathir reminded the participants, that after World War II, “when the Allied nations met in Bretton Woods to determine the principle for the rate of exchange of international currencies in order to facilitate trade, they decided to use gold as a standard.” This worked until 1971, when “the market claimed that it could determine the exchange rate through the demand and supply of currencies freely traded in the market. But the profiteers moved in and manipulated the value of the currencies so that there was chaos in terms of exchange rates of currencies.”

The Gold Dinar policy intends to return to the former, superior policy. Tan Sri Nor Mohamed Yakcop, an economic adviser to Dr. Mahathir, explained the system at the August conference as follows, using trade between Malaysia and Saudi Arabia as an example: “Malaysian exporters will be paid in ringgit [the Malaysian currency] by Bank Negara [the Malaysian National Bank] on the due date of exports. ... Similarly, the importers will pay Bank Negara the ringgit equivalent of their imports. The Saudi Central Bank will do the same for its exports and imports. Say, at the end of a three-month cycle, the total exports from Malaysia to Saudi Arabia is 2 million Gold Dinar, and the total exports of Saudi Arabia to Malaysia is 1.8 million Gold Dinar. Therefore, for that particular three-month cycle, the Saudi Central Bank will pay Bank Negara 0.2 million Gold Dinar. The actual payment can be by way of the Saudis transferring 0.2 million ounces of gold in its custodian’s account in the Bank of England in London, to Bank Negara’s account with the same custodian.

The important point to note here, is that the relatively small amount of 0.2 million Gold Dinar is able to support a total trade value of 3.8 million Gold Dinar.”

The weakness of the system as it is now proposed is that gold, too, is subject to speculation, especially if it is pegged to a currency such as the dollar, which is heading for a plunge due to the collapse of the U.S. banking system. Dr. Mahathir is aware of the problem: “Gold prices can also be manipulated,” he said, “but not as easily as the U.S. dollar or other currencies. ... Speculation and manipulation will not be as easy as when local currency is valued against the U.S. dollar.”

... Dr. Mahathir suggested in his speech that he is thinking along the lines of a “basket of commodities”: “The value of one Gold Dinar is one Gold Dinar, no matter what the exchange rate of a currency is against the Gold Dinar. If the value of goods and services is expressed in Gold Dinar, the value remains the same, no matter which country is involved in the trade.”

Whatever the case in this regard, the discussion and implementation of the bilateral or restricted multilateral Gold Dinar policy can provide a much-needed defense against the collapse of the dollar-centered financial system, and could contribute to a more durable global solution in the near future.

Dr. Mahathir emphasized that the Gold Dinar policy is being driven by the crushing reality of the economic and strategic crisis. The disastrous situation in the Holy Land, the terrorist attacks of Sept. 11, 2001 and the threatened war on Iraq have resulted in “the whole world’s economy being unable to grow,” he said. “The West, and in particular the Americans, are very angry. So are the Muslims. Angry people cannot act rationally.” He concluded his speech: “Of course, the Gold Dinar can be a trading currency for all countries, not necessarily Muslim countries. But Muslim countries are in the best position to demonstrate the viability of the system... and in the process, show the world that they are capable of growing with stability and peace. And this will do more towards countering oppressions by their enemies, than the futile violent retaliations.”

Other voices are also warning that the current folly in Washington will only hasten this break from the bankrupt IMF system. James Sinclair, the head of the mining company Tan Range Exploration, said in an Oct. 28 editorial in Financial Sense Online: “It is perceived, and correctly so, that the Islamic world is controlled via the use of the U.S. dollar as the main settlement currency. ... I am told there is a significant possibility that when the U.S. attacks Iraq, the united Islamic salvo back will be at the U.S. dollar via the Gold Dinar.” The Saudis, he says, “are less likely than most observers think to rescue the dollar this time.”

In fact, the Saudis are already repatriating deposits from the United States, as reflected in the increase by \$30 billion in deposits in Saudi banks in September.

Sinclair also notes, as did Bijan Latif of the Iranian Central Bank, that “the establishment of a gold-based currency is rebellion against the IMF, as it is distinctly forbidden under IMF rules.” Sinclair adds: “The advent of the Gold Dinar would be the ‘nadir’ of the IMF and World Bank.”

Other commentators have noted the concern in Saudi Arabia that the United States may freeze Saudi assets in U.S. banks, forcing them to consider the Gold Dinar as a replacement for the dollar, and dumping dollar holdings altogether if necessary. As amazing as this sounds, given the long history of U.S.-Saudi friendship, there has been a drumbeat of anti-Saudi hysteria in the United States recently, escalating since the infamous presentation before the Defense Department’s Defense Policy Board on July 10 by the RAND corporation’s Laurent Murawiec, which declared Saudi Arabia the mother of all terror, and calling for the overthrow of that country’s government and other Arab “dictatorships”. Although Murawiec was fired by RAND for this mindless diatribe, Richard Perle, who runs the Defense Policy Board, was never publicly reprimanded, let alone fired, and the Saudis took note.

Even more blatant was the report issued by the leading think-tank of the American establishment, the Council on Foreign Relations, in October, “Terrorist Financing.” The report is the work of a task force, headed by Maurice “Hank” Greenberg of the AIG insurance cartel, himself a notorious money-launderer. The report castigates Islamic charities in general, but hits Saudi Arabia in particular. ...

With this madness as establishment policy, the Saudis, and others, may well see no choice but to pull out of the dollar-based system. ... It may well lead to the timely adoption of the Gold Dinar policy among Islamic nations, and progress toward a New Bretton Woods monetary system.

I HAD A DREAM LAST NIGHT—A SILVER DREAM

By Ralph Johnston, *gold-eagle.com* (Editorial), 11/15/02

It all starts with a regime change in the Latin American republic of La Plata. The new president is swept into office on the heels of 2000% inflation by an electorate fed up with IMF-induced bank failures. On his second day in office, El Presidente appoints a new central bank governor, an economist and former labor leader, who quietly informs the central bank’s silver lease counterparties that the leases will no longer be rolled over. The silver must be returned at the end of the current lease term, 55 days hence, or the central bank will go public with announcement of the default. But the physical silver cannot easily be repaid, because it is long gone, having been sold into the spot market and used in industrial production a decade earlier. So the counterparties, large New York firms, have a challenge.

A distinguished New York financial executive and former U.S. Treasury Secretary quietly contacts the La Plata central bank governor and proposes a settlement: a \$20 million contribution will be made to the central bank governor’s favorite charity—and the leased silver will be offset by forgiving a substantial amount of La Plata Brady bonds. Surprisingly, though, the central bank governor replies no dice—and by the way, Bob, El Presidente says to tell you that he’s planning to retire those Brady bonds with La Plata reals, not U.S. dollars, at the official exchange rate. Why should Yanqui bondholders be treated any better than La Plata bank depositors?

Over the next two days, the bribe offer is raised, first to \$40 million, then to \$75 million. The rejection of the final offer is accompanied by a leak to the London financial press that El Presidente is considering appointing a blue-ribbon commission of La Plata business leaders and economists to **study the concept of metal-backed currency**. In Manhattan the message is received, and in a series of conference calls between New York and Washington the policy is established: Default on the La Plata debt will be averted, at least in the short term, by assuring that the leased silver is promptly repaid. Initially it is assumed that Treasury, Exchange Stabilization Fund and Department of Defense silver holdings will be sufficient to meet the crisis. But a series of phone calls quickly reveals that in the past three decades, U.S. government silver holdings have been drawn down from several billion ounces to near zero. The only stocks readily available are 320,000 ounces being held in the West Point mint and slated for production of U.S. Eagles. This inventory is a small fraction of the amount payable to La Plata in 41 days—and the clock is ticking.

As the New York Banking Cartel enters the physical silver market, seeking sufficient bullion to repay the Plata Central Bank, lease rates skyrocket. But some among the very few holders of substantial quantities of physical silver in good delivery form, sense that the game is reaching its end, and refuse to come to market with their metal, even at higher lease rates. As the bullion bankers slowly begin to assemble the physical position they will need to meet the La Plata delivery date, industrial silver users are crowded out of the leasing market. Even before the La Plata deadline is reached, a series of cascading delivery defaults occurs, culminating in rumours that the U.S. photo giant McCartney-Black will furlough its

employees and close its plants for a few days because its just-in-time deliveries of silver—formerly supplied by the bullion bankers from leased stocks—will be delayed.

Meanwhile, as the leasing market is quietly falling apart, Comex trading continues. As Comex players first observe the higher lease rates—and then begin to hear rumours of impending delivery defaults—the bulls among them aggressively increase their long positions. For two days, silver prices fall in the face of strong buying, as two New York firms meet the buy orders with even more aggressive naked short writing. But on the third day, McCartney-Black, with the failure of their primary market—the leasing market—enters the Comex and **begins taking physical delivery**. This is contrary to long-standing practice and handshake agreements, but what else can they do? The instant the longs see this, they demand physical delivery, too. There is less than 100 million ounces in the Comex warehouses—35 million already certified. Mercifully, the stampede is curtailed by the early closing time of the precious metals markets, still on their post-September 11 shortened hours after more than a year.

That afternoon, reassuring statements are issued by the heads of the Comex, the CFTC, McCartney-Black and the Federal Reserve. The principal financial news television network spikes the story—and the major international television news channel downplays it on their evening financial broadcast. But it’s too late; the word is out.

The next morning, every bar in the warehouse is committed, and silver opens limit up. Now, the only thing that can happen, does: in an action reminiscent of 1980, the Comex announces new rules: All silver contracts are to be settled in cash—and no new silver positions are to be opened.

Both of the two markets for physical silver have now ceased to operate, first the primary market, which is the OTC leasing market; then the secondary market, the commodity exchange. On the exchange, silver is still officially open for business, but as the “ask” rises above the limit, trading ceases.

Industry needs silver to operate. With the sole exception of photography, for which silver is a major input factor, manufacturers’ cost of silver is a very small fraction of total production cost—but silver is essential to their processes, and no other element can substitute for it. Electronics, medical, auto, and defense producers must have small but steady inputs of silver. All have transitioned to just-in-time inventory practices, thus demand is urgent. The cost of curtailing production is huge, so the price of silver is very inelastic. It is a repeat of the 1990s’ run-up in palladium prices—but this time the demand is from every industrial sector, not just from auto manufacturers. A new, third market must emerge immediately to serve the industrial users. Nebraska-Western, a publicly-traded holding company with large silver bullion holdings, quietly informs the purchasing managers of the twenty largest industrial users of silver that 80 million ounces in good delivery form, is for sale at the London warehouse—at a price of \$50 an ounce, cash and carry. McCartney-Black immediately charters a jet aircraft out of Gatwick and wires many dollars to a bank in Omaha.

The fiction of a Comex silver market is officially maintained. But the market immediately perceives that Nebraska-Western’s price is the *real* market price. McCartney-Black and Nebraska-Western have agreed not to disclose their deal, but New York’s Attorney General, now beginning his campaign for President as a crusading reformer of financial fraud, gets a copy of the contract from McCartney’s CFO in exchange for full immunity, and leaks it to New York’s newspaper of record. When the editors determine, under pressure from the New York bankers, that the story is unfit for print, the AG provides it to a small Connecticut paper, whose editor gleefully breaks the story.

As the public learns of the real price of silver—but is unsure how long it will prevail—small hoards of bullion and scrap come to market. Recyclers pick through their piles of circuit boards, recovering silver that was previously uneconomic. Eighty thousand silver bugs start bringing their bags of Kennedy-era silver coins to smelters and coin shops, a couple of bags at a time.

Mutual fund companies are bombarded with inquiries about silver funds, but none exist. Fund analysts are quickly redeployed from telcoms to silver—and they quickly conclude that there are only two first-rate silver companies in the world. Both are Vancouver-based. One is a miner, one is an explorer, and both have been acquiring silver properties at bargain prices during the long bear market. Their combined market cap is less than U.S.\$300 million, or was up until a couple of days ago. The shareholders of these companies sell a substantial fraction of their holdings to mutual fund managers and invest the proceeds in gold.

Holders of physical silver and silver mining shares reap sizeable gains, but long futures speculators are disappointed. The exchange compels cash settlement of futures contracts at the official exchange price. The President of the United States, invoking unconstitutional emergency powers, declares silver to be a vital war commodity, imposes price controls, sets the official price at the commodity exchange level—and declares that anyone who has invested in silver and actually possesses it is a greedy hoarder and an international terrorist. After all, “you’re either with us or against us”. The chairman of Nebraska-Western immediately ceases selling his company’s silver holdings, which are protected from U.S. government seizure by virtue of their offshore location. In response to inquiries from purchasing managers, Nebraska-Western says it will await the day when legal trading resumes at an economically rational price point. Later, in exchange for immunity from war profiteering charges, the company’s chairman quietly agrees to sell twelve million ounces to the U.S. government at the official price, to be used in critical defense manufacturing.

It’s just a dream. It didn’t really happen.

BUSH AIDE: INSPECTIONS OR NOT, WE’LL ATTACK IRAQ

The Mirror—UK, 11/23/02

George Bush’s top security adviser last night admitted the U.S. would attack Iraq even if UN inspectors fail to find weapons.

Dr. Richard Perle stunned MPs by insisting a “clean bill of health” from UN chief weapons inspector Hans Blix would not halt America’s war machine.

Evidence from ONE witness on Saddam Hussein’s weapons programme will be enough to trigger a fresh military onslaught, he told an all-party meeting on global security.

Former defence minister and Labour backbencher Peter Kilfoyle said: “America is duping the world into believing it supports these inspections. President Bush intends to go to war even if inspectors find nothing.

“This makes a mockery of the whole process and exposes America’s real determination to bomb Iraq.”

Dr. Perle told MPs: “I cannot see how Hans Blix can state more than he can know. All he can know is the results of his own investigations. And that does not prove Saddam does not have weapons of mass destruction.”

The chairman of America’s defence policy board said: “Suppose we are able to find someone who has been involved in the development of weapons and he says there are stores of nerve agents. But you cannot find them because they are so well hidden.

“Do you actually have to take possession of the nerve agents to convince? We are not dealing with a situation where you can expect co-operation.”

Mr. Kilfoyle said MPs would be horrified at the admission. He added: “Because Saddam is so hated in Iraq, it would be easy to find someone to say they witnessed weapons building.

“Perle says the Americans would be satisfied with such claims even if no real evidence was produced. [MM: Perle is obviously referring principally to like-minded Zionists and other lowlife, turncoat Israel-firsters.]

“That’s a terrifying prospect.” 

WHETHER SETTING UP OR MAINTAINING YOUR NEVADA CORPORATION:

Do It Right And Do It For LESS

Budget’s “Tip of the Week” #1:

NRS 78.105—Maintenance of Records at the Registered Office

According to *NRS 78.105* (restated, emphasis added): A corporation has a responsibility to maintain certain corporate records at its registered office *for inspection by stockholders*, including a State-certified copy of its Articles of Incorporation, a copy of the Bylaws and the stock ledger (or a statement naming the ledger’s custodian, including the address at which the ledger is kept).

It is hard to see why such records should be maintained in any case where no stock has been issued, as the expressed intent of *NRS 78.105* appears to be to ensure that **stockholders** should have access to these corporate records. Of course, a court order may compel production of the corporate records and in that event, failure to produce them within a “reasonable” time could result in State penalties of \$25 per day for each day of refusal. In such an instance you would have up to five days to produce the records, which, of course, would be in perfect order.

If you choose to leave such records on file at the registered office of the corporation, you might want to take an extra measure of caution regarding privacy of those records and insist upon a **non-disclosure agreement** with the resident agent. Such an agreement should prevent the resident agent from casually identifying you with the corporation and from sharing the corporation’s filed records with anyone other than the corporation’s stockholders. (Otherwise, those records are potentially accessible by anyone making an inquiry.) And hopefully such an agreement would give the resident agent pause to consider additional security against those who might “snoop around”.

Here is one more thing you can do to protect your privacy: Contact your resident agent and ensure that there are NO documents on file that connect YOUR NAME to the corporation. Have the resident agent expunge and shred any old memos, order forms and any other such information that could adversely impact your desire for privacy.

The next “Tip of the Week” will discuss Nevada’s statutory sanctions against anyone who would even *attempt* to access the corporation’s records for purposes contrary to those of its stockholders.

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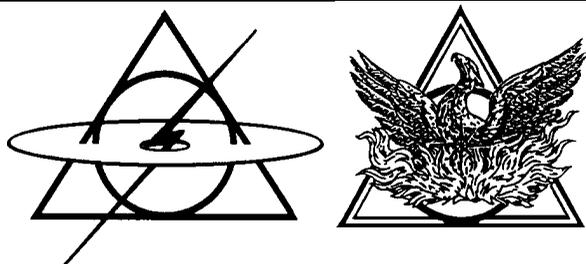
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WORDS OF WISDOM FROM HATONN

CONTACT OR SPECTRUM?

I want to briefly respond to a most unusual question from a totally "out of the blue" person: "It appears *Spectrum* will fail, possibly close, so will you go back to writing for *CONTACT* or what?"

I have never stopped writing for *CONTACT*—but I have NOT written, nor have my compatriots written for *Spectrum*. Tails wag a lot of dogs, my friends. Therefore, "or what" has no meaning.

January 6, 2001