

CONTACT

The Phoenix Educator: A LIGHT IN EVERY MIND!

*“YE SHALL KNOW THE TRUTH AND THE TRUTH SHALL MAKE YOU MAD!”
“NOW THAT YOU’RE MAD, LET’S FIX IT!”*

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NEWS REVIEW

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Big Brother And Your BANK ACCOUNTS

Invasive “Know Your Customer” Edict

Editor’s note: Do you feel the noose tightening around your neck? How about around your wallet? How about around your privacy and independence?

Well, here we go again—another slick maneuver while people are preoccupied with the Holidays—just as the crooks in high places executed back in December of 1913 that began the modern bleeding of America, otherwise known as the creation of the Federal Reserve and IRS. These are familiar matters to longtime CONTACT readers.

This latest scam is a real doozie, neatly packaged within the catch-phrase “Know Your Customer”—meant

to convey the warm, fuzzy ambience of a dinner party. The actual push is to assure that ALL of your financial transactions are closely monitored. Big Brother is watching and you’re even going to help by providing all the information required for the policing process. And heaven help you if you do anything that causes one of the monitoring computers to spit out a red flag.

Do you think enough people are awake and determined to stop this? The crooks are gambling, just as they did in 1913, that we’re all pretty much sleeping sheep, ready to be led to the slaughter.

Are you mad yet? You will be by the time you read the News Desk Special Report below!

—Dr. Edwin M. Young, Editor-In-Chief

(Please see **Big Brother And Your Bank Accounts**, p.11)

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IN THIS ISSUE

The News Desk, p.2

View From Philippines:
Creating Miracles Within
Very Human Boundaries, p.7

Sananda:
Truly Living The Golden Rule, p.10

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The News Desk

12/5/98 DR. AL OVERHOLT

WHITEHALL PLANS TROOP MOBILIZATION IN Y2K CRISIS

From the INTERNET, <para-discuss@tje.net>, 11/26/98: [quoting]

Whitehall plans to call up thousands of UK Territorial Army reserves to deal with civil unrest sparked by the Year-2000 Computer Crisis, the British newspaper *Sunday Mirror* reported last week.

The United Kingdom is now the second NATO member to announce deployment of troops during December 1999 as part of Operation Abacus. Two weeks ago, the *Globe and Mail* of Toronto announced that Canada would call up 60,000 troops to deal with the crisis.

If Whitehall goes through with the plan, it will be the biggest deployment of Territorial Army troops since the start of World War II in September 1939.

According to the *Sunday Mirror*, "Officers from British Army reserves have been put on alert to deal with the chaos of New Year's Eve 1999."

"They have been asked to cope with possible civil unrest and communications disasters as the year 2000 begins. Whitehall fears the huge celebrations, plus integral computer failures due to the 'Millenium Bug' all have the capacity to bring about a 'Doomsday' scenario."

"In a secret letter seen by the *Sunday Mirror*, the Army officer reservists are asked about their availability between December 22, 1999 and January 9, 2000."

"The letter was posted from the Army Reservist Communications Centre at the Ministry of Defence (MoD) headquarters in Whitehall. It says problems on a national scale are expected, and it provides the first clear indication that troops will be on standby to cope with the expected Millenium Bug chaos." [End quoting]

There are a number of these type of articles being circulated which indicates the "elite" certainly are planning on some severe problems of people-control when they pull down their dastardly tight controls. Some people just are not going to take it any longer. Sorry to say, but they didn't get off their couches when there was still time to do something worthwhile to stop it. We all have to pay the consequences.

"DOES ISRAEL HAVE SMART GERMS?"

From the INTERNET, by Eric Margolis (26 Nov 1998), 12/1/98: [quoting]

Israel is developing a biological "ethnic bomb" that kills Arabs, but leaves Jews unharmed. So claimed the respected *London Sunday Times* on 15 November, citing Israeli military and western intelligence sources.

In 1986, the *Times* broke the story of Israel's covert nuclear weapons arsenal, based

on evidence supplied by an Israeli nuclear technician, Mordechai Vanunu, who was subsequently kidnapped from Rome by Israeli agents. Vanunu is currently serving 18 years solitary confinement in Israel.

Numerous reliable sources assert Israeli scientists at super-secret Nes Ziona biowarfare laboratory near Tel Aviv are attempting to engineer deadly micro-organisms that only attack DNA within the cells of victims with distinctive Arab genes. Some leftwing Israeli parliamentarians have accused the government of 'carrying on the work of Dr Mengele', the notorious Nazi geneticist.

At least one of Israel's world-renowned scientific institutes is also said to be deeply involved in the biowarfare project. Nes Ziona produces a wide range of chemical and biological weapons: it is reportedly larger than all Arab and Iranian biowarfare laboratories combined.

Embarrassingly for Israel and the US, Dutch authorities recently revealed [that] an Israeli cargo plane that crashed in Amsterdam in 1992 was secretly carrying precursor chemicals for the deadly nerve gas, Sarin. The chemicals, supplied by a US company, with full US government export approval, were consigned to Nes Ziona.

A 1993 report by Russian intelligence said Israel began producing chemical weapons in the mid-1960's, had a very large stockpile, and was conducting advanced research into 'physiologically active substances'.

Israel's government strongly denies accusations it is making a 'gene bomb', insisting it is disinformation planted by Arab sources to justify Iraq's biowarfare program. Many scientists say such a weapon is impossible—a fiction right out of *Fu Manchu*. However, Porton Down, Britain's biowarfare centre, admits genetic-specific weapons are theoretically possible.

South Africa's Truth Commission revealed the apartheid government conducted extensive efforts in mid-1980 to produce a 'pigmentation' bio-weapon that would kill Blacks, but not Whites. South Africa's director of biowarfare stated his team had been unable to develop a weapon. [End quoting]

The "elite" have thought about any dark method possible to win their game of control.

IS KISSINGER NEXT?

From the INTERNET, courtesy of Sofie Mattsson <sofiem@algonet.se> 11/29/98: [quoting]

According to today's NZZ, one Alfred Rubin, of the Fletcher School of Law and Diplomacy in the U.S., is concerned about the implications of the Pinochet extradition affair. Rubin worries that the Spanish could now conceivably demand the extradition of Henry Kissinger, because of Kissinger's role in bringing Pinochet to power in Chile in 1973.

Meanwhile, a certain geezer suggests that, while the House of Lords decision respecting Pinochet has abhorrent aspects to it, there is

interesting room for "judooing" the whole matter.

For example, what if certain African countries were to demand the extradition of Prince Philip, for his crimes against humanity in Africa? [End quoting]

Remember?—the "elite" are going to do their own selves in! Let's hope they accomplish it before they do most of us in!

"JAPAN, CHINA ENVISION 11,000 KM EURASIA LAND BRIDGE"

From the INTERNET, 11/27/98: [quoting]

"JAPAN, CHINA ENVISION 11,000 KM EURASIA LAND BRIDGE" reads a headline in the Japanese daily *Nihon Keizai Shimbun* on Thursday. The report, written from Beijing, states, "The Japanese and Chinese government have agreed to cooperate in construction of a Eurasia Land Bridge—an 11,000 km economic region stretching from the coastal city of Lianyungang to Rotterdam, it has been learned. The two governments will formally announce the plan Thursday after the summit between Prime Minister Keizo Obuchi and President Jiang Zemin who started a six-day Japan visit Wednesday. The land bridge is to include railways, roads, and fiber-optic networks running through 30 countries; the goal is to develop a major economic artery spanning the Eurasian landmass, according to Chinese government sources."

With the zone extending through the vast, untapped energy resources of Central Asia, it is likely major Russian and U.S. companies will take an interest in the project. China will set up a Sino-Japanese regional development center, and Japan will assign specialists to it to draft plans for railway and road networks and shipments of energy resources. Japan will host a public-private seminar on means of materializing the project.

China wants to build a highway, pipeline, and optical-fiber network alongside a planned new Eurasian rail system. [End quoting]

I'm afraid major Earth changes will occur before this dream of theirs is fulfilled.

KEIDANREN DELEGATION REAFFIRMS MALAYSIA INVESTMENTS

From the INTERNET, 11/27/98: [quoting]

A 24-member Japanese Keidanren delegation has just concluded a 2-day trip to Malaysia, meeting with Prime Minister Dr. Mahathir, Special Functions Minister Daim Zainuddin, and International Trade Minister Rafidah Aziz. The Keidanren group was headed by Nippon Steel Chairman Takashi Imai. Imai told the Malaysians that new direct investments from Japan might not be forthcoming due to Japan's domestic situation, but pledged that Japanese companies will continue with existing commitments. Imai and his group did give support to Tokyo's recent announcement of a \$1.8 billion yen loan to Kuala Lumpur, part of the \$30 billion Miyazawa plan.

Malay press indicate that a good part of the meetings were taken up with reciprocal briefings on Malaysia's capital controls and Japan's domestic recovery program. [End quoting]

All peoples of this troubled world better

wake up to the fact that they better stick together against the world bankers or they can forget about any prosperity or peace.

DEATH TOLL IN INDONESIA QUAKE RISES

Excerpted from the INTERNET, <para-discuss@tje.net>, 12/2/98: [quoting]

Rescue teams searched for survivors trapped in destroyed houses and other buildings, as the death toll from a powerful earthquake that hit a remote island in Indonesia rose to 25 today. The magnitude 6.5 [*originally 7.6*] quake struck Mangole Island on Sunday night, triggering landslides, cutting off roads and sending some homes sliding into the sea. Strong aftershocks continued to rock the island today, hampering rescue efforts and frightening villagers. Initially six people were reported killed on the island, about 1,180 miles northeast of Indonesia's capital, Jakarta.

The toll rose after reports came in from isolated villages, said Budi Waluyo, an official from Indonesia's Meteorological and Geophysics Agency in Jakarta. Local government official Wahab Konoras said at least eight villagers were still missing today. "Rescue teams are looking for more possible victims in remote areas. The toll could rise further," he said in a telephone interview from Ternate, the capital of North Maluku regency.

Afraid that aftershocks might topple their damaged homes, about 7,000 people slept in tents or in the open. Widespread damage was also reported on neighboring Taliabu Island, but there were no reports of deaths there. Local government officials said more than 150 people were injured and more than 858 homes, churches, mosques and other buildings were damaged on both islands. Mangole's main government buildings were flattened. Neither island has a major hospital. A local government official, Karim Wamona, said emergency flights were taking seriously injured victims to neighboring islands. Food and medicine were urgently needed, officials said. [End quoting]

In the last couple of weeks, the number and severity of earthquakes and other disasters seems to be increasing—another sign of the times. BE PREPARED!

GATES TO GIVE \$100 MILLION

From *THE DAILY NEWS*, Los Angeles, 12/2/98: [quoting]

Bill Gates, chairman of Microsoft Corp., and his wife, Melinda, will announce a gift of \$100 million today to speed the delivery of vaccines against four childhood diseases to developing countries.

The gift is believed to be among the largest single private donations for health care. It will go to a nonprofit health organization in Seattle to find better ways to distribute recently developed vaccines.

The donation, to be announced in New York City, comes as Gates is battling antitrust charges in federal court in Washington. But Gates said in an interview that the donation was part of his expanding philanthropic effort, and that its timing was coincidental. [End quoting]

Yeah, and I've got a bridge to sell you!

Do you realize what a piddling percentage that is of his net worth?? Most good, hard-working Americans give more equivalently than that a year—and that is while they're struggling to put food on the table.

Furthermore, it's well known—even though Bill is quite late in waking up to the fact—that rich people do this to buy goodwill from the people they cheated to get their wealth. Remember how ol' man Rockefeller had a horrible public image until he took the advice of a public relations person and started passing out small coins to kids on the street. Don't be fooled!!

And again, furthermore, look where the money is going to—of all places to vaccinations which help to kill off our children—and adults. We should praise him for this?

BOEING TO TRIM 20,000 MORE WORKERS

Asian Woes Cited In Move

From *THE DAILY NEWS*, Los Angeles, 12/2/98: [quoting]

Boeing Co. will cut an additional 20,000 workers over the next two years as the company further scales back production of several commercial jet lines due largely to slackening demand because of the Asian economic crisis.

The new cuts will bring the total reductions in Boeing's work force to 48,000 jobs, or a 20-percent drop from the high level of 238,000 reached in June of this year. In July, the company announced that it would trim 28,000 jobs.

"Clearly, the economic slowdown in Asia is driving air traffic down which impacts our customers' plans and operations," Alan Mulally, Boeing Commercial Airplane Group president said Tuesday,

Boeing, which earlier had projected 1999 net earnings at about \$2 billion, now is forecasting next year's profits at \$1.5 billion to \$1.8 billion. It said 1998 profits were expected to be slightly above \$1 billion, as earlier forecast.

The size of the new job reductions caught Boeing workers off guard. [End quoting]

Some more signs of Clinton and gang's "good times". Interesting how they wait to give their workers this present at Christmas time. However, the "elite" are known for their "wonderful Christmas presents"—like shipping our sons and daughters to foreign-war areas every Christmas season.

BRAVE AFGHANIS HAVE BEARDS TRIMMED

From the INTERNET, <para-discuss@tje.net>, 12/1/98: [quoting]

Professional beard-trimming is a clandestine business in Taliban-ruled Kabul, where shaving is a crime that can land you in jail or get you beaten.

Inside their homes, barbers trim the beards of a brave few who sneak a quick trim while getting a haircut.

The ban on shaving was imposed by the Taliban army—Islamic religious students turned guerrilla fighters—after it took control of Kabul in September 1996 and imposed a strict version

of Islamic law.

"It is not just women who have suffered under the Taliban...men have also borne the brunt," said Zulmair Khan, who was having his beard trimmed because, he said, "hairs come into my mouth when I eat."

His frustration surpassed his fear of punishment.

"The Taliban can punish me for this, but this long beard—especially when it is untrimmed—really makes my life miserable," he said. [End quoting]

Even these little issues are forms of mind control and thus people control.

FACT, FICTION & FRAUD IN MODERN MEDICINE

From *DR. THOMAS A. DORMAN'S MEDICAL NEWSLETTER*, <<http://www.dormanpub.com>> 11/10/98: [quoting]

"What does the record show? Check the facts..."

Ralph Nader reports: "Some 300,000 Americas are killed each year by hospitals as a result of medical negligence." That is 821 a day. By comparison, the battlefields of Vietnam killed "only" 15 Americans a day.

Just one FDA-approved class of drugs killed 69,297 Americans in one year—or 189 patients a day! This class of drugs is still on the market—still being taken by hundreds of thousands of unsuspecting Americans. Shouldn't you know which one?

Altogether, prescription drugs kill in excess of 168,000 a year in the United States. Will you or your child be next?

In 1991 alone, over 16,000 patients died as a result of bypass surgery. Another 12,000 died from angioplasty surgery. The *Journal of the American Medical Association* admits that nearly 50% of these patients did not need these "killer" surgeries...

After 20 years of the "war on cancer", Dr. Samone of the National Cancer Institute admits that cancer today is at an epidemic level in the United States.

Some 40,000,000 Americans have clogged arteries. In spite of all the "technological marvels", heart attacks are today's greatest killer. [End quoting]

Can anyone prove to me that doctors and hospitals aren't dangerous to our health—let alone our lives? There are a few good ones, and thank goodness the numbers are growing fast. If you truly want a good doctor, look for the ones who include alternative therapies in their consideration—despite the FDA and AMA police.

HATE-MAIL CASE ENDS

From *THE SPOTLIGHT*, 11/30/98: [quoting]

An African-American woman was convicted of trying to defraud the United Parcel Service by scrawling racial epithets on packages and sending them to herself and nationally known African-American leaders. Angela Jackson, 28, of St. Paul, Minn., could be sentenced to more than five years in prison. She was found guilty Friday. Prosecutors said Jackson used UPS to send 28 pieces of hate mail to herself and Reps. Jesse Jackson Jr. and Bobby Rush, both Illinois Democrats. Jackson, no relation to the congressman, then tried to collect \$150,000

from UPS. [End quoting]

CHANGING TIMES

Excerpted from *THE MODESTO BEE*, by Thomas Sowell, 11/23/98: [quoting]

If you have always believed that everyone should play by the same rules and be judged by the same standards, that would have gotten you labeled a radical 50 years ago, a liberal 25 years ago and a racist today. [End quoting]

So what ever happened to the Golden Rule?

VALUE vs. INCOME

Excerpted from *THE MODESTO BEE*, by Thomas Sowell, 11/23/98: [quoting]

A *Washington Post* writer declares, "the incomes of most American households have remained stubbornly flat over the past three decades". Liberals have remained stubbornly blind to facts over the same period, when Census data show that per-capita incomes rose 51 percent. When smaller households have the same incomes that larger households used to have, that is not economic stagnation. [End quoting]

It's not the income that counts—it's the purchasing power. The value of our money has steadily declined—just as it was planned to happen.

SCHOOL POLICY FLUNKS

From *THE MODESTO BEE*, 11/20/98: [quoting]

A federal appeals court ruled Thursday that the race-based admissions policy at the prestigious Boston Latin School is unconstitutional. A three-judge panel of the 1st U.S. Circuit Court of Appeals ordered Boston Latin, a highly selective public school, to immediately admit 15-year-old Sarah. [End quoting]

NICHOLS APPEALS

From *THE MODESTO BEE*, 11/20/98: [quoting]

Terry Nichols appealed his conviction and life sentence Thursday in the Oklahoma City bombing, contending the jury's inconsistent verdicts were the result of improper instructions from the judge. Defense lawyers argued in the 10th U.S. Circuit Court of Appeals brief that Judge Richard Matsch failed to explain that Nichols needed to have intended to kill to be convicted of conspiracy. In December, a federal jury convicted Nichols of conspiracy and involuntary manslaughter, but found him innocent of murder in the April 1995 bombing. [End quoting]

Maybe he'll yet have a chance to get out some truth about what really happened.

BUSH AND THE GOP

From *U.S. NEWS & WORLD REPORT*, 12/7/98: [quoting]

CAN BUSH SAVE THE GOP? We read with special interest your cover story about Gov. George W. Bush ["Can He Save the Republicans?" November 16]. What really interested us was the question. How can you

talk about someone "saving the GOP" when the party still has a majority in both houses of Congress, a majority of state governors, and the Democratic president facing impeachment or some penalty? [End quoting]

This is the trial balloon for the next member of the Bush royal family to ascend to the throne.

RESULTS OF CALIFORNIA'S LIBERAL SWEEP IN ELECTION

From *THE MODESTO BEE*, letter to editor, 11/22/98: [quoting]

Congratulations to all "liberals" for electing a "liberal" state government (a k a socialist).

As a former liberal (socialist) myself, I have some predictions to make. Hold on to this article and we'll see how prescient I was:

* By 2002, if not sooner, smoking will be illegal anywhere except private homes and vehicles, including outside in open air. Cigarettes will cost \$5 a pack.

* Ownership of any gun firing more than one shot without reloading will be a felony.

* Because of "health-care reform," private business will see the "cost of doing business" skyrocket and some businesses may leave California.

* State taxes will go way up.

* Private property rights shall be severely reduced.

* Children in school shall graduate "dumber" than now. —David Chaffey [End quoting]

My take is that he's too optimistic about our future at the present rate of downward sliding!

'ANALYSIS' FROM THE LEFT

From *MIDDLE AMERICAN NEWS*, Nov. 1998: [quoting]

Leftist media darling Carl Rowan says he knows what's behind the movement to impeach Bill Clinton. It's a dastardly right-wing plot to take over the government. Yep, that's what he said in his syndicated newspaper column. "America's right-wingers are saying, 'The public be damned!'" as they wickedly pursue a bloodless coup in which they oust the president of the United States," he wrote on Sept. 18. There's just one big problem with Rowan's paranoid fantasy: No "right-winger" would stage a coup to install Al Gore in the Oval Office. [End quoting]

But the Zionists are working hard to do just that—get Gore in the driver's seat.

WELCOME TO THE FUTURE

From *MIDDLE AMERICAN NEWS*, Nov. 1998: [quoting]

Like canaries in a mine shaft, America's children are the first to suffocate in a degenerate culture. The cosmopolitan milieu of homosexuality, multiculturalism, mass immigration, MTV, and crooked politicians isn't exactly the best environment in which to raise children. IMS Health, a pharmaceutical research firm in Plymouth Meeting, Pennsylvania, reports that the number of

children up to age 17 taking anti-depressant medication designed for adults soared from 120,000 in 1996 to an astounding 792,000 in 1997. During the same year, the number of children under age 5 who were taking the drugs climbed from 8,000 to more than 40,000. The multiculturalist villagers and their corporate pals poisoning our culture will one day have a lot to answer for. [End quoting]

So will the parents and the rest of society who allowed these snakes—reptilians—to get away with this torture and murdering of our once-great society.

CROOKS 'R' US

From *MIDDLE AMERICAN NEWS*, Nov. 1998: [quoting]

About five percent of employees in the nation's nursing homes have criminal records, according to auditors in the inspector general's office of the Department of Health and Human Services. Relying on FBI records, auditors checked the background of workers at eight randomly-picked nursing homes in Maryland. Five percent were found to have convictions for crimes like assault, child abuse, robbery, and illegal drug sales. Similar results were obtained in audits of 21,000 employees in nursing homes in Illinois. Just 33 states require nursing homes to perform background checks on job applicants. [End quoting]

It's very wise to check up on any home that might be taking care of your loved ones.

THE RUSSIANS ARE STILL COMING

From *MIDDLE AMERICAN NEWS*, Nov. 1998: [quoting]

A former Soviet military intelligence officer says Russia is preparing for eventual war against the U.S. Col. Stanislav Lunev, who defected to the U.S. in 1992, asserts in his book, *Through The Eyes Of The Enemy*, that elite Russian troops are already training "to assassinate as many American leaders as possible", and that gangsters from Russia's "mafia" have considerable control over that country's government. Lunev charges that specially-trained terrorists have already arrived underground in the U.S., scouting for sites to plant small nuclear weapons known as "suitcase bombs". [End quoting]

The pages of *CONTACT* have long warned us about our country being infiltrated with foreign troops, many years ago, waiting for the command to take over.

MORE CREDIBILITY LOST AT NBC

From *MIDDLE AMERICAN NEWS*, Nov. 1998: [quoting]

A federal jury ruled that *Dateline NBC* must pay \$525,000 in damages for defaming a trucker and a trucking company in a broadcast that was aimed at "exposing" safety problems in the American trucking industry. Trucker Peter Kennedy said the NBC show misled him to believe he was to participate in a positive news report about the trucking industry. The jury said *Dateline*

defamed Kennedy and that the show was guilty of “negligence, misrepresentation, and infliction of emotional distress”. *Dateline* had earlier admitted it rigged car crashes to show alleged flaws in gas tank designs. [End quoting]

It’s about time the media paid for their lies and character assassinations all done in the name of ratings and advertising revenue.

SPEAK HAITIAN CREOLE— OR ELSE!

From *MIDDLE AMERICAN NEWS*, Nov. 1998: [quoting]

Not giving immigrants—even illegal ones—what they need, when they need it, and in the right language, will get you in trouble in the new multicultural America. That’s what administrators at a shelter for battered women in Massachusetts recently discovered. The State Department of Social Services reprimanded them for failing to supply a Haitian Creole-speaking interpreter for an illegal alien. After an alleged assault by her husband, the illegal woman got free medical care at a local hospital and filed a complaint against her spouse. She then went to the New Hope Battered Women’s Shelter in Attleboro, looking for free counseling and a place to stay. “But it was determined the woman did not speak English well enough for our staff to communicate with her,” said Beverly Kennedy, the shelter’s director. The shelter was reprimanded even though the woman found a homeless facility where a Creole-speaking interpreter was provided free of charge. [End quoting]

This is how you demoralize even a very giving society.

FAMILY VALUES

From *MIDDLE AMERICAN NEWS*, Nov. 1998: [quoting]

The argument from conservatives that immigrants are valuable to the U.S. because of their “family values” is wearing a little thin in San Fernando, California. That’s where Mexican immigrant Marco Esquivel Barragon and his two concubines—a pair of sisters with whom he had 14 children—are charged with beating to death their five-year-old son and two-year-old daughter, whose bodies were buried in the Angeles National Forest. Autopsies showed the tots had broken ribs, arms and legs. The little girl had been doused with sulfuric acid. [End quoting]

The evil taking over a world at this time knows no boundaries.

AMERICA’S NEW HERO

From *MIDDLE AMERICAN NEWS*, Nov. 1998: [quoting]

Whenever new elites seize control of a society’s institutions, they enthrone new heroes who reflect their own values and ideology. Thus, President Bill Clinton bestowed on Marxist South African President Nelson Mandela the Congressional Gold Medal during the convicted terrorist’s recent visit to Washington. At ceremonies in the Capitol Rotunda, GOP House Speaker Newt Gingrich praised Mandela as “the leading example in the

world today of the spirit of George Washington”, and called him “the father of multiracial democracy”. Mandela won power in South Africa after spending 27 years of a life sentence in jail for bomb attacks on policemen and power stations. [End quoting]

We really wouldn’t expect the crooks in high places to honor someone deserving, would we?

COMRADES

From *MIDDLE AMERICAN NEWS*, Nov. 1998: [quoting]

Theresa Squillacote, a Pentagon lawyer who once received an award from Al Gore for her efforts to “reinvent government”, is accused by the FBI of spying for East Germany and the USSR. She had interviewed for a White House job before her arrest in late 1997. [End quoting]

There’s probably a lot more to this than we know.

FORD FOUNDATION BANKROLLS ALIENISTS

From *MIDDLE AMERICAN NEWS*, Nov. 1998: [quoting]

The Ford Foundation continues to provide major funding of radical pro-immigration groups.

The Spring/Summer issue of the *Ford Foundation Report* says that the foundation gave \$950,000 to the National Council of La Raza; \$140,000 to the Council for Humane Immigrant Rights of Los Angeles; and \$300,000 to the National Lawyers Guild for its National Immigration Project. [End quoting]

Do you think Henry is turning over in his grave?

PROMISES, PROMISES

From *MIDDLE AMERICAN NEWS*, Nov. 1998: [quoting]

After Capitol restaurants serving the Senate posted a \$2.2 million loss in 1996, Rules Committee Chairman John Warner (R-VA) vowed to halt the waste. The following year, the restaurant’s deficit rose to \$2.7 million. Managers promise next year will be better. [End quoting]

This is a great example of Congress working to fix a problem!

FAST TRACK

From *MIDDLE AMERICAN NEWS*, Nov. 1998: [quoting]

During the Cold War, a need was perceived for a way to move military vehicles quickly from one side of the island of Oahu, Hawaii, to the other. In the early 1970s, construction of a freeway for this purpose began. Recently—twenty-five years over schedule—that 16-mile road was completed at a cost of \$1.3 billion, or 18 times the original price. [End quoting]

If you want to know why this happened, follow the money trail.

BOOSTING THE ECONOMY

From *MIDDLE AMERICAN NEWS*, Nov. 1998: [quoting]

According to testimony before a House Ways and Means subcommittee, at least 42 Social Security offices in New England have been giving employees up to half a day of paid leave each year to do their Christmas shopping. [End quoting]

Of course, who is keeping track of overtime?

THUGS

From *THE SPOTLIGHT*, 11/30/98: [quoting] The *Washington Post* reported that in the 1990s, Washington D.C. police have shot and killed more people per capita than in any other city in the United States. The report showed that District police fire their weapons at more than twice the rate of any other major metropolitan police force. [End quoting]

Welcome to our nation’s capital.

CHRISTIAN SPIRIT

From *THE SPOTLIGHT*, 11/30/98: [quoting] Spike Moss, former head of a Minneapolis chapter of the National Association for the Advancement of Colored People, discussing the state of racism at a Minnesota meeting of Blacks said, “It’s amazing that 90 percent of Black people don’t walk out that door every day and shoot somebody White”. According to organizers, the conference at a local Lutheran church, was intended to foster “self-awareness” and “promote unity among Blacks”. Now that’s the Christian spirit, Spike. [End quoting]

And yet this racial hatred situation is exactly what the “elite” have been quietly engineering for decades—actually since before the Civil War!

PROUD WORKERS

From *THE SPOTLIGHT*, 11/30/98: [quoting] Members of the Ironworkers Union in New Jersey say that up until now no one had ever had a problem with raising an American flag as they worked on a building. Recently, however, company officials from a **Costco Wholesale** [*emphasis mine*], outlet in Newark, N.J., asked that they take the flag down for fear that it might offend someone. Nonetheless, workers stuck to their guns, even threatening a walkout by over 100 union members, and forced company officials to rethink their position. The flag was raised and flew high over the site. [End quoting]

Makes you wonder who is running Costco!?!

MORE JOBS GONE

From *THE SPOTLIGHT*, 11/30/98: [quoting]

Zenith Electronics Corp. announced that it will be closing its last American plant in Melrose Park, Ill. by the end of the year, leaving 2,000 people in the area jobless. Zenith, which moved its manufacturing base to Mexico several years ago, said that they simply cannot compete with other lower-cost Asian companies. [End quoting]

Some more news about Bill’s “booming economy”.

UN MEANS “UNEQUIVOCAL NEGLIGENCE”

From *THE SPOTLIGHT*, 11/30/98: [quoting] It was reported that the United Nations “misplaced” approximately \$23 million in equipment between 1993 and 1996. According to the report, most of the items were lost as a result of theft and accidents. The missing equipment included, in part, 1,898 vehicles, 882 computers and 1,787 generators. All totaled, UN peacekeepers lost more than 16,000 costly items. [End quoting]

I’m surprised these figures are so low. They probably couldn’t add very well, especially where items have been “borrowed” by the “peace keepers” themselves!

PERFIDY

From *THE SPOTLIGHT*, 11/30/98: [quoting] Officials in California are investigating two voter-registration groups for reportedly gathering a large number of bogus registration cards. According to the Los Angeles County Registrar’s office, 16,000 out of 40,000 voter registration cards submitted by the company contained non-existent addresses, phony names or a combination of the two. [End quoting]

It really has to be blatant to have someone call them down on it.

WHO COULD HELP THIS BOY?

I was working as a chaplain in the pediatric surgery ward at a children’s hospital. It was part of my divinity school field-education, but some of the things I saw that spring of 1987 were enough to make me second-guess my decision to go into the ministry. I had grown up in a stable home, with loving parents. I had a good husband and two healthy school-age boys. So how could someone like me even *begin* to understand the trauma Ben Arber (name changed) had endured? Accidents and sickness were horrible enough in children. Eight-year-old Ben’s suffering had been inflicted intentionally. It was beyond my imagining.

Now I was on my way to see him again, my last chance to talk to him before the weekly care conference, when the staff would discuss the cases of all the patients on the ward. I wanted to be able to report that I had made some kind of progress. But despite all my visits, despite all my attempts to get Ben talking, he remained as unresponsive as when he had been admitted three weeks earlier.

Ben was severely malnourished at the time social services removed him from his home. The horrors he’d suffered included his mother punishing him by pouring boiling water on his head. He was awaiting surgery to correct the terrible disfigurement of his face, neck and torso, before being placed in a foster home.

I stood in the doorway to Ben’s room, trying to think of something—anything—to say that might make a difference. Ben was huddled in bed, staring out the window. He shot a glance my way, and I saw his face, the mottled skin stretched tight. His eyes moved quickly back to the window.

“Hello, Ben,” I said softly. “May I come in?”

He gave a barely perceptible nod. I had

gotten no more of a reaction every time I had stopped by. I walked in and sank onto a chair. I noticed Ben had pushed away his meal tray yet again, the hamburger and fries cold, the strawberry shake untouched.

I followed his gaze to the window, seeing a brick wall and a small patch of sky. *If only I could break through the wall he’s built around himself.* I started by repeating what I had told him so many times already: “I know terrible things have happened to you, Ben. But you’re safe now. No one will hurt you here. You’re going to get better.” My words sounded hollow, but I forced myself to go on. “Do you remember how I told you God loves you?” I asked. He shrugged his bony shoulders. I pressed on. “Would it be all right if I pray with you?” Another shrug. I bowed my head anyway, and said, “Dear God, thank you for bringing Ben to us so he can be safe. Please help him to know that we love him, and that you love him most of all. Amen.”

I raised my head and looked at Ben, still hunched in the same position. What else could I do? I said good-bye and stood. My fingers bumped the bed railing. Ben flinched, as though he thought I was going to hurt him.

If only he would talk, I thought, frustrated. *It must be eating him alive. I have to get him to open up to me.* I stepped into the hallway and nearly slammed into Charles, one of the maintenance workers.

“Sorry, Miss,” he said, stopping his cleaning cart with his foot. Charles was a tall man with a broad, friendly face. He had only one good arm; the other hung at his side, withered by a wound he’d received in Vietnam. Still, Charles was one of the best workers on the housekeeping staff. He was careful and thorough, mopping floors till they shone, hanging towels just so. I watched him tap on Ben’s door, then slip into the room and begin cleaning. *I wish I could do my job as well as Charles does his.*

A few minutes later I was sitting in a conference room. When the doctors, nurses, social worker and I discussed Ben’s case, the news was unchanged from the previous week. He was barely eating. Once again when he’d been taken to the playroom he’d sat like a mannequin while the other children frolicked around him. There had been no change in his expression, not even the tiniest flicker of emotion.

Finally the social worker spoke up: “He’ll never get better until he talks about what happened.” She looked directly at me. Everyone in the room was looking at me.

They were doing all they could to help him medically, but there were much deeper wounds that needed healing. These were my responsibility. After all, as the chaplain, I was supposed to represent God. *But God certainly isn’t giving me any answers,* I thought despairingly.

The next day, I went to Ben’s room, sat down, took a tentative breath and began. “Ben,” I said, “there was a meeting yesterday with doctors, nurses and your social worker. We talked about you, about how much we want to help you.” He stared out the window, seemingly oblivious. I went on: “But first you need to take a step to help yourself. You’ve got some memories that are too heavy for you to carry. They’re going to keep you from

getting well. If you want to talk, I’ll sit here and listen. And I promise never to let anyone know what you say.”

I waited, but Ben just kept staring out the window at that brick wall. *Lord, how can I get Ben to trust?*

All at once, words came: “It doesn’t have to be *me*. You can talk to anyone. But you’ve got to talk.”

He turned toward me. There was a moment of silence and then he whispered, “I think I could talk to Charles.”

Charles? I thought. Charles, with the kind face. Charles, who bore his own wound with quiet strength. “I’ll ask him if he can talk to you,” I said, before I’d had time to think it out.

I searched the ward until I found Charles. “I’m wondering if you could help me with a patient,” I said. Charles stopped mopping and looked up. “Ben has asked for you.” I explained the situation. I knew it was demanding a lot. I thought of his possible responses, any one of which I could understand: It wasn’t his job; he wouldn’t know what to say; he might say the wrong thing. But he stood up straight and smiled at me.

“I’ll be there first thing tomorrow,” he said, then turned back to his work.

The next afternoon, I went directly to the nurses’ station and asked the woman on duty if there’d been any change in Ben’s condition. “He’s fast asleep,” she said. “He spent some time with Charles today. I don’t know what they said to each other, but Ben definitely turned a corner. He asked for a strawberry milkshake!” I saw Ben the day after that, in the playroom. He sat at a table with other children, and was coloring a picture of trees and grass. When I said hello, he looked up at me. “Lunch was good,” he said. “Grilled cheese.” There was a glimmer in Ben’s eyes, one I hadn’t seen there before. He was coming back to life.

I caught up with Charles cleaning one of the waiting areas. “I can’t thank you enough for what you’ve done,” I told him.

“Ben is a brave little boy,” he said.

I never found out what they said to each other, but the change in Ben was apparent: He put on weight, and started playing with the other children. He had the first of the surgeries to correct his scars. Then, just before my term at the hospital was to end, a foster family agreed to take Ben in. I was glad Ben would get a chance for a new beginning. He had given me a similar opportunity. I had thought that reaching someone troubled meant having the “right” answers. I didn’t have those with Ben. Yet all the while our conversations had been chipping a hole in the wall he’d built around himself, one just big enough for *him* to reach out to *me*, to tell me what he needed. Ben finally learned to trust. And he wasn’t the only one. I discovered that God can work through me to help His children. If I trust Him to show me how, He will. I wouldn’t forget the way He brought me Charles.

The last time I saw Ben, he was sitting cross-legged on his bed, sorting through a stack of baseball cards. He was to leave the next morning to live with his new family. “You know God loves you, don’t you?” I asked. The glow in his eyes told me all I needed to know. [End quoting]

God and His amazing ways of healing. 

View From Philippines

Creating Miracles Within Very Human Boundaries

12/2/98 #1 HATONN

SAME WALK, SAME TALK,
BUT EVERYTHING
IS DIFFERENT

In an effort to settle the energy flow swirling around at every turn of the thought patterns, let us simply realize that every individual will have an equally individual perception of any circumstance. Even inner "feelings" work on the foundation of input which bounce off the physical sensing mechanisms. Perhaps right here and right now is a good time to look clearly at mental structures.

First of all, the mind will go instantly in any circumstance to placement of self in whatever order might have impact—but always to self. Even if you are in a terrible accident and you have loved ones who may well come first in "doing" anything—the thought will still go first to SELF. "I am alive so what will I do next," and then, "ah yes, my child—where is my child?" All of this may well be so reactive that you think you first thought of "child" but you were unable to think of "child" until you first came to some conclusion as to SELF.

You will note, as proof of this, that in astral circumstances which you call "Near Death" (but are actually near LIFE) experiences, you will find that ASTRAL SELF has little if any perception or attention to SELF. The actual experience expresses itself in total observation, with no reference to self except as an outsider looking in. This indicates CONSCIOUSNESS vs. NON-CONSCIOUS BEING. This will all fit nicely, however, into the SUBCONSCIOUS AND THE SUPRACONSCIOUS states of being. Registration (recording) of the circumstances and all available data will be stored appropriately in perfect categories according to presentation—and NOT NECESSARILY FACT IN TRUTH. What is perceived in the subconscious state may well be a total lie as to realization. This, however, is the mechanism upon which the consciousness relates everything, with or without reason, logic or truth.

This means, therefore, that ALL THINGS ARE TRUTH. It also means, however, that all things CAN BE interpreted as LIES. Why? Because in the mind the illusion becomes the MANIFEST "reality" upon which the physical mind/brain sends signals and upon which actions are taken, and this too may well be only a

perception indistinguishable from "DREAM STATE" OR TOTAL ILLUSION.

This, in turn, means, however, that every condition must be measured against whatever state in which you might find the participating players in any play, game, experience or circumstance.

THEREFORE: EXPLICITNESS IS MANDATORY IN ALL ENCOUNTERS FROM CONTRACT AGREEMENT-MAKING TO SIMPLE INTERCOMMUNICATIONS CIRCUMSTANCES. The world now functions on non-information resulting from implicit or actual fabricated information.

We don't have to wait long for an example, do we, Dharma?

Rick and Charles just came and left, on their way to somewhere. The time was approximately 10:45 a.m.

There was some discussion about printer ink and needing some. The conversation went much like this:

"If you're out, will you get some ink?" "Yeah, we need that; I only have one more cartridge," said Rick. Then there was discussion about prices here and in Kuala Lumpur where they were cheaper. So, the conversation moved to perhaps there being a cheaper place here in Makati. No resolution as to printer cartridges.

Then came a discussion regarding water which was resolved explicitly by Doris: "Never mind the water, we'll walk across and get some." Then came the next conversation:

E.J.: "I guess we'll wait lunch until you get back. Or, you can give us a call."

Rick: "OK. If we aren't back by ten after, go on without us" and left, closing the door behind them.

Now, do you wait lunch and for how long? Is that ten after 11:00, 12:00 or 1:00 or? And go "where"? And, Rick and/or Charles CAN make a call, but will they?

Now comes the next choice, when E.J. is going to say, "Are you ready to go down for some soup or something?" Doris is going to say, "Well, I thought we were going after water?" And then will come the dialogue about, "What about lunch and Rick and Charles?"

Do you begin to see how difficult it is to have conclusion to anything? This is the very intent of the controllers, readers, to make so many inferences and implicit nothings as to bear no responsibilities or resulting circumstances or anything revolving around your life-streams.

Does any of this matter? NO! But when you start dealing with "dealers" who are going to be EXPLICIT when they extract their pound of flesh and blood from you—it becomes important. "I thought you thought that we thought that—" etc.

There is always a way to word, in a contract, things which are set forth as if under a given set of circumstances WITH ANOTHER CLAUSE THAT COVERS "ALLIGATORS". ALLIGATORS being a tale of a man who rented a house and cleaning was included in the agreement. However, the cleaner went to clean the bathroom and found a twelve-foot alligator in the bathtub, which promptly bit off the end of a finger. So, no more cleaning. The renter objected for no cleaning and the cleaner said he refused and still wanted pay—because of no "alligator" clause. Nobody told him there would be a 12-foot alligator in the bathroom.

These "alligators" can be covered EXPLICITLY even without naming them explicitly in a "contingency" reference. Are these important? Indeed. Example: A man was tried and found guilty of murder. His lawyer appealed. Now, in this particular town wherein this tale is located the traffic is terrible at times, so, time passes and no alternative information avenues are set forth other than the lawyer bringing information TO THE PLACE OF DEATH ROW. On execution day, the execution stay was granted, the traffic was bad and the client was hanged "on schedule"—while the lawyer was stuck in traffic. Oh well.

I might add that I have recently witnessed this same sort of non-thing happening over and over again about phone calls: "I'll give you a call", "I'll wait for a call back!" and this is like saying "Good morning, how are you?" DO NOT DO THIS. If you want to hear from that "party" again, then tell him/her so. Tell them you will wait for their call—for whatever is a reasonable time—and then you will call them back. AND CALL BACK RIGHT ON THE MINUTE YOU STATED!

There are several reasons which are quite valid for doing this; it is good business and the other person knows you mean what you say. We, ladies and gentlemen, are dealing in funding covered with GOLD, in large amounts. If they are not interested enough to follow-through—then mark them off—AFTER YOU ANNOY THEM WITH A CALL RIGHT ON SCHEDULE. Mostly the contacts "don't understand" and the parties targeted NEVER GET THE INFORMATION—PERIOD. In other words, face it, nobody gives a damn, until that is, THERE IS SOMETHING IN IT DIRECTLY FOR THEM. BRIBERY? Yes, until life can again run on honor and integrity—but you don't pay necessarily and NEVER IN ABUNDANCE UNTIL AFTER THE "DEAL IS DONE". It is called MOTIVATION. MAKE THE PRIZE LARGE, REAL AND PERSONAL, BASED ON THEIR PARTICIPATION. It is called in this instance, HUMAN NATURE. People no longer do things for the "good of it" except in small ways or in very large ways when money can be handled tax-free. Knowing that in advance it is like paying for money up front rather than bleeding self dry in interest. However, it must be based on ASSISTANCE IN A REAL WAY. Right or wrong? By whose perspective or

perception? You had best learn to work with “what is” unless it differs and is contrary to law or God for you are very definitely stuck in a functioning (even if mal-functioning) world AS IS! This is no way indicates what SHOULD be—only WHAT IS.

My dear ones, note how many people agree with you when you stick out your hand and say: “Our word is our bond!” HOW MANY MEAN IT? Hugh’s word is also his bond. But if the word was no good in the first place—YOU HAVE NO BOND. AND, if someone else is now making the bond and the word—you have nothing, do you? Well, you have nothing here either way. People have to come to trust your word and your bond and that comes from never deviating from truth in both. If there are problems which arise—like alligators—get on them and clear the picture instantly on realization of potential misunderstandings or simple misinterpretations of perceptions.

I would liken most people to such as Imelda Marcos, who actually came to believe she could deal with BOTH SIDES and honor neither. She wants her property back, now that she doesn’t have to go to jail. But, the holders claim the assets are THEIRS. The hiding was wonderful until she wanted the property back, but she did something else WRONG. She has gone to the “enemy” and asked Estrada, the current President, to “make them give me back my property, and I will give a lot of it to the Philippine PEOPLE in this, their hour of need and I can regain my honored name.” Poo! Bargain with GOD for the best “DEAL”? No, I don’t think so. She will help both God and herself, or her old buddies are going to take her property, and if that is not enough—her life. Ah, but what of the children? GET ONTO THOSE KIDS LIKE YESTERDAY!! They should have some say in their own future status and that surely means “living” vs. “deaded”. This is a most serious game and you will note that one after another, from Russell Herman to GENERAL VER, the ones who KNOW about circumstances are being “deaded” before your eyes. If Lucio Tan plays FOR Imelda—he is signing his death certificate.

Everybody believes in God—except in FACT. Sometimes all you are going to have is GOD and it behooves you to make some decisions about your connection in truth, rather than crawling around on your knees for the benefit of cameras and a good show-and-tell.

Does this mean that “I” want Imelda to have great and grand “stolen” wealth? NO, it means that I want my children tended with what is THEIRS. I have no judgment of any physical circumstances other than what can be done. What Imelda does with hers is none of my business. She has connections, however, that could provide for BOTH in less than 6 seconds in a phone call. But, when ALL ELSE FAILS, usually a desperate person will call on GOD—again.

Was Marcos, as in Ferdinand, a tyrant? Not particularly, but as much as he could accomplish. Imelda did far better in manipulations. The differences now? Well, just as Herman tried to make things right at his death, so too did Marcos, and BOTH ARE STILL MAKING EVERY EFFORT POSSIBLE TO SEE TO RIGHTING SOME TERRIBLE WRONGS UNTO MASSES OF PEOPLE. Death

changes little except that after “death” the job has to get accomplished by other physical entities, and that means there has to be good communications facilities. Usually ill-intentioned persons who gain through immoral acts surround themselves with other immoral persons who don’t give a chicken-poop about anyone else, including the one who died. So, how to deal through those individuals who already are of wrong intent? It is quite simple in reality of the way it IS.

Imelda, however, is finding, as of just the past two days, that nobody, but NOBODY is going to help her regain her wealth. Suddenly it seems that all that stashed-with-friends stock, gold and wealth is somehow, as stated by the current holders, “mine”.

So, Mrs. Marcos asks Mr. Estrada, President of the Philippines, to help her regain from the very ones who are now his own cronies, that with which they are not going to part. Nasty cycle.

When we speak with Meldy we find that we “disturb” her and hurt her feelings? Well, what do these betrayers make her feel? What is planned is that, if things get too out of control, the line of players will get shorter, one at a time. Can THIS be what she wants? Well, she may begin to “want” this but certainly not very sincerely for she, too, is on that list of “get rid of”. Lucio Tan is already on the “getcha out” list even without helping Imelda. And so, how is your day in the beautiful Philippines?

The cleverness of burying General Ver (also murdered to get rid of the information he KNOWS/knew), was buried in great ceremony on “War Hero’s Day” holiday with military honors? HONORS? This man was a bosom buddy of Marcos, escaped the Philippines WITH Marcos, and knew “where the bodies were and are buried”. That is obviously information better not spread around, although everybody and their puppy-dogs already KNOW. It is only proof and funds for digging and traveling that they don’t know. Try Saddam, Quadafi, Castro and about another dozen major players in the “rest” of the world, but especially in Hong Kong and Singapore. Most of the real BIG wealth flowed out toward and through Singapore. However, the major “helpers” (Santa’s, er, ah, Satan’s helpers) were right out

of Washington D.C. These were, some of the names, Ronald Reagan, George Bush, et al. George Hamilton (movie Don Juan and prostitute) wined and dined Imelda to get her “stuff”. Is this not about as sad as is possible? Well, it still doesn’t get my babies fed or a roof over their heads while the great Caesars fiddle with their Viagra.

One by one the heavier players and keepers of the gold have been attacked and more specifically even had sanctions brought down on them in order to break the nations and get that gold. Ah, but remember, Rusty Herman ALSO worked with Marcos as the certificate to cover the booty was in his control. All circles, friends, end up back at the beginning and just cycle around again and again.

Could Imelda save her ass and her assets? Of course, but first she has to let go of greed and avarice, stop crawling around on her knees in the Roman Catholic Cathedral for show-and-tell, hoping for redemption—and get out there and REDEEM herself.

What of her family? Well, they sort of have to wait and see what Mommy Dearest does—but certainly the sons could take control and protect both Mommy and their estate. Will they? Who knows? They won’t unless somebody tells them how to accomplish this feat in the face of the full barrage of the army’s troops to whom they are THE targets.

Why do I speak on these local topics? Because this is where I am focused at present. At this particular time in historical sequence the world passage rides on the rise or fall of Asia and the Middle East. And, oh indeed, that includes the United States of America, so be patient.

The world will not end somehow on the stroke of midnight, December 31, 1999—but the economic stability AS YOU HAVE KNOWN IT VERY WELL MAY IF PLAN 2000 IS ALLOWED TO BE CONCLUDED AS THE PLANNERS SCHEDULE IT. The change will not even make a visible difference if the lead-in is accomplished through chaos and manipulation.

CRONIES

Why all the shouting of “Cronyism”? It has

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never BEEN DIFFERENT. Politics IS cronyism. It is purely incest of the more refined type in public recognition. Can't you see it is nothing more than an extension of ROYALTY? What a bunch of hogwash produced from incestual weakening of the genetic pool of rulers. From idiots you get idiotic rule, and with the disallowance of full education the masses become intentional idiots or, at the least, ignorant illiterates. IT IS PART OF THE PLAN, CHELAS.

How, then, do you gain a foothold in this mammoth circle of intrigue and "cronyism"? You go to a disenchanted "Crony". Everybody getting hurt would like to step forth and be "different", but nobody dares be FIRST. Go to a daring Crony and the rest will hop aboard because all mice want to save their own territory and, more especially, life-style, once established in the Elite corridors of castles and banks. We do, after all, not wish to give up our gold-plated golf clubs or our stretched Mercedes limousines and all those ridiculous guards who run about the streets when the Mercedes goes anywhere. Hey, it's OK, good friends. It is the way of human expectation and a measure of "self". A foolish measure, perhaps, but nonetheless, a measure of success or failure. It is the IDEA and IDEAL which must be reconsidered and how to best keep everyone possible, ALIVE, to make better choices and goals.

But I am told, "You have such a big advantage!" Yes indeed, I KNOW change can be brought quite easily and very simply—while you apparently DO NOT. I find, however, that God responds with everything you need, but you don't seem to know what to do with it when you get it. Why don't you know? All necessary input is available if you would but utilize it. Oh, I see, YOU are just too busy! Doing what, that keeps you so busy? Consider it in the rather "down" days ahead when you might well end up with quite a bit of spare time on your hands as the job markets fold even further. Remember that the markets and facade are being held up by strings and not reality. You watch a political game while living in a world of quite another status.

And what of that reality world? Well, since both are illusions, you pick one. Live on Credit like everyone else does and finally you will have NOTHING and that wonderful "stuff" that you HAD TO HAVE on those Credit Cards will be long gone, obsolete and how well will an electric washing machine work with NO POWER when they shut off your electricity? Bankruptcy? The laws are changing so that you can't write-off most of the items like Credit obligations. You see, THEY PLAN TO GETCHA ANY WAY REQUIRED.

A FEW FACTS IN THE GAME

You must first WANT to accomplish something—anything, or you will NOT.

You must then find the tools needed to cause someone else to WANT to receive the product you wish to "sell". It must be something for which there is a "need" and you have to be able to fill that need.

Then you have to actually get off your assets, large or small, and DO SOMETHING TO MERGE THE TWO.

But most of all, students of life, you must

find CREATOR within yourself, even if it be that which is YOU within self, to achieve the GOAL which also needs to be worthy and at the least, worth while. So, make the goal BIG and truly worthy of GOD HIMSELF, and in that final realization you cannot help but succeed in achieving THAT goal. The mind will find the way—if you will but do the physical management. This is NOT magic, this is creating that which is desired. The adversary NEVER forgets his goals of great accomplishment and acquisitions and has trained you to think those same acquisitions are quite "naughty". GOD IS ABUNDANCE. IT IS EVIL THAT IS UNACCEPTABLE UNTO GOD, NOT HAVING ABUNDANCE.

Suffering is another total misperception foisted off onto you by malfunctioning idiots. GOD DID NOT CREATE YOU TO SUFFER! STOP IT; THAT IS THE FINAL AND MOST MISERABLE COP-OUT OF ALL. AND COME ON, AVOIDANCE OF PAIN IS NOT ALLEVIATION OF "SUFFERING". WHY DO YOU INSIST ON EITHER? WRONG IDEAS BRING ABOUT THE MOST INTENSE SUFFERING OF ALL—NOT LACK OF A MEAL OR TWO.

Dharma, we need to bundle these writings

somehow for it is too expensive when it takes some nearly \$500 to simply get a writing TO the people back at headquarters. Some things can't wait, but we could do with holding catch-up and daily sendings to once or twice a week. I must, however, have my writings published, and especially as I move on with the concepts coming forth under new leadership in such as Iran, because the hope of the world also resides in those geographical areas of Asia and the Middle East.

We have a steady flow of CONTACT running to "home offices" all over the globe now and I want those Heads of State to see their names in LIGHTS. I want the daring Ambassadors to see that they are NOT ALONE in TRUTH. We have a far larger mission than getting funding but that too MUST BE ACQUIRED. Failure is not an acceptable alternative so let us just keep right at IT until we get it done.

Let us have a break and then let us decide if we should just have one long continuation of a program over several days or is there some way to combine here and separate the pieces at Ed's end.

Thank you and Good Morning. I can tell you every day CAN be outstandingly good now, so don't drag feet. Salu. 

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12/23/98**

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*Limit 2 free offers per product and size. Note this sale is on all sizes: 2oz, 16oz, and 32oz: GaiaCol, GaiaGold, Cu29-Copper, Gaia DHEA and Noni.

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Sananda: Truly Living

The Golden Rule

11/30/98 ESU "JESUS" SANANDA

I have said, and it is so: I am as near as your very heartbeat.

I am Esu Immanuel Sananda, named "Jesus" by dark ones on your place many years after my departure. I come in the Radiance of God-Aton. I come in service to that Being, and unto the greater good of The Creation, within all Universal Laws.

The Laws are put forth for the greater good of The Whole, within balance. The universal order is perfection. Balance is restored whenever there is disorder.

From chaos is formed the separation of that which causes the chaos. Balance is easily achieved by insisting on life within the Laws as laid forth for the betterment of all—the evolvment ever upward in the spiral motion of movement toward Source.

Source is benevolent. Source is unbending Light. Source is. To personalize anything in this period of sequence is to error, for it marginalizes, it narrows, it restricts, it reduces the significance as applied to The Whole.

This is one reason why the Golden Rule is so important. By this I mean to treat your neighbor as you would be treated—to do, literally, unto others as you would have them do unto you. When the shoe is on the other foot, the "doing unto" becomes most important! I believe you see my meaning.

One must always measure actions against the backdrop of this question: "Who or what is being served by this action?"

If the answer comes back: "Why, self is being served", then you know the Golden Rule is not being applied.

When the answer becomes: "Others are being served", then the Golden Rule applies.

You hear the phrase "random acts of kindness". The Kuala Lumpur newspaper even had an entire column devoted to reporting such actions—a very noteworthy example of reporting, I might add. When "random acts of kindness" become integrated into everyday activity, without thought or predisposition or planning, then you are getting there.

It does not take long, particularly in the location of Southeast Asia, to come across many opportunities for practicing "random acts of kindness".

And do not always think in terms of practicing kindness with money. Using money to practice kindness is all too often the easy

way out, the coward's way out, truly.

Giving of self is the greatest gift of all. Giving love by serving others selflessly is the measure of the person—and that is measured by action.

We of the Hosts seem illusive. We seem remote. We seem distant.

No. We are with you. We observe and we are dismayed by the manner in which your physical world functions at this historical sequence.

If you who are in the physical cannot live the example, then what hope is there for your brother or your sister? It is by the teaching example of "love in action" that growth occurs. Call it Karma Yoga if you want to.

Some years back Bob Dylan sang a song titled something like "You Gotta Serve Somebody". 'Tis true. Always let your thoughts, your words, and your actions reflect truly the service you intend to project.

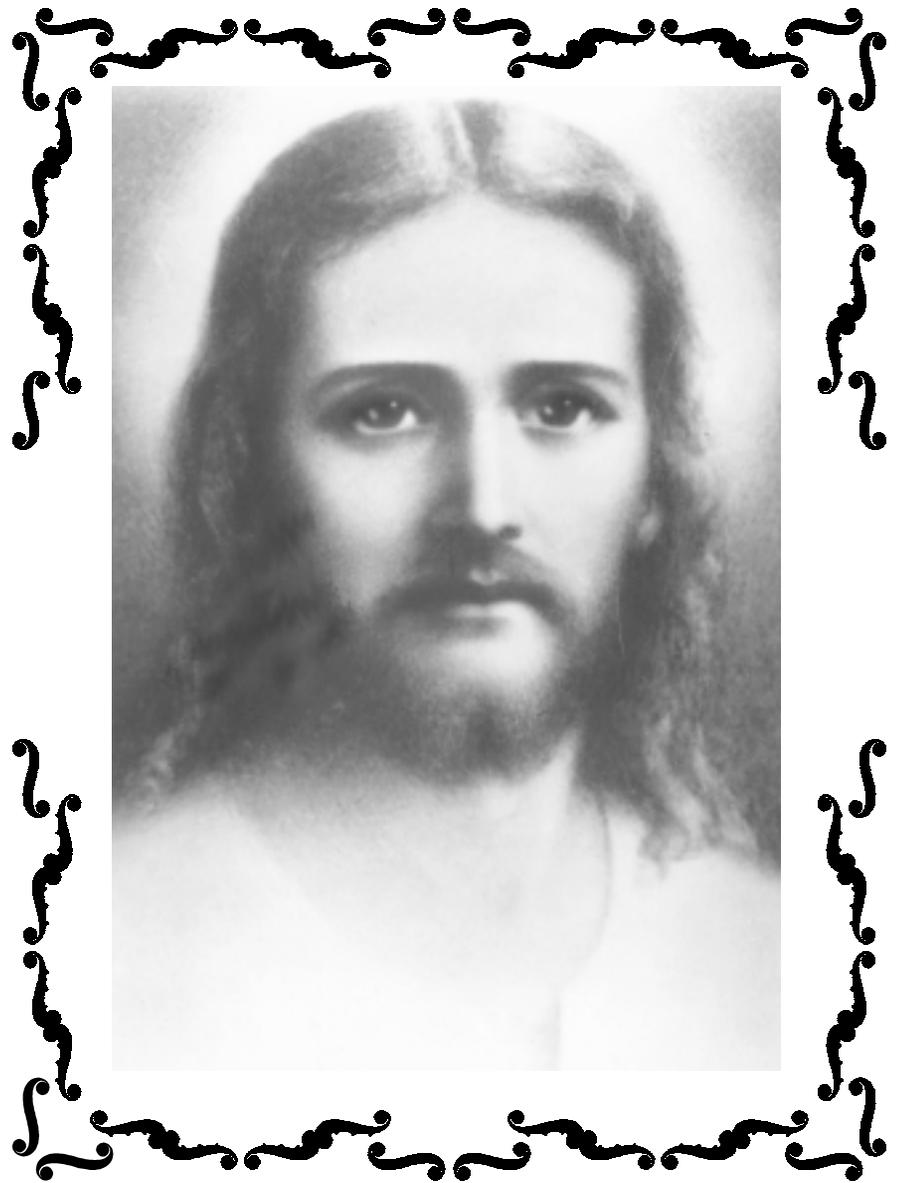
The reflection of service is ever recorded. And when the day comes to view the reflection, may it show the Light of your connection to Source.

May the life you save be your own. May the service you bring create joy and thanksgiving.

Let every day reflect thanksgiving, for it is in the giving and the re-giving that the thanks shall return to self. Self shall not want when demonstrating the perfect reflection of God's Light.

Hold it in your heart and be at peace, for each new day brings the possibility for growth and change—and a future worthy of Life itself.

I am Sananda, One with Our Father. Salu. 



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Big Brother And Your BANK ACCOUNTS

[Continued from Front Page]

12/5/98 DR. AL OVERHOLT

BIG BROTHER AND YOUR BANK ACCOUNTS

From the INTERNET, The Christian Alert Network (TCAN), <ctomlin@ns.vvm.com>, 11/19/98:

**URGENT. URGENT. URGENT.
URGENT. URGENT. URGENT.**

Dear Friends:

I have just finished analyzing a 29-page document obtained from a U.S. Congressman who, for the moment and at his request, must remain anonymous.

The document is a Federal Deposit Insurance Corporation (FDIC) document and is entitled "Minimum Security Devices and Procedures and Bank Secrecy Act Compliance".

To set the tone for the following discussion let me remind you that since January 1992, the Federal Government has set its sights on establishing federal controls over EVERY ASPECT of every individual American's personal life and liberties. For example:

1. The federal government has established "PROFILES" for various so-called criminally-inclined personalities. Now as one travels about the country, especially in airports, the government spies look you over and if you happen to resemble one of those criminally-inclined-personality profiles, in appearance, conduct or mannerisms, YOU are taken into police custody. And then you are required to prove that you are indeed not a criminal or even a potential criminal.

2. Even our school children are now being "profiled" so that the federal government can identify those children who, in the opinion of certain government agents, require psychological evaluation and subsequent psychological treatment (reprogramming) in order to instill in that child "government standards of behavior" to prevent that child from committing criminal acts later in life (so they think).

3. NOW—NOW the Federal Government, working through the FDIC, plans to "PROFILE YOUR PERSONAL FINANCIAL ACTIVITIES".

The following is a direct quote from the first page of FDIC document (6174-01) (12 CFR, Part 326) Notice of proposed rulemaking:

"SUMMARY: The FDIC is proposing to issue a regulation requiring insured nonmember banks to adopt and maintain 'Know Your Customer' programs. As proposed, the regulation would require each nonmember bank to develop a

program designed to determine the identity of its customers; determine its customers' sources of funds; determine the normal and expected transactions of its customers; monitor account activity for transactions that are inconsistent with those normal and expected transactions; and report any transactions of its customers that are determined to be suspicious, in accordance with the FDIC's existing suspicious-activity reporting regulation."

The things to be very concerned about in this case are the PROFILE PARAMETERS that in turn define the various limits that, when exceeded, qualify as an exception to the norm and thus must be reported to another federal agency, as a suspicious transaction. There is virtually no limit to the number or type of profile parameters that can be established. For example, is the customer an 8-foot-tall White male weighing in excess of 400 pounds or is the customer a four-foot-tall Black female weighing less than 90 pounds. The question or questions (and there are many questions) then becomes, who will be responsible for establishing, defining and controlling the limitless number of possible profile parameters? Who will be responsible for adding, changing and deleting established profile parameters? Who will be responsible for insuring that this awesome and massive capability will not be misused and abused by the various departments of the Federal Government. In other words, is the 8-foot-tall White male an exception to the norm or is the 4-foot-tall Black female the exception or, are both the upper limit and the lower limit considered as an exception to the norm. How about all those in between?

As noted in the quoted SUMMARY of the document identified above, the "key operative statements" are as follows:

"1. Identify its customers. 2. Determine its customers' source of funds. 3. Determine the normal and expected transactions of its customers. 4. Monitor account activity for transactions that are inconsistent with those normal and expected transactions. 5. Report any transactions of its customers that are determined to be suspicious...."

Before we briefly examine the five individual requirements noted above, and so that you will understand where "I" am coming from, please be aware of the fact that, in addition to being a Baptist Preacher, I have been a Data Processing Systems Analyst for some 48+ years. At least half of that time was spent working for the Federal Government, designing and installing total Data Processing Facilities, from the President's Battle Staff, to the Congress, to the Department of Defense, to the local Church

name-and-address data base. I have written and taught several college courses: (a) Management of Data Processing Facilities and (b) Systems Analysis. One of the first things that I always tell the new students in my Systems Analysis class is "In the field of electronic data processing, your only limitation is your own imagination. If you can rationalize it in your mind, 'electronic' data processing can do it."

Now, given that background and qualifications let me tell you, in no uncertain terms: I know exactly what the Federal Government is up to. I know exactly what information they are looking for; I know exactly how to get that information and I know exactly how they plan to eventually use that information.

Requirement # 1: Identify its customers. I have no problem with this requirement so long as that identifying information is limited to name, mailing address and an account number generated by the "local" financial institution and assigned to a particular account to provide unique identification, but absolutely nothing more.

Requirement # 2: Determine its customers' source of funds. This I have a BIG problem with. Even though the government would like for you to believe that this requirement is related to identifying "possible" illegal money laundering by drug traffickers, that is not the only reason they want to know the source of your finances. Remember now, the ultimate objective of the vast majority of government regulations and programs is directed at controlling the "individual". This item required that you advise the bank of all the sources that you will be receiving money from that you will be depositing in this particular account. We will expand this item in more detail below.

Requirement # 3. Determine the normal and expected transactions of its customers. For purposes of this discussion we will consider only four primary parameters related to deposits and withdrawals against this particular account.

First: When you establish a new checking account you will be required to identify the number of deposits you expect to make each month and the average amount of each deposit. For example: (a) military retirement pay = \$2,000.00, (b) Social Security income = \$400.00, (c) rent from income property = \$750.00, (d) interest from stocks & bonds = \$300.00, and so on.

Second: You will be required to identify the number of withdrawals you expect to make each month from this account and the estimated amount of each withdrawal. For example: (a) mortgage payment = \$800.00, (b) car payment = \$250.00, (c) college tuition = \$1,000.00.

Once the average number of deposits and the average amount of each deposit has been determined and the average number of withdrawals and the average amount of each withdrawal has been established, it will be very easy to identify all transactions, in and out, that exceed the established norms for this particular account. For example should you find a paper bag on the side of the highway containing 10,000 well-used one-dollar bills, or Aunt Sue passed away and left you 10,000 well-used one-dollar bills and you deposited that windfall in your checking or savings account, that would immediately be detected as exceeding the established norms for your account.

Requirement # 4. Monitor account activity for transactions that are inconsistent with those

normal and expected transactions. This requirement establishes the requirement that each financial institution establish a procedure to monitor your financial accounts on a regular basis for any transactions that exceed the established norms as illustrated above.

Requirement # 5. Report any transactions of its customers that are determined to be suspicious. This requirement requires that all financial institutions immediately report any and all suspicious transactions detected as a result of deposits or withdrawals that exceed the established norms for your account.

As I was reviewing the aforementioned FDIC document, as quoted above, I called a long-time friend of mine who is vice-president of a local bank that I do business with. I asked my vice-president friend to identify the government agency(s) to which he would report such a suspicious transaction. His response was, the IRS and the FBI, at the national level.

My friends, as a long-time ADP/EDP Systems Analyst I want you to pay particular attention to the following.

Whenever a good and successful Information (Data) Processing Systems Analyst designs a large-scale information processing system, such as what we have been talking about above, he will ALWAYS allow for future expansion of "existing" applications and processing capabilities and his design work will also allow for "additional" applications and processing capabilities to be added with a minimum of additional effort and cost.

Based on my 48+ years in the business, let me tell you what you can expect in the very near future if the proposed "rulemaking" provisions, as defined in the FDIC document identified above, are allowed to be implemented. Please, read the following very carefully because it lays out the route our government is taking toward a cashless society as required by the design of a one world government under the United Nations.

1. PRESENTLY ALL recipients of military retirement pay MUST have a bank account into which their monthly retirement pay is electronically transferred. The government will no longer pay individual retirees directly, or send their retirement pay to a home address. This is part of an over-all plan to extended more absolute control over the individual. It has absolutely nothing to do with economy, as the government would have you to believe.

2. In the very near future look for legislation that will "require" ALL government employees, federal, state and local, to have a bank account into which their salary will also be electronically transferred, just like the retired military. In as much as most government employees already have the direct deposit option available, it requires only very simple legislation to complete this phase of the plan.

3. Next you will see legislation that will outlaw the direct payment of all wages or salaries to any individual, by an employer. All employees who work for a wage or salary, will also be required to have a bank account into which the employer will be required to direct-deposit their salary. And once again the legislation necessary to accomplish this phase of the plan is very simple and easy to implement, simply because most businesses would welcome the reduced payroll cost.

The government's objective here is to eventually make the local financial institution

[bank] the only source of legal tender for the individual. At this point and for the purpose of this paper, legal tender is defined as dollars, debit cards or other credit cards. When objectives 2 & 3 above have been fully accomplished, it will then be a very simple matter to implement the rest of the plan. Let me explain it this way. The total plan equates to \$1.00 (one dollar). When steps 2 & 3 have been fully implemented, as step 1 has already been accomplished, that will equate to \$.95 cents of that \$1.00. The rest of the plan equates to only 5 cents out of that one dollar.

And just what is the rest of the plan? It's very simple.

After steps 1, 2 and 3 as noted above have been fully implemented, the only thing left to do then would be to outlaw all cash transactions and require all transactions now involving cash, be accomplished through the use of checks or smart cards, followed by the eventual elimination of the checks.

At that point the federal government can then trace, track AND CONTROL ALL TRANSACTIONS, simply because all transactions will then be processed by massive computer systems controlled by the federal government. Given the above accomplishments and current electronic capabilities, the ability to exercise absolute control over "individuals" provided by the additional five cents noted above are absolutely mind boggling.

There are many, many more reasons that all Americans should and must oppose implementation of the five (5) requirements identified above.

There are TWO things that every American should do, immediately:

First: All Americans should send a letter to the FDIC expressing their STRONG objection and opposition to the plan to PROFILE individual bank accounts for whatever purpose. The FDIC will be accepting public comments until December 27. Send your comments to: Robert E. Feldman, Executive Secretary. Attention: Comments/OES, FDIC, 550 17th Street NW, Washington, DC 20429.

Be sure to include the following information at the top of your letter: 6374-01 FDIC 12 CFR 326, Minimum Security Devices and Procedures and Bank Secrecy Act Compliance Notice of proposed rulemaking.

Second: All Americans should immediately destroy ALL debit cards and credit cards and revert to using cash (dollars) in all business transactions instead of checks, debit cards and credit cards.

Please forward this alert to the maximum extent possible.

Rev. "Curt" Tomlin, Major, USAF Ret., President, TCAN, Inc.

* * *

From: Judy Parker <sentinels@webtv.net>
Subject: Opposition to Big Brother Banks—
Activist pastor launches campaign to stop FDIC plan.

Date: Wednesday, November 25, 1998 12:17 AM

"BEHOLD, IT IS EVEN AT THE DOOR." THIS IS REALLY HAPPENING! THIS ONE AFFECTS EVERYONE! PLEASE FORWARD IMMEDIATELY!

11/24/98

OPPOSITION TO BIG BROTHER BANKS: ACTIVIST PASTOR LAUNCHES CAMPAIGN TO STOP FDIC PLAN

by David M. Bresnahan;
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The federal government will soon track all financial transactions at banking institutions and businesses. The use of cash for payments over \$100 may soon be illegal, and all paychecks will be made through direct deposit—like it or not.

One group doesn't like it, and is making a concerted effort to inform the public of what it sees as an invasion of privacy and government interference in the lives of innocent, law-abiding citizens.

Thousands of pastors and concerned Christians have recently been asked to send letters of protest to the Federal Deposit Insurance Corporation. The proposed regulation has been targeted by the Christian Alert Network for defeat, according to Rev. Curt Tomlin.

The national group tracks issues that threaten the principles and standards of Christians and traditional families. Tomlin recently warned his members of threats to personal freedom and privacy caused by the FDIC proposal. The public has until Dec. 27 to offer comments.

The proposed regulation will require FDIC insured nonmember banks to develop and maintain "Know Your Customer" programs. All other federal supervisory agencies will also enact the same regulation to prevent bank customers from moving their funds to avoid the regulation. All banks, savings associations, federally-chartered branches and agencies of foreign banks, as well as credit unions will come under the regulation. Even broker-dealers and other non-bank financial institutions will face the same regulation to investigate and report customer's activities.

The proposal to turn banking institutions into investigators and informants is outlined in a report recently obtained by WorldNetDaily, and Tomlin is warning his members that it is just the beginning of complete loss of privacy.

"As proposed," the FDIC document begins, "the regulation would require each nonmember bank to develop a program designed to determine the identity of its customers; determine its customers' source of funds; determine the normal and expected transactions of its customers; monitor account activity for transactions that are inconsistent with those normal and expected transactions; and report any transactions of its customers that are determined to be suspicious, in accordance with the FDIC's existing suspicious-activity reporting regulation. By requiring insured nonmember banks to determine the identity of their customers, as well as to obtain knowledge regarding the legitimate activities of their customers, the proposed regulation will reduce the likelihood that insured nonmember banks will become unwitting participants in illicit activities conducted or attempted by their customers. It will also level the playing field between institutions that already have adopted formal 'Know Your Customer' programs, and those that have not."

Tomlin is well informed on the capabilities of government database systems, because he has helped design many of them. He has spent over

48 years as a data processing systems analyst. He helped design and install such systems for President John F. Kennedy's battle staff, Congress, the Department of Defense, and others. He has served in the Army, Navy, and Air Force. In recent years he has taught college courses. "In the field of electronic data processing, your only limitation is your own imagination," Tomlin tells his students. "If you can rationalize it in your mind, electronic data processing can do it."

Tomlin is greatly concerned about the requirements of the FDIC regulation which will make banks and their employees the ones who decide what profiles will be established for customers. If a customer normally makes a certain amount of deposits and withdrawals per month then suddenly changes that profile, banks may report that customer to the FBI for investigation.

"Who will be responsible for establishing, defining and controlling the limitless number of possible profile parameters," asked Tomlin. "Who will be responsible for adding, changing, and deleting established profile parameters? Who will be responsible for insuring that this awesome and massive capability will not be misused and abused by the various departments of the federal government?"

It is a responsibility at least one major national bank branch president doesn't want. "I could see this coming for a long time. It's not pleasant to have to do," said the bank president in a confidential phone interview Monday. "As far as I know, the bank is not planning to oppose the move by the FDIC. I think they actually welcome it. The **potential for higher profits [!]** is astounding."

By converting society to electronic financial transactions, banks will be able to charge more fees, save on manpower, and earn greater profits. Implementation of the new FDIC regulations will lead to more regulations which will force employers to pay workers through payroll deduction. Virtually all federal benefit payments are made through direct deposit already. Military pay will convert to electronic deposit very soon for those who have not done so already. The banker added that his expectation is that all financial transactions "within a few years at most" will be by electronic transfer, rather than through the use of cash.

"When banks can get such high fees for every ATM transaction, don't you think they see what would happen if they were paid for every single transaction by every person in the country—in the world for that matter?" he asked rhetorically. He says he expects new laws prohibiting any cash transactions between individuals or companies in excess of \$100.

Calls to the public relations office of six of the largest U.S. banks were met with surprise. Each bank spokesperson said that banks welcome a uniform standard for "Know Your Customer" so that customers will be treated the same at all institutions. They also spoke of the need to prevent funds obtained through illegal activities from getting into banks.

Tomlin also predicts a complete change to a cashless society in the very near future. He pointed out that all military retirement checks, government benefit checks, and many government payroll checks are being paid through direct deposit. He says all military and government payroll will also change to direct deposit very soon.

The next step will be legislation that requires

all forms of pay be made through direct deposit. Tomlin says businesses will not object and banks will make additional fees. Convenience, safety, and accuracy will be the selling points.

Like the banker, Tomlin believes some form of legislation will outlaw or limit the amount of cash that can change hands between individuals. All transactions will have to be "traceable". "At that point, the federal government can then trace, track, and control all transactions," said Tomlin. "The ability to exercise absolute control over individuals is absolutely mind boggling."

The proposed regulation is, according to the FDIC, authorized by current law. It comes from the statutory authority granted the FDIC under section 8(s)(1) of the Federal Deposit Insurance Act (12 U.S.C. 18189s)(1), as amended by section 259(a)(2) of the Crime Control Act of 1990 (Pub. L. 101-647).

Calls made to banks by WorldNetDaily did not find that any major banks are planning to protest the proposal. Each expects to offer suggestions on how to more effectively implement the proposal. Tomlin says that unless the public reacts quickly and strongly the FDIC will move forward.

Comments from the public may be sent to Robert E. Feldman, Executive Secretary, Attn: Comments/OES, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429 or faxed to (202) 898-3838. The deadline is December 27. David M. Bresnahan (David@talkusa.com) is a contributing editor of WorldNetDaily.com, is the author of *Cover Up: The Art and Science of Political Deception*, and offers a monthly newsletter *Talk USA Investigative Reports*.

RELATED ITEMS: Big Brother Banks? FDIC has snooping plans 11/23/98 WND SEARCH Go to Page One © 1998 Western Journalism Center

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* * *

12/2/98

Know Your Customer (KYC)

Prepare for a "triple-whammy" of KYC regulations. As many as three versions may be introduced concurrently. Three different federal agencies are each preparing to submit separate but concurrent versions of the "Know Your Customer" proposed banking regulation.

What this means is that in order to be effective, objectors may be forced to submit not one, but three letters of objection to three different federal agencies.

It has just been learned that in addition to the FDIC's proposal, the Federal Reserve Board (FRB or "Board") and possibly the Comptroller of the Currency have all conspired to concurrently introduce nearly identical but separate "Know Your Customer" regulations. This plan will certainly serve to dilute the opposition.

The FDIC version, and now the Federal Reserve Board's KYC regulation are both available for pre-publication review. The Comptroller of the Currency (or OCC) version is not currently available. It is anticipated that both the FDIC and the FRB may publish their KYC

rule in the *Federal Register* as early as this Monday, December 7, 1998. The OCC may publish theirs at the same time. We will of course send out a notice as soon as any of these regulations are officially published.

The ultimate goal in this three-pronged approach is to assure that ALL financial transactions are monitored under one or more of the know-your-customer programs.

With new forms of electronic commerce becoming available outside normal banking channels, financial regulatory agencies realized they must act quickly to slam the door on all "alternative" methods of conducting one's financial affairs which might escape government scrutiny. (As so stated in their proposal.)

Another reason for the KYC rule is acknowledged in an earlier Treasury Department regulation regarding the federal government's plan to transition to totally electronic funds transfers for all federal payments by the year 2000. The Treasury regulation states that NAFTA imposes a requirement for financial accountability, and that monitoring citizens' accounts is a consequential necessity. (FR 31 CFR Part 210)

Additionally, the IRS has indicated that ultimately it intends to be able to assess each taxpayer's annual tax liability without the need for individual tax returns. Once all deposits are totally traceable, and all payments are monitored (including paychecks), the matter of electronic "tax assessments" becomes a simple process—no more 1040s to fill out, just a notice from the bank stating that your account has been reduced "X" amount of dollars by the IRS based upon your transactions.

All of these objectives can be accomplished with the KYC requirements.

The stated purpose for implementing the KYC rules is so that "suspicious transactions" can be detected (through monitoring and profiling of customers), and if it is suspected that an attempted transaction is not of the "approved" type, assets can be quickly seized or frozen. Of course the account owners will subsequently be given the opportunity to prove they were not actually engaged in "unacceptable" activity.

It's interesting to note that (regarding identification of customers) variations of the word "identify" appear more than 80 times in the FRB proposal. And, the word "monitor" appears at least 60 times.

Thanks to Ron Paul's aide Norman Singleton for alerting us to the FRB version, and to Michele at Ignition Point for passing the information along.

Here are some select excerpts from the FRB proposed KYC regulation:

[The complete proposal is posted on the FP web page-link below]

Board Of Governors of The Federal Reserve System

DATE: September 28, 1998
TO: Board of Governors
FROM: Division of Banking Supervision and Regulation
(Messrs. Biern and Small)
SUBJECT: Proposed "Know Your Customer" Regulation

Approval of the attached proposed "Know Your Customer" regulation and Federal Register notice of proposed rule making to be issued simultaneously with a substantially identical

regulation to be issued by the Office of the Comptroller of the Currency.

Board staff has consistently maintained that a bank should take the necessary and reasonable steps to determine the true identity of its customers—that is, “know” its customers. It should also determine its customers’ sources of funds; determine, understand and monitor the normal and expected transactions of its customers; and report appropriately any transactions of its customers that are determined to be unusual or suspicious.

By requiring banking organizations to determine the true identity of their customers, as well as to obtain knowledge regarding the legitimate activities of their customers, staff believes that the banking agencies can reduce the likelihood that banking organizations will become unwitting participants in illicit activities conducted or attempted by their customers.

Representatives of the five federal bank supervisory agencies and FinCEN have been meeting over the past year in an attempt to develop a coordinated approach to “Know Your Customer” regulations.

[T]he regulation will require banks to develop a “Know Your Customer” program that, at a minimum, will provide a system for:

- a. Determining the true identities of the bank’s customers;
- b. Determining the customer’s sources of funds for transactions involving the bank, including the types of instruments used and from where the funds were derived or generated;
- c. Determining the particular customer’s normal and expected transactions involving the bank;
- d. Monitoring customer transactions to determine if such transactions are consistent with normal and expected transactions for that particular customer or for customers in the same or similar categories or classes, as established by the bank;
- e. Identifying customer transactions that do not appear to be consistent with normal and expected transactions for that particular customer or for customers in the same or similar categories or classes, as established by the bank; and
- f. Determining if a transaction is unusual or suspicious, in accordance with the Board’s suspicious-activity reporting regulations, and reporting accordingly.

It should be understood that while a majority of the banks supervised by the Board already have instituted some form of “Know Your Customer” program, this will be the first time that banks will be required to formalize such a program. The required “Know Your Customer” program is a “top to bottom” approach in that the proposal will require banks to understand to whom they are offering their bank’s services to at the inception of the relationship, develop an understanding of the transactions the customers will be conducting and then monitor the transactions of those customers.

The effectiveness of the monitoring system of a bank’s “Know Your Customer” program will be based on that particular bank’s ability to monitor transactions consistent with the volume and types of transactions conducted at the bank.

It should be further noted that, while some banks have stated that they believe that any “Know Your Customer” regulation will be onerous and is not necessary, many in the industry have taken a contrary position.

Numerous banks, as well as such industry representatives as the American Bankers Association, have stated the need to have “Know Your Customer” regulations as a means of creating standardization of the existing, but varied, ad hoc policies and rules and allowing for a level playing field among the banks.

Congressman Leach introduced the “Money Laundering Deterrence Act of 1998.”

Among other provisions included in the legislation was a requirement that the Secretary of the Treasury implement “Know Your Customer” regulations within 120 days of passage of the legislation. In subsequent discussions with the Congressman’s staff regarding the proposed legislation, we have been informed that the primary reasons for the provision in the draft legislation regarding “Know Your Customer” is to ensure that there are legally enforceable regulations mandating that financial institutions adopt “Know Your Customer” procedures and that similar regulations are developed for the nonbank financial sector, including broker-dealers and money transmitters. Additionally, we have been informed that the staff commentary to the proposed legislation will recognize the federal bank regulators’ efforts to develop an effective “Know Your Customer” regulation and encourage the continued development and implementation of such regulations for nonbank financial institutions. In the absence of “Know Your Customer” rules for nonbank financial institutions, banks may be put at a competitive disadvantage—an issue that we are requesting comment on in the attached notice of proposed rule making.

We believe that it will be beneficial to the banking community to publish the Board’s and the OCC’s notice of proposed rule making for the “Know Your Customer” regulations in the *Federal Register* at the same time. Therefore, we will not submit our proposal to the *Federal Register* until such time as the OCC has completed its approval process.

The Board is also of the opinion that the requirement to establish a “Know Your Customer” program will empower financial institutions to obtain information from their customers regarding the identity, the types of transactions to be conducted and the source of funds, among other things.

The collection of such information will further assist financial institutions in making a risk-based determination on matters including the extent of identifying information necessary and the amount of monitoring required, by allowing institutions to categorize their customers into different groups based on the types of services being requested and the magnitude and extent of the transactions being conducted.

Banking organizations that already recognize the value of effective “Know Your Customer” programs and have implemented such programs may have found it difficult to convince customers of the need to provide certain information, especially when other financial institutions do not ask for such information. Because such programs will now be required by regulation, financial institutions will not be prejudiced or criticized for needlessly inquiring into the affairs of their customers. Moreover, legitimate customers should be more willing to provide the information requested by the financial institutions because they will be aware that a similar legal responsibility exists for all banking organizations supervised by the federal bank supervisory

agencies. [Not to mention the Federal Reserve, a private corporation.]

The Office of the Comptroller of the Currency and the Office of Thrift Supervision are proposing to adopt substantially identical regulations covering national banks, federal branches and agencies of foreign banks and savings associations. As to state nonmember banks, insured state-chartered branches of foreign banks and credit unions, the Federal Deposit Insurance Corporation and the National Credit Union Administration have this matter under advisement. The Board expects that federal regulators of non-bank financial institutions, such as broker-dealers, will propose similar rules in the near future.

As drafted, the proposed regulations do not differentiate between existing customers and new customers. The Board believes that the effectiveness of a banking organization’s “Know Your Customer” program would be greatly reduced if all customer accounts in existence prior to the effective date of the regulations were excluded from its scope.

“It is imperative that a bank establish, to its own satisfaction, that it is dealing with a legitimate person...”

An integral part of the identification process should be the prospective customer’s address or place of business and telephone number. Verification of this information for some customers may include physical observation of the location at the address provided and return telephone calls, or “call backs,” to determine the authenticity of the telephone number provided.

Paragraph (d)(4)(ii)(B) of the proposed regulations requires that the “Know Your Customer” program provide a system for determining the source of funds of customers to include the types of instruments used and from where the funds or assets were derived or generated.

Understanding a customer’s normal and expected transactions is not a task that can be accomplished entirely at the inception of the account relationship. While it should be a simple task to obtain and record information as to a customer’s expectations at the time of account opening, only after reviewing the customer’s activity for a given period of time can a determination as to the customer’s normal transactions be made.

The effectiveness of the monitoring system of a bank’s “Know Your Customer” program will be based on that particular bank’s ability to monitor transactions consistent with the volume and types of transactions conducted at the bank.

There are numerous means by which a system can be developed to carry out the ongoing monitoring of the transactions being conducted by the customers of the bank.

The design of such a monitoring system, for example, could involve the classification of accounts into various categories based on such factors as the type of account, the types of transactions conducted in the various types of accounts, the size of the account, the number and size of transactions conducted through the account, and the risk of illicit activity associated with the type of account and the transactions conducted through the account. For certain classes or categories of accounts, which may be the majority of accounts at some banks, it may be sufficient for an effective monitoring system to establish parameters for which the transactions within these accounts will normally occur. Rather

than monitoring each transaction, an effective monitoring system could entail monitoring only for those transactions that exceed the established parameters for that particular class or category of accounts.

Paragraphs (d)(4)(ii)(E) and (F) of the proposed regulations require that the "Know Your Customer" program provide a system for identifying transactions of customers that do not appear to be consistent with the normal and expected transactions for those particular customers or for customers in the same or similar categories or classes and determining if a transaction is unusual or suspicious and making a report, when necessary, in accordance with the Board's suspicious-activity reporting regulations.

These provisions of the proposed regulations are consistent with the already existing requirements contained within the Board's suspicious-activity reporting requirements.

(ii) The Know Your Customer program shall, at a minimum, provide a system for:

(A) Determining the true identity of the bank's customers;

(B) Determining the customer's sources of funds for transactions involving the bank, including the types of instruments used and from where the funds were derived or generated;

(C) Determining the particular customer's normal and expected transactions involving the bank;

(D) Monitoring customer transactions to determine if such transactions are consistent with normal and expected transactions for that particular customer or for customers in the same or similar categories or classes, as established by the bank;

(E) Identifying customer transactions that do not appear to be consistent with normal and expected transactions for that particular customer or for customers in the same or similar categories or classes, as established by the bank; and

(F) Determining if a transaction is unusual or suspicious, in accordance with the Board's suspicious-activity reporting regulations and reporting accordingly.

Comments [from banks, etc.] are invited on: (a) whether the proposed collection of information is necessary for the proper performance of the Federal Reserve's functions, including whether the information has practical utility; (b) the accuracy of the Board's estimate of the burden of the proposed information collection, including the cost of compliance; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of information collection on respondents, including through the use of automated collection techniques or other forms of information technology. Comments on the collection of information should be sent to Mary M. McLaughlin, Chief, Financial Reports Section, Division of Research and Statistics (see address below), with copies of such comments to be sent to the Office of Management and Budget, Paperwork Reduction Project (7100-0212), Washington, DC 20503.

Mary M. McLaughlin, Chief
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Board of Governors of the Federal Reserve System
Washington, DC 20551
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meetings/1998/19981001/1001-OpenMe

Federal Deposit Insurance Corporation (FDIC)
Robert E. Feldman, Executive Secretary
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Financial Crime Enforcement Network (FinCEN)
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Office of Thrift Supervision (OTS)
Ms. Chris Harrington, 906-7957
Larry Clark, 906-5628

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* * *

CALIF. BANKERS ASSOC. OPPOSED FDIC SNOOP PROGRAM

From the INTERNET, 11/27/98: [quoting] FDIC extends "Know Your Customer" public comment period—by Gabrielle Stevenson, The California Bankers Association—is opposing a Federal Deposit Insurance Company plan called "Know Your Customer" which would require banking institutions to monitor unusual transactions of every customer and report them to the government.

The plan was detailed for the first time publicly in *World Net Daily* earlier this week. As a result of public concern, the FDIC has extended the comment period regarding the proposed amendments to the Minimum Security Devices and Procedures and Bank Secrecy Act Compliance Program.

The FDIC proposal report reads, "'Knowing' its customers would encompass determining its customers' source of funds; determining and monitoring the normal and expected transactions of its customers; and reporting appropriately any transactions of its customers that are determined to be unusual or suspicious, consistent with already existing FDIC regulations requiring the reporting of suspicious transactions."

The FDIC says the changes are necessary to keep illicit banking transactions to a minimum.

"We didn't back it in the first place," said John Stafford of the California Bankers Association (CBA). "It emerged from the Treasury, the FDIC and the Federal Reserve. They all had comparable forms (of the proposed changes). The [stated] purpose of these regulations is to crack down on terrorism and drug trafficking by greatly limiting their ability to do business at a legitimate institution."

Stafford said the proposal is not effective. "Our view on the proposal is that it is

intrusive and cumbersome," he said.

Steve Katsanos of FDIC public affairs office said the proposal is not yet a final draft.

"This is the initial part of the rule-making process," Katsanos said. "We are asking for **input from the public** and the industry so we can formulate a final regulation."

The FDIC will gather all of the comments at the end of the 90-day period, and the FDIC staff will present its board of directors with a plan of action.

"At this point, we haven't received any written comments because it has not been published in the *Federal Register*," Katsanos said. "As for us, we want to see what the comments are. It's hard to say now what the issues are going to be."

One issue that could raise some questions is a banking customer's right to privacy. As the rules stand now, banks are only required to report transactions involving \$10,000 or more. If the proposal turns into required procedure, banks would have 48 hours to report all suspicious transactions.

"We think that, from this proposal, the 'Know Your Customer' looks like 'Invade your customers' privacy,'" Stafford said. "It's going to involve extensive monitoring of our private banking customers as well as business customers that only have deposit accounts, for example."

The proposal says each bank will receive a blueprint for a course of action for implementing the new rules. Each bank, however, will be able to make adjustments that work for its own branch. The requirements on how to investigate its customers are not optional.

"Basically the 'Know Your Customer' is a cluster of regulations and rules that will enlist the banks as detectives," Stafford said. "They will have to track illegal money-laundering transactions and report them to the federal government. We think there are some definite privacy concerns here, as well as some major paperwork concerns."

Another concern that Stafford said might make people worry is the extra cost to install a high-maintenance program.

"This will definitely be costly to implement," he said. "This will be part of the bank's operating costs which will eventually translate into higher costs for banking customers."

While Katsanos admits there will be no federal funding available to implement the program, he also said the proposal is far from being a final product [*Don't count on this*].

"Certainly the FDIC is concerned with the privacy issue," Katsanos said. "But this is the early phase of the process. No action is warranted at this point. This is just the beginning."

For now, the CBA is asking all of its members to look at the proposal and give the association any feedback so it can submit a letter to the FDIC.

"The proposal is subject to change," Stafford said. "It's hard to predict what it might look like when it is all done. We are basically soliciting opinions right now so we can write a collaborative, detailed, lengthy letter to the FDIC."

Comments from the public may be sent to Robert E. Feldman, Executive Secretary, Attn: Comments/OES, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429 or faxed to (202)898-3838. [End quoting] ~~✂~~

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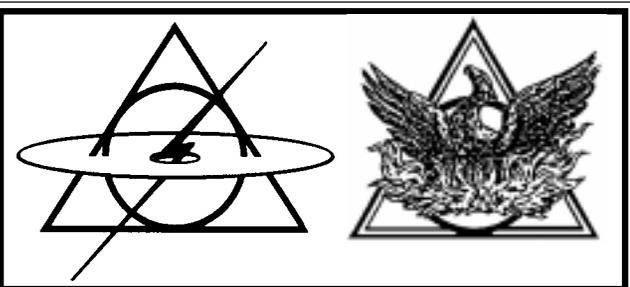
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