

# 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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# Mind Control Behind Political & Media Facades

GERMAIN-jonur 8/6/99

Germain present to commune and share in the Light of God Aton. Good day. The adversary to humanity has stepped up the patrols of troops and enforcers that are to keep you in line. You are getting too close to the millennium for slip-ups to be allowed to make a shambles of the Elite 2000 Plan.

CULTS AND SUICIDINGS

The Delta Force hit teams attached to the Satanic branch of the United States Army (Do you suppose the ritual killers and genocidal madmen, who are too powerful to go to jail, have forsaken such a pristine opportunity to participate in unlimited killing of human beings? Ask any true practicing “witch” or “warlock” and they will tell you that your Army has been a willing host for Satan’s troops practicing their evil “art”.) have been given orders to stage another Heaven’s Gate/Jim Jones/Waco mass “suiciding”. The Elite do not want

you to think for yourselves, so all attempts to show self-reliance outside their system are going to be crushed.

The heinousness of the desire to destroy opposition is compounded by the deception that surrounds the “rubbing out”. Families and loved ones are left with an image of misery and lost souls, when the victims are killed by military squads who turn around and doctor the crime-scene to make it appear to be a mass suicide.

This has the added benefit to the Elite of scaring away earnestly searching ones from networking with people who can change your world. All mention of cults and mass suicidings are part of a carefully planned ploy by the Elite to control large portions of your populations by killing members of a specific group—that may or may not lend itself to a particular segment of the population. Be they a particular race, religion or nationality—by targeting **OR SETTING UP FROM SCRATCH** a “cult” (which is accomplished as easily as calling it such), it is easy to frighten whatever segment they wish for a given agenda.

Your law-enforcement agencies being trained to deal with “cults”, is THE reason for having so much firepower on

hand at the local community police station. Keep in mind, cults are not a creation of you-the-people expressing your anti-government stance or fanatical belief in the occult, or ghosts or extraterrestrials—THEY ARE THE BRAIN-CHILD OF THE ELITE CONSPIRATORS AND IT IS MASS REHEARSAL FOR WHAT IS INTENDED FOR AMERICA AS A WHOLE.

GOVERNMENTS ARE TRYING TO HOLD ONTO SOMETHING THAT IS NOT THEIRS

The governments of your world that are owned by the One-Worlders are trying to maintain tight control over something that was never theirs to control. God of Light did not put any group of humans above another group. The royalty class has assumed ownership of the flocks, and their push for more and greater laws in the world’s societies is not for your benefit, but for the Elite to maintain their hold over you.

Why do you think legislation and legalese are such big, ongoing affairs in your modern society? Are there

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not enough laws and rules for you to follow without new ones being drafted almost daily? Who are the criminals and what is their *threat*, that it takes an army of politicians and legislators to work around the clock to protect the public?

Your law-enforcement specialists have told you that police cannot protect you. “IT IS UP TO THE PEOPLE TO PROTECT THEMSELVES.” The police can only pick up the pieces after a crime has been committed.

So why hasn't this information reached your Capitol? I'm sorry to say that it has reached them; the real question is, why hasn't that realization filtered back to you? The biggest police and military buildup since the Reagan administration has gripped your nation and the focus is not on all those enemies your government says you don't have anymore—but on you, the citizens.

The military-industrial complex has ceased, many decades ago, being primarily in the business of finding defenses against cold or hot-war enemies. The projects being developed and tested are geared to mass population control and URBAN warfare.

The politicians are spending great sums of money in this area because they know that it is their safety and survival against you-the-people, that is the bottom line. The international community is a secret fraternity of crooks in high places, where the only real secrets are from the public, whom the Elite consider to be non-entities. The dog-and-pony shows during election years are strictly for public consumption. The Elite big boys and the programmable puppets know the outcome of the staged elections many months (or years) in advance.

#### THE SHOW MUST GO ON

The facade of campaigning, financial contributions and millions spent on TV ads is a show put on for the benefit of the masses. Every last detail of the political election game is practiced and choreographed just like a Broadway play; even down to the road assistants and campaign workers, who are operatives and agents put in place to use in case something goes wrong. Damage control is only a matter of having the right speeches written at a moment's notice to cover assassination of party members (who are quickly replaced by replicas or doubles) by rival factions of Elitists, or when a former insider tries to enlighten the public. At all costs, the public must be kept in the dark about the actual leadership of the secret government.

Much of their resources are used in building a political arena that tells the public one thing and does quite a different thing in practice. Every media center has an emergency procedure for dealing with the possibility of truthful information that may be purposely leaked to the people. The work-a-day world of news dissemination is a profession that is closely allied with the usurpers. Right down to the newest Tavistock Institute-programmed intern, the reporters know what is “NEWS” and what is considered by them to be a violation of national security. They also understand the need to maintain secrecy at the behest of their handlers.

The road to victory over the Elite, evil cartel is one that can be navigated with just a few simple precautions. Chief among them is knowing the scope of the beast's reach. Most people are too overwhelmed at the possibility that a small group of wealthy bankers could have such a well-oiled network in place. To the average person, stories like that sound too much like

*Austin Powers* or James Bond “*fantasy*”, rather than something that is occurring in normal, everyday life.

Each candidate held up for you to choose from, and the entire process, is like the emperor with his new clothes. The public is convinced of the crooked ways of the politicians, yet the people follow blindly and dutifully behind the pageantry—hoping against hope that somehow things would be better this year. But it never gets better. Your taxes increase steadily and the cost of living gets higher, too—it seems the job must be too big for just a handful of senators and congressmen. Don't worry, the slave masters have that covered as well.

Among the other precautions in your dealings with the Elite, is being aware of their flagrant disregard for telling you the truth about anything. It is easier for the controllers to tell you a comfortable lie and risk you knowing information that could be used against them in a common-law court. They know that what they're doing is illegal and unjust, as to the laws of your land; that's why it is so important for them to control the courts and the lawyers—it is their best and last line of defense against an awakened populace.

#### MIDEAST PEACE TALKS PUT ON HOLD

The new Israeli government has never had any intentions of making peace with the Arab world. The only goals Israel has are the ridding of the Arabs from Arab lands and the expanding of new Khazaria throughout the entire region.

Israeli soldiers, commandos and warplanes are in daily conflict, as the false Jews present one face to the Western media, of a willingness to put an end to the fighting—of which Americans are told very little; you only see what the Khazars want you to see. All of the coverage will reflect the “poor little Israel” image—they have to ensure that donated funds continue to pour in. The U.S. is the biggest supporter of the Khazar-Jewish cause.

Keep in mind that the millennium highlights are coming from what is regarded as your Holy City in Jerusalem. The occupational government there (same ones occupying yours) has planned for a Second Coming that is based on holographic technology. Even if the masses are skeptical of spiritual or religious matters, IT IS A SURE BET THAT THEY WILL BE FOOLED BY THIS. You are not aware of what advancements in the field of mass trickery the Elite have available for their use. The real David Copperfield magic has been locked away from all but the initiated among your ruling factions; they know that a great deal of their ability to pull the wool over your eyes is going to depend on ILLUSIONS, if they are to triumph over you.

Web sites are being taken down that have a lot of good information available to you. Computer-hacking crimes against your establishment computer systems—BY ESTABLISHMENT HACKERS—are causing the demise of the Internet itself. Do you think the Elitists will allow you to have such a speedy way in which to do your business if it threatens them in any way? And it does; the process of communicating with each other and having access to information as it comes out is not something that the adversary wants to remain unregulated.

The Khazar lawyers have drafted an arsenal of legal weapons that will effectively shut down the

Internet, or reduce it to such a watered-down version that it will be more trouble than it's worth. The ability to instantly communicate with those whom you work will be the most important reason to fight for Internet integrity.

Information is the ammunition for the mighty pen in this age of quiet wars. The Barak government has every intention of going through with the plans set up by the Zionists, that they believe will give the world to Israel. And they fully plan to use the mystery and mysticism surrounding the millennium changeover.

#### RUSSIA AND THE U.S.—ARMS “CONTROL”

Russia and the U.S. will open talks on a new round of arms cuts in Moscow this month. What is actually happening is that the Kremlin is **ordering** Washington to “disarm or else”. The new millennium for the Elitists begins in August—not January—they want to couple their plans with the possibility of hitching onto the bandwagon of any expected Gathering of God's Hosts.

The spiritual seekers in the world—the U.S. in particular—are moved during times of such things as “harmonic convergence”, or “miracle sightings” of bleeding statues, and the Elite are not going to pass up the opportunity to use the millennium-madness syndrome to the fullest.

Russia has so far defended herself against this latest space assault, but there is always the next to prepare for, for the Zionists are not about to drop their dream of owning a planet because a few Russians get in the way. The Kremlin foiled their enemy's attempts to take out their ground-based space facilities, using phantom stealth Remotely Piloted Vehicles (RPVs) and various support systems the Shuttle was supposed to bring into orbit. **YOU HAVE NO IDEA HOW CLOSE YOU CAME TO BEING BEAM-BLASTED AND BOMBED OFF THE MAP! THE ZIONISTS ARE USING YOU TO ATTACK THEIR ENEMIES IN RUSSIA AND THEY THREW SOME PRETTY INTERESTING CURVE BALLS.**

Even though Russia has more of everything needed to do battle with you, the Zionists have some very dangerous and destructive toys to level the playing field—temporarily. Each time the U.S. loses a round, the Russians squeeze tighter on your jugular vein, in the hopes of putting a stop to the Zionists' attempts at getting you into an open shooting war. The sad part about this particular situation is that none of America's people are aware of what's going on. If their lives ended today because of secret fighting that escalated into all out war, to the masses it would appear to be just one of those things waiting to happen.

Well, Russia intends to see to it that the teeth are pulled from their Bolshevik-Zionist enemies—SINCE YOU REFUSE TO DO IT. They have no wish to start a war with you but, they know that Israel is going to use NASA and the Pentagon against them any way they can.

In preparation for the coming of the Hosts, the various factions of Elitists, who consider themselves astute, are waiting for their opportunity to use the GATHERING to their advantage.

#### THE TRUTH SHALL BE KNOWN

But if you are not in a position or state of mind to accept it, you will miss it. The coming of God's Hosts

is not a new ground-shattering event. We have been here assisting and guiding God's people for a very long time. Nothing that you do or have ever done is accomplished without Divine guidance in one form or another. God does not ever leave you without the I AM presence as your constant companion.

The time is approaching when it will be public knowledge that you are not alone on Earth, nor have you ever not been greatly influenced by so-called advanced technology. The very trade industry you base your world economy on is also exemplified in the manner in which you deal with other worldly visitors.

Man is fascinated by shiny trinkets and gadgets that he is told will make his life easier; however, it has caused him to place so much energy and emotion into physical things that it has become a detriment to his spiritual growth. Too many times has man chosen the path of physical desire for things and acquisitions, rather than SPIRITUAL ADVANCEMENT. He is fully aware of the need for soul growth but that desire is outweighed by the instant gratification of the here and now.

The cartel does not want you to ever come out of that frame of thinking. As a rule, the Elite controllers think they are far above you intellectually and as to "breeding"; however, they are far behind you in the "tender-loving" stakes department.

You must be openhearted to allow the Light of Divine Presence to become a knowing part of you; the adversary does not have such ability to fall back on. He is too busy maligning you to bother himself with spiritual insight. This allows you to have advantage over your would-be enemies. The power of God gives you strength over the obstacles that are placed on your path—it is this strength that worries the Anti-Christ.

Once you know truth, the power you inherit more than compensates for Satan's head start over the masses. Where evil is limited to what is available to him in the here and now, God's ones are blessed with the ability to create that which is needed to overcome the onslaught, as dished out by Satan's workers who continually try to throw you off balance. **KNOWING THE TRUTH OF YOUR PLIGHT, AND HOW THE WORLD REALLY OPERATES, IS HOW YOU SUCCEED.**

**THIS IS VERY IMPORTANT. FOR, AS YOU BECOME AN AWARE RECEIVER OF GOD'S INSPIRED THOUGHTS, YOU BECOME AN EXTENSION OF GOD THAT IS WORKING TO REVERSE THE TIDE OF EVIL. TO AWAKEN BILLIONS OF POTENTIAL GOD-EXTENSIONS TO SHORE UP YOUR SPIRITUAL, MORAL AND ECONOMIC WORLD IN THE FACE OF THE ADVERSARY'S CONSTANT ATTEMPTS TO BRING DOWN SOCIETY, IS TO SOUND THE DEATH KNELL TO THE AGE OF THE TYRANTS.**

#### THE STRUGGLE FOR FREEDOM CONTINUES

The struggle for individual sovereignty among humans on both sides of the master/slave dividing line, continues to show itself in what are portrayed as accidents in the major media. Cable cars suddenly crashing to the ground, tour bus and cruise ship mishaps, and adventure-seekers caught in unexpected fits from Mother Nature—THESE ARE PLANNED ATTACKS AND ARE THE RESULT OF VARIOUS COVERT-ACTION GROUPS FOLLOWING

ORDERS FROM THE ELITE MANIPULATORS.

The Swiss Canyoning "accident" that killed a group of tourists near the popular Swiss resort of Interlaken today was caused by a freak downpour that no one saw coming. The reports will later be doctored, as to weather warnings that were ignored and thus and so—it covers the tracks of the conspirators when the story is spun for maximum blame toward the victims being "careless".

Just as JFK, Jr. is now regarded as being a careless and risk-taking pilot; when every word prior to his "accident" was full of praise for this man's dedication and professional approach to flying, something he had great passion for. By making the assassinated appear to have inadvertently caused their own demise, it becomes an easy job of damage control in making the conditions of the incident fit the CONTROLLED assessment of what **they are going to tell you happened.** It matters not how many witnesses there were to give testimony to the contrary—the story will be put forth telling a fabricated version of the story and anything that contradicts it simply will not be aired.

The purpose is to deal with various Cartel-faction enemies—BUT, MOST IMPORTANTLY, TO EXERCISE MORE CONTROL OVER YOU. The laws that become the excuses for the human tragedies are added to the restrictive legislation that is already in effect—you just don't know about them because they are not enforced—yet.

The full disclosure of the executive control that has stripped your *Constitution* from you will not be in the coming until the One World Government is up and running. To use their power against you in the open, without making sure that all recourse is gone from your ability to do anything to stop them, is not what they have in mind. They want to win this conflict with you without having to lose any of their people if they can help it. Not because of some loving emotion of caring for their own—hardly; they just don't have the manpower to spare.

All evil participants are needed for the adversary's climax at the close of the year. This is planned to be an important happening for the Satanic bunch. They don't want to have their resources spread too thin. It is going to take careful orchestration to lead the people to the abyss. The piper's tune must not waver, lest the multitudes come out of their trance before being herded over the edge.

Every attempt at causing chaos and fear is being implemented by the enforcers for the Elite Cartel. Your transportation system is too "free" as it's now structured; the sea, air and land methods used by the people have to come under the federal system of regulation in total, if you-the-people are to be at the mercy of an occupational government. So there will continue to be *mishaps*, whereby more and more are killed, just as it works for gun control (confiscation) and stalking incidents to create unconstitutional laws AGAINST the people—so, too, will more regulations be passed that further limit your freedom to move about the country.

#### ISOLATION AND THEN ENSLAVEMENT

When you have no manner in which to visit or meet en masse over grievances or unity of defense (even if just to show up in court to stand by a friend), the adversary can move on to the next phase of the assault:

enslavement.

It is only a matter of time before it becomes readily apparent that you have been "surrounded" from within. The people are aware of the maneuvering of strategic, clandestine activity regarding their rights as guaranteed by the *Constitution* and *Bill of Rights*, but what is missing is a lack of reason as to why anyone would go through so much trouble for such a seemingly impossible (?) goal.

Well, the goal isn't impossible—it is succeeding quite nicely, in fact. The Khazar usurpers have figured out every possible scenario and have come up with ten backup plans for every backup plan, to ensure that they win the war.

This will not come to pass; however, it does mean that the opposition to your security will be relentless—but so too will God's Lighted Forces. All God's people have to do is show up with the proper intent, effort of action, and the bad guys will find themselves falling by the wayside like dropping flies in winter.

It takes very little to defend yourselves when you have the Source of Creation as YOUR "Source" of power. Can you see what it is that will be your shield and buckler? Once YOU recognize what to do and who to align yourselves with, the conflict is all but finished.

There will be occasional turbulence—as you have with all things in Nature—but it will never upset the balance of the centering I AM presence within each of you. For it will be but a distant "storm" on the surface, while the serenity of **knowing** remains still, quiet and undisturbed deep below the surface.

The waves of trouble do not affect the you that is the larger, submerged portion of the pond—the immense body of still waters that remains unaffected by what is happening TEMPORARILY on the surface—rough waves and downpours cease to be a controlling factor in how you live your life.

This separation from the negative aspect of being human is what will see you through the tough times, as the adversary tries to disrupt your lives long enough to spring the trap. There will come a time when the worries of the world will no longer affect you the way they used to. You will remain compassionate and emotionally moved at what you witness—**BUT IT WILL NO LONGER RULE YOUR LIFE.**

In order for the Elite to take away your freedom, you have to be in a state of mind that allows for the possibility that you somehow "deserve" to be put in jail. Or that you broke a new law (you weren't aware of) that was in the books—even if it was put there unlawfully—that says your old, antique hunting rifle or rusting, unserviceable pistol gets you a MANDATORY PRISON SENTENCE.

When you have hidden laws that make it easy to incarcerate your citizens, does it really mean that you have a government that's "by the people"?

#### WHERE IS THE BRIGHT SIDE?

The evil Cartel seems to have you outflanked at every turn—WHICH IS WHAT THE INTENT WAS FROM THE START—so how is it that limited man is supposed to keep his spirits up? After all, humans are susceptible to the negative impacts that continually bombard you, and sooner or later they take their toll.

The lack of faith in God's ability to handle your problems, when you give them to Him for guidance and

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# Banking God Allah's Way: Major Tool to Cure Nations

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## OTHER POINTS OF INTEREST AND ASTONISHMENT

Before we launch off into more mundane stuff, such as banking and God's Gifts for Mankind, let us get some tiny bit of backup. Our long, long-time friend keeps pulling out writings from long, long ago, where we were giving information of great interest at the time. These need to be shared but it is difficult to sort the sections with the assaults we have had on our paper and publications, as well as those writings still sitting unpublished.

I would suggest that, since Bruce still asks for tasks, that we meet his needs for participation in such a way that it will not overburden his "new heart strings", but will be of GREAT importance. We all need the support of KNOWING we are reaching targets and getting our, from onset, mission accomplished.

I did a lot of writings on Southeast Asia—some simply scattered about, some specifically for "seers" in the Philippines—and sent to Cleary and Blinsten while in the Philippines, for input to some of MY TEAM already located there. These writings should still be on computer disc(s), if they have not been intentionally tampered. Al should have ALL OF THEM. Therefore, it would seem to me to be an incredibly important job for Bruce to get those discs and access this information, index it, and let us be able to offer some of those old writings, or parts thereof, to our readers. It will certainly make all of you feel a great part of this mission and you will be also able to understand our IMPORTANT NEED TO BE FUNCTIONING IN SOUTHEAST ASIA

As an example, I can share a page from one of our books of years ago, as sent by FAX from Norm just today. This is YOUR history, chelas, YOUR LINEAGE, and yes, it is interesting and you should be reminded, for you so quickly forget when the lessons are great and massive. I am not given the reference information, so Bruce or someone will need to get that from Norm, but it is typical of the way we share:

[QUOTING:] from page 62 of some *Journal*:

PROFESSOR THOMAS GOLD, Cornell University: "Life on Earth may have started when spacemen landed here billions of years ago."

LUCRETIUS, 99-55 B.C.: "All this visible universe is not unique in nature and we must believe that there are, in other regions of space, other beings and other men."

DR. FELIX ZIGLE, Moscow Institute of Aviation: "The UFO phenomenon is a challenge to mankind. It is the duty of scientists to take up this challenge, to disclose the nature of the UFO and to establish the scientific truth."

JAVIER GARZON, National Astronomical Observatory, Mexico City: "UFOs really exist and

apparently come from other planets."

VON PAPST JOHANNES XXIII, Pier Carpi, 1935, (German translation): "The signs are increasing. The lights in the sky will appear red, blue, green, rapidly. They will grow. Someone is coming from very far and wants to meet the people of the Earth. Meetings have already taken place. But those who have really seen have been silent." SO BE IT. [H: Anyone wish to argue? Oh? Go outside on a clear night and LOOK!]

Why would it traditionally be that the Ring Nebula of Lyra is referred to by PLEIADIANS (YOU) as, "The Eye of God"?

[H: Now see this one:]

When the colonies on Atlantis and Lemuria finally broke up (all verified by laser-enhanced sonar and video by specially outfitted U.S. and Soviet submarines and craft), some of you sailed to the Pyrenees, others to the Yucatan Peninsula, and many remained in the places which would preserve the treasure of time passage, such as parts of Peru, the Western points of the U.S., Australia, etc., WITH THE CENTRAL SYSTEMS OF NAVIGATION AND COMMUNICATIONS REMAINING INTACT IN A LOCATION IN CALIFORNIA, U.S.A. AND THE CENTRAL STOREHOUSE IN THE PHILIPPINES. Never have these places been left unguarded. There are MANY places which are now again operational in preparation for the "coming again". [END OF QUOTING]

Do you readers REALLY think, with information like this pouring forth for some dozen years in honor and integrity—suddenly at the whim of Ed Young and Rick Martin—strike the receiver of MINE, out on a "basket-case" discard? Dharma has produced some 250 VOLUMES, WITH AN AVERAGE OF OVER 200 PAGES PER—just since 1989. That is phenomenal in itself, and for you to believe that God would simply toss her out on a statement of an egotistical Editor and one proclaiming himself to be THE ENEMY—you had best think again. WHO DO YOU SUPPOSE IS TRYING TO STOP YOUR REALIZATION AND YOUR STEPS TOWARD FREEDOM AND TRUTH?

No, readers, don't blow this off as just another nasty pen-pal letter. THIS IS SERIOUS TIME, AND MY OWN GAME IS GOING TO GET MORE AND MORE DISCLOSING AS WE REALIZE HOW MUCH DAMAGE THESE MISFITS AND EVIL-MONGERS HAVE ACCOMPLISHED—JUST AGAINST THIS MISSION IN SOUTHEAST ASIA. THIS IS FROM INTERFERENCE WITH CORPORATE BUSINESS, TAKING CORPORATIONS, TAKING FUNDS, CONSPIRACIES TO DESTROY US AND OUR WORK, PRONOUNCEMENT OF MYSELF, HATONN, BEING FALSE, "SO-CALLED" AND "SATAN", AS WELL AS "SATANIC", WHILE I WAS SUPPOSED TO HAVE TURNED EVERYTHING OVER TO ED YOUNG THROUGH

NOREY? I DON'T THINK SO, REASONING VIEWERS! I DON'T THINK SO. OF COURSE, THESE "PEOPLE" HAVE FORGOTTEN ALL THIS? WOW, WHAT DO YOU SUPPOSE HAPPENED OVER THIS PAST YEAR? FOR DHARMA AND E.J. HAVE NOW BEEN IN SOUTHEAST ASIA, EXCEPT FOR SOME TWO WEEKS IN APRIL, SINCE AUGUST 14<sup>TH</sup>, 1998!

Is it not time you take a hard, long and serious look at that which you follow? We are accomplishing the mission outlined since onset of our connections—WHAT ARE THE SCOUNDRELS DOING?

So be it, for it is your life and your choice! The price, however, gets more and more expensive with every distraction and diversion of intent, and of funds taken for their own personal use out of those coffers set up to PROTECT YOUR FUNDS.

Bruce, you could do unlimited good to get our property under control and into a system for use, and especially to make sure you have in our control our own property. **These Journals will soon be the most important one resource on your globe.** Nobody can destroy TRUTH, nor hide it for very long. So, dharma, the years of endless work, backaches and headaches are worth every moment in service. And E.J., your endless nights of construction and spelling corrections are worthy of the production. All the distractions and mean assaults against you are the lessons you had to endure, so that we might now function with KNOWING students and professors. It is just the way it IS. We shall endure and we shall prevail—PROPERLY AND IN PERFECT SEQUENCE OF EVENTS.

Do we just turn and try to appease the mischief-makers? NO—WE PUT THEM TO THE SIDE, WITHOUT PITY OR REMORSE. THEY HAVE LIED, CHEATED, STOLEN AND COMMITTED A BREAKING OF THE LAWS OF GOD AND MAN—AND NO, WE WILL NOT APPEASE THEM FURTHER. THEY WILL STAND RESPONSIBLE FOR EACH AND EVERY ACT OF DISSERVICE. BUT THAT WILL NOT INCLUSIVELY BE "YOUR" PROBLEM. THOSE WHO HAVE ACTED INTENTIONALLY AGAINST US, AND SPECIFICALLY ME, ATON, SHALL CONFRONT ME, ATON! SO BE IT. THEY ARE ALREADY FEELING THE REALITY OF WRONG CHOICES AND FALSE CLAIMS.

And frankly, friends, I am very happy to see the idiot children sending their "stuff" to our friends and family. I would wish you would write notes of identification on everything, and scatter it with full explanation and rebuttal of the lies—to anyone with an e-mail hook-in—including dear Patrick Bailey of Bellringer fame and misfortune.

Spewing something repeated—out of the mouth, WHILE HUGGING A TREE AND SITTING ON YOUR ASSETS, DISCLAIMING ANOTHER WHO IS DOING SOMETHING—IS FOOLISH. ANYTHING LESS IS ARROGANT AND SELF-SERVING FOR THE VERY ONES WHO DO NOT EVEN SUPPORT THEMSELVES, BUT PARASITIZE OTHERS FOR THEIR VERY EXISTENCE. IT IS NOT OK!

## BANKING IN THE BETTER WAY!

It is time for me to begin to organize, in an appropriate and easily followed way, information

regarding Islamic-Style Banking. Anyone dealing with us, or banking in this “system”, needs to have input and general knowledge of rules and regulations. Charters can be gathered later, but a general overview becomes necessary, while never minding all the “very few” books on the subject. Information can be gathered at convenience but we need to move on, please.

Our people may as well start getting ready, for we are going to tell what it is about—already done prior to this writing as to “no interest”, but we need to give references where more specific information can be gleaned by the Islamic people involved—and also the general overview needs to be put to writing from us, so that a general recognition of that which we speak is recognized and so that I can comment when and if appropriate. Non-interest banking, based on a value base of gold, is the only way to build an enduring new system of VALUE. World currencies are now, globally, based on NOTHING, gathering interest on that which is worthless, and you must know how to, at the least, know what is a system that has an ability to recover into a system on a rock foundation.

The few prior writings have been written for the use of a teacher of Islamic Law (Shariah), but all readers should become familiar. The most important thing that our friends and families need to know is that this system of banking is simply KNOWN as “Islamic Banking”, without reference to “religions”, etc. It is that these banks have no restriction on offering NON-INTEREST BANKING and are having their backing in value product and profit (other than interest)—and function best with holding of precious metals, etc.

The best way, I feel, to present it to you is from that which is already public knowledge regarding the subject, but is hardly available outside the Islamic communities or banking establishment, although you will find that there ARE associations and Federations formed for this very purpose of global recognition.

With that little explanation, please bear with us though in “tedium”, for if you think about it—THIS IS NOT BORING—IT IS THE TURNABOUT POSSIBILITY OF YOUR WORLD ECONOMIES, AND THE BUILDING OF CURRENCIES (GLOBALLY) BASED AGAIN ON HARD ASSETS, WHICH ULTIMATELY WILL ALLOW FREEDOM, INSTEAD OF SLAVERY. A big idea? Yes—OUR MISSION—actually. There is NO wish to do battle or go to war with the Power Elite—we just have assets and we intend to use them soundly and with coverage for both the Power-Elite cartel of banks and political Power Elite, so that hard assets cover any participation we might share. We will be most happy to work with anyone, the U.S. Treasury, the World Bank, the IMF—you name it—but they must collateralize any realization of funds with GOLD, or PRECIOUS ASSETS of HARD VALUE. If these just-mentioned parties wish to participate, we are happy to assist—but if they choose to work within their system—they have to arrange through their own banking system an appropriate ratio as already established—and be prepared to back all funds WITH GOLD, or equivalent VALUE ASSET. Currency is based on NOTHING, so

do not allow participation based on nothing other than the dollar, for the dollar is a Federal Reserve NOTE—based on NOTHING.

You will notice, as we present information, that you will be SHOCKED to find, for instance, in Malaysia, with all the publicity in these past several years—that most will not even recognize that there is anything other than ESTABLISHMENT POWER-ELITE BANKS AND BANKING POSSIBILITIES, RUN ACCORDING TO THE DEMANDS AND REGULATIONS OF THE WORLD CONTROLLERS. PEOPLE THEMSELVES ARE UNDER THE OBLIGATION OF THOUGHT THAT THERE IS NO OTHER WAY. SO BE IT.

I will be using information from a published source, but I ask that this not yet be published here, for I don’t want distractions, and the information is classified as a “text” publication, as in “textbook”.

As such, it is expensive and cannot be purchased randomly, but certainly can be

acquired. It is presented in Malaysia and, of course, is primarily Muslim in presentation. And here, please: Praise be to Allah—that HE has presented that which we need in this age of UNREASON.

PLEASE BE IN UNDERSTANDING THAT I AM WRITING THIS AS MUCH FOR THE NATIVE AMERICAN POPULATION IN THEIR SOVEREIGN NATIONAL STATUS, AS FOR ANY PLACE ON THE GLOBE. IF THE NATIONS THEMSELVES WILL ONLY PROVIDE THE AVENUE FOR ESTABLISHMENT, WE CAN FIND THE GOLD, OR THEY CAN—AND ESTABLISH AN HONORABLE SYSTEM UPON WHICH TO RECOVER THEIR ESTATE AND HERITAGE IN FREEDOM, SEPARATE FROM THE SLAVE-MASTERS OF POWER-ELITE FEDERAL AND STATE LAWS. SOVEREIGN STATEHOOD IS THE MEANS OF FREEDOM, AND IT IS THE ONLY WAY WE WILL PRESENT THE BACKING, FOR WE WILL NOT DO ANYTHING LONGER THROUGH DECEIT AND CHEATING OF MANKIND. THERE WILL BE TEACHERS WHO WILL BE AVAILABLE AS THE TIME IS APPROPRIATE—BUT YOU WHO WILL DO THIS WORK MUST NOW GET ON WITH LEARNING, AND ESTABLISHING THE FOUNDATION FOR YOUR OWN NEW WORLD ATTITUDES FOR ESTABLISHING SOVEREIGN STATUS AND FREEDOM. AS LONG AS YOU TAKE HANDOUTS—YOU ARE BOUND TO THE PUPPET MASTERS, WHO PULL YOUR STRINGS. GOD WILL SEE TO YOUR NEEDS TEMPORARILY AS WE FLOURISH, AND YOU WILL BECOME SELF-SUSTAINING AS NATIONS. WHEN YOU SEVER RELATIONSHIPS AND STOP ALL WELFARE—YOU WILL HAVE FREEDOM, AND THAT WILL COME WITH THE ABILITY TO SERVE SELVES WHILE GROWING TOGETHER IN FREEDOM. YES, INDEED, AS WITH GOD, ALL THINGS ARE POSSIBLE—SO TOO SHALL YOU FLOURISH IN HIS GREAT SHELTER.

[QUOTING:]

## AN OVERVIEW OF ISLAMIC BANKING

**[H: This is, in nowise, “new” information, for this text was published in 1997—and today there are MANY MORE BANKS FUNCTIONING THAN MIGHT BE LISTED HEREIN. THERE ARE ALSO MANY, I.E., THE PHILIPPINES, THAT HAVE BEEN UNABLE TO DO WELL BECAUSE OF REGULATIONS, AND LACK OF UNDERSTANDING OF CHARTERS. IT IS FINE FOR OUR PURPOSES, BECAUSE THOSE WHO WILL SURELY STRUCTURE SUCH INSTITUTIONS WILL HAVE AVAILABLE, CURRENT INFORMATION, WHICH IS FAR MORE DESIRABLE UPON WHICH TO LITERALLY FUNCTION.]**

## HISTORY AND DEVELOPMENT

The emergence of interest-free institutions, especially in predominantly Muslim countries, has created a new dimension to economic models. Widely known as Islamic banks, these interest-free institutions are organized financial intermediaries, which operate in accordance with Islamic Law (Shariah Law). Ahmad (1994) defines the term, “Islamic Banking”, as the conduct of banking operations in consonance with Islamic teachings. The main principles of Islamic Banking activities comprise of prohibition of interest in all forms of transaction, undertaking business and trade activities on the basis of fair and legitimate (halal) profit, giving zakat (alms tax), prohibition of monopoly, and cooperation for the benefit of society and development of all halal aspects of business that are not prohibited by Islam (Khan, 1983).

If we consider that the Islamic banking system is a banking system comprising of all modern banking products and services, it might lead us to conclude that this new concept of banking is a product of contemporary society. On the contrary, the existence of Islamic banking institutions and products can be traced back to the early days of Islam. For example, Az Zubair ben Al Awwam (circa 620) was one of those who had been entrusted by the public as a keeper of their money, and at one time the total deposited money amounted to 2,200,000 dirhams (Homoud, 1985). Similarly, the content of one of the hadiths (traditions) collected by Bukhari (194h/810-256h/870) confirmed that the practice of money exchange was in existence during the time of the Prophet (pbuh). In this hadith, Abu Al-Minhal (circa 630) was recorded as saying, “I asked Al-Bara’ bin Azib and Zaid bin ‘Arqam about practicing money exchange. They replied, ‘We are traders in the time of Allah’s Apostle (pbuh)’, and I asked Allah’s Apostle about money exchange. He replied, ‘If it is from hand to hand, there is no harm in it; otherwise it is not permissible.’” (Sahih Al-Bukhari, Vol. 3, p. 157)

In this case of remittance activities, Islamic civilization also came to know this practice during the early days of Islam, when there was evidence that money was transferred from one city to another without the movement of real cash. Money-changers, who had established offices in many locations, initiated the usage of cheques in their money-transfer, and other instruments of payment activities. Sayf al-Dawlah al-Hamdani (circa 350h/970) was the first recorded person in Islamic banking history to issue a cheque for

clearance between Baghdad and Aleppo (Homoud, 1994).

**[H: The big question always arising about Islamic Banking, and most especially in the very countries who follow Allah and the Prophet, is how is it that the most avowed followers, who are themselves Muslim, do not insist that all banking be established in THIS MANNER and set aside all outside Elite Bankers of the world system of the Power Elite. Is it not evil to continue in that kind of business while knowing it is against the Laws of Allah? Good question! It is contradiction upon contradiction and it is only that there was not, UNTIL NOW, TODAY, AN ALTERNATIVE OF A GLOBAL SCALE WITH WHICH TO UTILIZE THE LAWS OF GOD ALLAH and to discontinue all participation in the established and controlled greedy systems of the Banking Cartel. MALAYSIA was offered and simply did not understand. This was presented in a dozen different ways to Mahathir—but continual argument and idiocy surrounding Anwar vs. Mahathir has won the day. What is seen is that which is falsely presented by the controllers of the money and banks—the traders and Elite-Jewish Wall Street and London “fixers”—that it is impossible to change. No, any nation moving within Islamic Banking—using that which is now offered BY ALLAH for the use of mankind—will FLOURISH EXPONENTIALLY.]**

**There is only a handful of controllers who have fooled the world into believing there is no way “OUT” of their control. Actually there is instant and total freedom from their systems—IF YOU STEP FORWARD AND JUST “DO” IT.]**

Unlike conventional banks, which continued to progress over time, the Islamic Banking concepts, which were pioneered in the early years of Islam, failed to expand into a complete banking system. Homoud (1885) suggests that the Dark Ages of the European Continent was a cause for the backwardness, not only in European but also in Islamic countries, leading to the severance of every link with all the forms of Islamic banking practice which had existed in earlier times.

Islamic banks in present times were created in conjunction with the Islamic resurgence which took place within many Islamic communities, especially at the end of the 1960s and in the early 1970s. One of the most important issues which was widely discussed during that period was the transformation of the economy from a capitalist basis to an Islamic foundation. Since the elimination of interest has generally been the first step for the Islamization of the economy, it is perhaps only natural that the formation and operation of Islamic banks were given the most attention (Khan and Mirakhor, 1987).

Currently, there are more than 150 interest-free institutions all over the world, providing services which are compatible to those services offered by interest-based institutions (International Association of Islamic Banks, 1994). The range of services includes commercial banking services, merchant banking services, fund management activities, investment activities and insurance business. Moreover, these interest-free institutions have now extended their operations to the Western world and serve the needs of Muslim as well as non-Muslim customers. The Islamic Banking System International Holding, for example, was established in Luxembourg in 1978 and became the

first Islamic financial institution on Western soil, followed by Dar al-Mal al-Islami, established in Switzerland in 1981. The Islamic Bank International of Denmark commenced operation in countries of the former Soviet Union. Al-Baraka now has its own bank in Kazakhstan and this group is also aiming to develop a new joint-venture in Uzbekistan.

The first modern attempt to establish an interest-free bank came in Malaysia in the mid-1940s. The objective of this organization was to invest prospective pilgrim savings in real estate and plantations in accordance with Shariah but it was unsuccessful (Erol and el-Badour, 1989, also in Ismail, 1993). Another early experiment towards the establishment of an Islamic bank occurred in the late 1950s when a credit institution in a rural area of Pakistan charged no interest on its lending activities (Wilson, 1983). However, the establishment of Mit Ghamr Local Savings Bank in Egypt marked a new milestone in the development of the Islamic banking system in today's modern world and this bank was considered as the most innovative and successful experiment with interest-free banking. Located in a provincial rural center in the Nile Delta of Egypt, Mit Ghamr Local Savings Bank provided basic banking services such as deposit accounts, loan accounts, equity participation, direct investment and social services. **[H: I bring this especially to the attention of Sharif for he will have more access to that particular country than others in the loop. I feel the Egyptian approach to be about the best of anywhere at this time.]** The introduction of services based on Islamic principles by Mit Ghamr received overwhelming support from local farmers and villagers. The number of depositors increased tremendously, from 17,560 in its first financial year (1963/1964), to 251,152 in the financial year ending 1966/1967. The amount of deposits also increased, from LE 40,944 at the end of the first financial year, to LE 1,828,375 at the end of the 1966/1967 year (El-Ashker, 1990). Besides its ability to prevent customers from going to money-lenders for financial assistance, this bank was able to instill a sense of belonging among its customers, and these were contributing factors toward its success. However, a turbulent political atmosphere was a major setback to the bank. Its operations were taken over by the National Bank of Egypt and the Central Bank of Egypt in the second half of 1967. As a result of this action, the interest-free concept was abandoned and Mit Ghamr's operations again reverted to an interest-based system. In 1971, under the regime of President Sadat, the interest-free concept was revived and a new institution by the name of the Nasser Social Bank was established to carry out business, based on concepts which were previously practiced by Mit Ghamr.

**[H: The point I want you to get here is that, with GAIA, we have that which is needed to allow for full establishment with assets for covering, properly, the needs of both the banks and the people. Further, if the Muslim Islamic people will get behind a gold-based currency and coin, you can recover totally from the blight against mankind.]**

Although Mit Ghamr had ceased operations before reaching maturity, and before it was able to extend its services to all business sectors, it nevertheless signaled to the Muslim community that Islamic principles were still applicable to modern-day business. This phenomenon awakened Muslim scholars around the

world. These scholars started to study and examine the operations of this pioneering bank. Scarcity of literature and the absence of complete Shariah law guidelines often hampered their efforts. Nevertheless, moved by the resurgence of Islam, Muslim scholars continued their struggle to establish Islamic banks in their own respective countries. Realizing the scarcity of resources, the first task to be carried out was to formulate the theoretical frameworks and guidelines on practical aspects of Islamic banking. These tasks were vested in Muslim theologians and economists. Finding Muslim economists who possessed an in-depth knowledge in Shariah laws was indeed a difficult job. In many instances, those who possessed knowledge of Islamic laws were non-economists and vice-versa. To complicate the matter, most of the Muslim economists were Western-educated and did not possess knowledge in Islamic economics. In Pakistan, for example, out of the 19 members of the Council of Islamic Ideology, i.e., the first body set up by General Zia, whose task was to develop a framework for the elimination of interest from the economy, only one member could be labeled as an expert in this field. Eleven of them received education from a Madrasa (religious school) (Gieraths, 1990). All of these initial difficulties, however, were overcome, especially where the government was also playing a very supportive role in promoting the ideas of establishing an Islamic bank.

**[H: This might be an appropriate place to respond to those of you who think that a “gold bullion” type of bank would serve the purposes of the masses. This might well be a place to start in such as the Philippines where ALL GOLD is at present controlled totally by the Central Bank. But to simply base a bank on the concept does NOT change the incredibly destructive system of “usury”. Until the world can give up that concept of interest-taking and keeping the people totally in debt for the remainder of their lives and to the destruction of capitalistic production—you have not solved any problem—only prolonged the misery, and at a loss of being able to structure a proper system. However, I repeat, if you will follow GAIA's guidelines as laid out, for just the half for GAIA, you can grow into the system outlaid herein. You will begin to disallow corruption by the Power-Elite groups and politicians who hide behind the current system for their graft and corruption. Hardly anyone is daring enough to give up their own greed-fulfillment, so we start where we can.]**

**In the Philippines, especially around Luzon with these immediate storms, it is obvious that the ONLY THING THAT CAN DIG THEM OUT OF THIS EMERGENCY IS TO USE GAIA, FOR MORE TO THE IMF WILL SIMPLY FURTHER DESTROY THE BASIC INFRASTRUCTURE—FOR NEW MONIES WILL ONLY GO TO INTEREST PAYMENTS OF THE DEBT ITSELF. THERE MUST BE “AVAILABLE FUNDING” TO HANDLE THESE DISASTERS HITTING ONE UPON ANOTHER. THIS IS THE FINAL ACT OF TEARING APART THE GLOBE AND Y2K IS PLANNED TO WIPE OUT “YOUR” RECORDS, SO THAT THE POWER-ELITE BANKSTERS CAN GRAB EVERYTHING IN ONE FINAL SWOOP. IF THEY KNOW THAT YOU ARE WISE TO THEIR INTENT, YOU MAY ESCAPE SOME OF THE**

**DESTRUCTION—BUT HOW MANY ARE ACTUALLY AWARE OR GIVE A DAMN? A FAMILY WITH NO LONGER A HOME, NO FOOD, AND NOTHING LEFT—HAS NO INTEREST IN THE STATE OF THE LOCAL BANK!]**

The initial step in establishing an Islamic bank in various countries was normally undertaken by private initiatives. The late king Faisal bin Abdul Aziz Al-Saud of Saudi Arabia made a major contribution toward Islamic economics by initiating the establishment of the Organization of Islamic Conferences (OIC). Under his Majesty's leadership and initiative, Muslim countries were urged to establish Islamic financial and economic institutions which were free from riba (Ali, 1988).

The Foreign Ministers of the participating Islamic countries then met again in Bengazi, Libya in March 1973 and examined the proposal for the establishment of the above institutions. It was decided that a financial and economic department should be set up within the Islamic Secretariat. In July 1973, a committee of experts from oil-producing Islamic countries met in Jeddah to discuss the establishment of an Islamic bank and a subsequent meeting was held in May 1974 to discuss the bank's charter, rules and regulations. The Finance Ministers of OIC, in their second meeting, in August 1974, approved the draft of the bank's charter, rules and regulations. **FINALLY, THE ISLAMIC DEVELOPMENT BANK (IDB) WAS OFFICIALLY ESTABLISHED IN OCTOBER 1975 WITH A FOUNDING MEMBERSHIP OF 22 ISLAMIC COUNTRIES. THIS BANK IS LOCATED IN JEDDAH, SAUDI ARABIA AND CURRENTLY HAS MORE THAN 43 MEMBER COUNTRIES.** Besides providing financial assistance for the development purposes needed by members, this bank also extends its assistance to member countries that wish to establish an Islamic bank of their own. IDB also plays an important role in conducting and promoting research, especially in the area of Islamic economics, banking and finance.

**[H: Now, students, this is where the rubber hits the road, so to speak. It becomes obvious that if you can establish selves and work THROUGH Jeddah, you cannot be stopped. Anyone who has access to such as Brunei and also Saudi Arabia, has total opportunity to get this job done successfully! Once established, there will be NO STOPPING YOU or the GAIA "alliance" plan. We are prepared to, in fact, turn over the basic Global "Alliance" to form the International alliance based on this concept and the unlimited assets which can purchase the gold or assets for funding collateral, as in "bank reserves". THIS SHALL NOT, HOWEVER, INDICATE A TOTAL CONTRIBUTION "ONLY" TO ISLAMIC COMMUNITIES—FOR IT NEEDS TO**

**BECOME THE BASIC BANKING AND MONETARY SYSTEM GLOBALLY. WE MUST MOVE BEYOND RELIGIONS AND INTO THE TRUTH OF TRUE GODLY SPIRITUALITY. GOD ALLAH PROVIDES WHAT YOU NEED—YOU MUST DO IT!]**

The International Association of Islamic Banks was established on 20 August 1977. His Royal Highness Prince Mohamed Al Faisal Al Saud, as the leading figure in promoting interest-free institutions around the world, became the first Chairman, with the designation later changed to President. The heads of the member banks or their nominees were elected as a Board of Directors. As a non-profit organization, this Association does not provide any financial assistance to its members. The assistance is in the form of technical and expert support, that is, promoting Islamic Banking activities, fostering growth and enhancing cooperation among members. The Association has established a Higher Religious Supervisory Board to ensure that member bank operations are conforming to Shariah. The Board members include an experienced Grand Ulama (the learned class of religious and legal scholars) of Islamic jurisprudence and possess knowledge in finance and other finance-related disciplines. One of the functions of this Board is to study matters related to financial and banking operations and to issue fatwa (a ruling on a certain matter) on new economic questions (Presley, 1988).

Although the idea of establishing Islamic banks had been discussed in Islamic countries since 1970, the process of establishing interest-free institutions in individual countries varied considerably from one nation to another. Pakistan, Iran and Sudan, for example, converted their entire financial system to an interest-free basis. In other countries, however, Islamic banks operate side-by-side with interest-based banks. Immediately after the establishment of the Islamic Development Bank in 1975, the Dubai Islamic Bank was incorporated within the same year. In 1977, three more Islamic banks commenced business, i.e., Faisal Islamic Bank of Egypt, Faisal Islamic Bank of Sudan, and Kuwait Finance House.

At the end of 1995, it is estimated that about US\$80 billion existed in the Islamic Banking system worldwide and most probably the amount will exceed US\$100 billion at the beginning of the next millennium. **[H: No, come on, ye of little faith—try "trillions". Allah doesn't just fiddle around with his gifts promised against this day for this millennium changeover.]** A study of the experiences of Iran and Pakistan shows that the adoption of Islamic Banking has not led to the collapse of the financial system as some had feared. There has been rapid growth of private sector deposits in Islamic modes in both nations, demonstrating that the system can be effective in

mobilizing resources (Khan and Mirakhor, 1990). The commitment of government plays an important role in assisting the development of the Islamic financial system. In Malaysia, for example, the government has given its full support to the development of an interest-free financial system functioning side-by-side with the conventional system (Parker, 1993). By the beginning of 1993, a total of 21 Islamic Banking products were successfully developed by the Central Bank of Malaysia and by December 1993 a total of 21 financial institutions participated in the interest-free Banking Scheme. Another major breakthrough in the Islamic banking system in Malaysia was the implementation of an Islamic inter-bank money market, which was started in January 1994. This market covers three aspects, namely the inter-bank trading in Islamic financial instruments, Islamic inter-bank investments and an Islamic inter-bank cheque-clearing system (Bank Negara Malaysia, 1994).

**[H: I am offering all this background to point out to all of you, Islamic or whatever you claim as a spiritual pathway or religion, that this is the WAY TO GO for ALL nations and people. It can get you out from under the tragic controls of the Central Banks, all of which are controlled by the Power Elite. THIS IS A TOOL OF INCONCEIVABLE EXCELLENCE WITHOUT TOTALLY CONFRONTING THE BANKING SYSTEM OF THE INTEREST-BASED ESTABLISHMENT. ALL YOU HAVE TO DO IS MAKE CLAIM TO THE PROCESS AND DO IT.]**

[END OF QUOTING]

Let us interrupt the ongoing writing, for this portion is getting very long and the secretary is very tired. We will cover next the "Objectives and the Philosophy of Islamic Banking". And, to you who can't abide something that is not Catholic or is not Protestant or Judean—I wish to point out something VERY, VERY IMPORTANT: **JEWISH INTEREST-GRABBING INSTITUTIONS WERE THE POINT OF THE LESSONS TAUGHT BY THE TEACHERS OF ALL PAST SPIRITUAL TRUTH. THIS IS NOT SOMETHING NEW—TO KICK OUT THE CRIMINALS AND GREEDY CONTROLLERS FROM YOUR SYSTEMS WHICH DESTROY PEOPLE BY THE SYSTEM ITSELF. UNLESS YOU CAN UNDERSTAND THAT THIS HAS NOTHING TO DO WITH RELIGION, OTHER THAN THAT WHICH HAS BEEN FORCED UPON YOUR UNSUSPECTING HEADS WHILE THE LIES GO ON AND ON AND DESTRUCTION IS THRUST UPON YOU, YOU ARE DESTINED TO CONTINUE MOVEMENT INTO THE FINAL STAGES OF THAT APOCALYPSE YOU ARE TOLD TO ANTICIPATE. THAT IS A MYTH AND YOU NEED NOT EXPERIENCE ANY SUCH DISASTER—JUST GET RID OF THE PERPETRATORS OF SUCH LIES AND MISINFORMATION. AND, BROTHERS, YOU DO NOT HAVE TO "WAR" WITH THEM—FOR IF YOU KNOW TRUTH, AND YOU SIMPLY CHANGE YOUR ATTITUDES AND USE THESE TOOLS, YOU SHALL PREVAIL AND BALANCE CAN RETURN TO YOUR GLOBE—WITH THE INTEGRATION OF YOUR HIGHER BROTHERS AND GOD ALLAH ATON! SO BE IT, AND HOW DO I KNOW? BECAUSE I AM—**

ATON.

# God Is Returning

**HATONN-dharma Rec. #1 8/6/99**

Ron Carlson, observation:

I most sincerely suggest that to “make a deal” with the IRS is abominable and abhorrent. However, I would rather have Ron OUT, where he can contribute to more positive things, than sitting in prison. We will have more funds available than persons to serve our team quite soon now—if we can just hold on. Things are falling apart back home, as to any property, as the *Spectrum cult* continues to destroy and undermine. We will just have to let the Ekker “house” go to sale, if someone THERE or the team can’t somehow take care of things to Millers’ satisfaction for delay. It is only that they have the largest percentage of whatever Cort had structured—but with input and support in the conspiracy to get rid of Ekkers and Hatonn, they have been assured they can foreclose and simply have the house, or SELL IT AT AUCTION, in early September. Cort could shut it down instantly because Brent Moorhead is to his eyes with Jan Dominick in the weasel plan to do us in. It is NOT “OK” but we are so busy as to disallow E.J. to even get to the letter to Cort.

Things are wide open here but as with anything—it is like (pardon the pun) pulling all the teeth to launch a program when so many avenues are opened. We have all the components—but we cannot simply swing pickaxes and hope. We must do this correctly, because it affects the global communities and there are right ways of doing this job and wrong ways, which also means “more sorting” of players. By far, the ones wanting to do big things continually get sidetracked on the VERY PROGRAMS which have destroyed the world economy. We have no input as to what is done with another’s programs or assets—but we only have use for hard collateral to use with “reserves”. People can’t imagine that nothing keeps its promises—especially the stray mutt who promises 400% return on trading programs based on “zero” value money. Well, I suppose you do get zero return on the zero value—but it is surely never what WAS expected. Jeffers, for instance, sits with BILLIONS of dollars already transferred into New York banks—and they won’t release a dime of it, even though they acknowledge everything. Will it clear? Not unless they, frankly, appease US and push a token through. The major assets around the globe are the target of THE PLAN TO TAKE POSSESSION OF EVERYTHING IN Y2K by the banksters.

No, they are NOT giving us any trouble—except to send in the diversion and distraction teams.

How long can “we” hang on? Indefinitely—but we are absolutely running on empty tanks and fuel fumes.

So to Ron: DEAL WITH THEM if you can. They know you can’t produce anything but “trouble” inside the cage and they will also recognize that the legal confrontations are and have been expensive, therefore they may well be able to give you a good deal with a clause that “shuts your mouth” to the largest extent possible. It is better to live and fight another day than be locked from avenues of action in even partial freedom. So, unless you feel something other than

“circle” attention is forthcoming from incarceration—GET OUT.

There is no REASON we are not wallowing in assets as I write—except that the struggle is difficult, as all want to protect their own backsides from the Power Brokers.

We have to get it across that we are AN ALLIANCE (Globally) and are in service to the people, not to gain amazing wealth and assets. It is, you might well believe, the most difficult CONCEPT to be accepted in the planetary world today! So, we have to teach the “leaders” every inch of the way. For instance, we are having to write a text to the PROFESSORS who teach the LAW, teaching them what their own program is about! Ignorance is insured in a most deeply-ingrained global programming—even in the tribal councils. You may have NOTHING else in a place—but you WILL find the BANKS, the “Establishment”, the regulators and the greedy, corrupted politicians who will watch their nations and their people perish rather than be caught in their corruption.

However, recognize that it is NO DIFFERENT IN YOUR NEIGHBORHOOD. We have just been through this phase of destruction from our PARTNERS and so-called BEST FRIENDS in our own PROGRAM and PROJECT. How can we possibly expect a Moro, or Malay or Islamic “chief” to be different? Well, they ARE DIFFERENT, but they have to come into understanding. And we are gathering the leadership but our most outstanding Islamic leader is having to gain his own confidence and knowledge. He is totally committed to us, and to ME, which was a big, broad step—but we get it done. Speed is our problem, as always.

We sent one party to Brunei with an appointment with the Islamic Bank, which had already approved the program. He got off the plane, was met by a Chinese man, a Mr. Go, who keeps popping up everywhere, and “our” man was completely swept away and never kept the appointment with the bank, got hooked on a Trading Program and now says, “Well, I can go back in December.” So, we are out \$2,000 U.S., and all we got was less than nothing—the man came wagging back a stack of documents for US TO FILL OUT and he, Mr. Go, would get 50% of the man’s 50%. It is not “different”, it is totally typical. Now, we have to go through it again but without supporting funds, with our leadership person doing it himself. He didn’t go in the first place, because he was waiting to get his passport cleared and we didn’t wish to wait longer.

These people are so accustomed to simply lying, if it is required to exist, and the promise of massive funds “for nothing” is too inviting a proposal. NOBODY HAS SEEN ONE CENT RETURN ON ANY OF THESE TRADING PROGRAMS, BUT IT IS AMAZING THE SCAMS ABOUNDING AND THESE INNOCENT “VICTIMS” BITE EVERY TIME.

We simply must keep right on working with “Sharif” (Habib), for he can do the job and he can keep “his people” pretty much unified. The most documents are in their hands and this means that we can be

assured of backup of at least 350 to 400 major associations and cooperatives working together to demand an Islamic resource for their use. KNOW, PLEASE, THAT THESE PEOPLE HAVE BEEN SO DEVASTATED THAT EVEN THE SULTANS OF THESE SULTANATES (EXCEPT FOR SUCH AS BRUNEI, OF COURSE) ARE IN SO MUCH POVERTY (INTENTIONALLY PERPETRATED ON THEM) THAT THEY HAVE NOTHING. THE GOVERNMENT AND BANKS HAVE BEEN ABLE TO GRAB THE ASSETS AND SIMPLY BIND THEM. WELL, WE COME ALONG WITH A “WAY” TO GET IT RELEASED, SO DO NOT EXPECT BANKERS TO LIKE US VERY MUCH. THERE IS ONE MAJOR STASH IN THE NAME OF A SULTAN WHO DIED AND NOW THERE ARE THREE, AT LEAST, SO-CALLED SULTANS TO GRAB THE LOOT. SO NOBODY GETS ANYTHING BECAUSE NOBODY CAN “PROVE” THEY ARE “THE SULTAN”. It is amusing, if you don’t mind “dark humor”.

These writings are not to discourage anyone anywhere—for so much is happening in privacy, around the various nations of the world, that it is much like the beehive where the bees must wait for the hive to mature.

There are not enough hours in a day to even meet the meeting schedule. The hotel is practically taken over by our “callers” and E.J. is running from one to another as quickly as he can park one to attend another. No, it is wondrous and surely, yes, exciting, for you are experiencing God’s Plan 2000 taking root and growing like a bamboo forest.

I have to keep “dharma” writing and shut away because her presence is a major distraction. These people are looking for me, Hatonn/Aton, and it is sad to have to keep to our business and the lessons. We will need more time to meet and interchange with these wonderful teammates. But once established or accommodated as to “meeting”, we won’t be able to get our work done—and thankfully, for “our side”, we do not yet have a stadium large enough for the “open” crowd. We must get our mission accomplished before we have any such distraction of that magnitude.

To Carol: Just you and A. hold strong. We are making contacts in “your” domain and although they are attached “here”, it is moving to the larger centers where the leaders can get the job accomplished.

We will certainly be involved in a passive way with the movement of the gold Dinar project which has been underway just about as long as was the Euro. That concept sweeps across and brings all Islam together. We are not needed to swing that one—but the concept is so “right”, global economies can re-establish balance far better than with the Euro, that is still so tampered with as to be unable to set standards which hold for the limitations and manipulation of gold itself.

We are giving the people NOTHING—simply bringing OUT what they already have and can’t use. However, pressures are building to blowout proportions, as the people here are pounded and there are no assets available, even for their emergencies. The corruption Elite won’t let go, and so everything is called “an act of Nature”, and a lot of Roman Catholic Fathers and Sisters do a lot of praying and go right back to the guilty thieves “for help”. You really don’t have much further DOWN to go, blessed brethren!

Thank you, John, for the “Islamic” input. I will



use that today, for it will be most helpful in allowing Sharif to understand. I will ask dharma to retype it onto disc so we have it for our own "text". Please, everyone understand that we are pretty bound here now. Every message, even if only one word on a page, costs a MINIMUM FEE of \$1. We can't keep going much longer anyway, so just use a little caution and don't EVERYBODY just send us everything you might find. I will ask John Ray to be the screen because he has access to some very helpful articles on our topic at hand.

I would just comment on one last notation, regarding "Norey". Norey was one of the most promising receivers to come our way. Ed Young trained him, however, and he has lost all connections to original Teachers or Speakers. At this point he is LOST to any recovery as long as he remains within the cult-group mentality. He actually "believes" (an excellent example of "belief" vs. "knowing truth"). This bunch functions on input from the lowest-life forms, i.e., the Rick Martins of the world, who simply create self-centered fabrications while claiming the actions are "fine" and worth the end results—whatever they intend to be the end results. Anyone with objective observations can see that the evil presentation is sweeping in magnitude and yet cannot move outside the selfish ego-tripping to even look around.

Norey was lost the minute he stepped into a relationship with Young and so be it. You can hardly bring self to go around the professor, even if the professor is WRONG. Norey, however, appears to be reaching out to "our" e-mail people, and every other avenue of being heard, so we don't "give up". There is nothing for "us" to do except wait until Norey recognizes his plight for himself. That may well be never in terms of life-expression in this manifestation. He can see that what has trapped him is wrong or he would not continue to participate in a selling job on anyone. They are trying to trap former readers to their "cause" because they need support and if they can convince you that "Hatonn-Aton" is "with" them—you will surely support them with funds and allegiance.

These people form their little conspiracies to "destroy" instead of simply "creating" righteous avenues of function. It only works for a little while at best. The only real thing they accomplish is to uncover the "enemies" and contain the foolish, for the foolish will stop receiving the truth—it bothers them too much regarding their own individual ego-status. The EGO of individual is the only thing offered BY CREATOR for man individual and that which sets him apart—ONLY EGO—it is the human individual's only separation clause and it is BOUND to physical aspect. So, a new cult or teaching, which is drawing away from God Creator ENERGY, is simply holding EGO where it can remain in CONTROL. Ego is the one most controlling and binding restrictive attitude of HUMAN.

Be glad to have these distractors move away, for their input is annoying at the least, painful at worst—but it parks the active "sellers on evil intent" basically OUT OF THE WAY.

When we speak of "painful", I observe that dharma is letting go of some of the hurt. I will talk soon about "dharma" and dharmic living. This is an Indian term and means several things, but one of the major definitions of the Indian term is "shower or bringer of 'THE WAY'", a "bringer", if you will—and for lack of better definition in your language—of "LIFE TRUTH".

It certainly is not a matter of singular identification—it is a recognition of service. This does not mean that a party in dharmic attitude is somehow less human—it simply means an intent to serve God Creator. I could call all of YOU my dharmic partners or compatriots, of which you all become ONE WITH ME and without separation except for individual IDENTIFICATION—for your needs, not mine. Let us just say Doris is something of a dharmic scribe and our PURPOSE is to change attitudes and intentions of global humanity into a stream of "DHARMIC" consciousness that serves to drive the upward movement within God toward Lighted Truth. However, we do not wish to label our mission participants, because the moment you do so, you are then recognized as a CULT and look what happens—try China, which just outlawed a bunch of people who just liked to get together and funnel a little "Chi" (life energy) and be good citizens. So, NO, we won't fall into one of those TRAPS. The "naughty nits" chose to pull what they thought was a coup in Tehachapi, while all they really did was ensure the going "away" of the misfits and problem-bearing, limited individuals who are REALLY, and always were, TOTALLY INSECURE IN THEMSELVES, THEIR CONSCIOUSNESS, AND THEIR "BELIEF" SYSTEMS OF GODLY INTENT AND/OR KNOWING. We certainly do not punish any insecurities, but in our "mission" we must allow them to do that which they will. Once fallen into the "enemy" camp, even momentarily, there is no way back to "the way it was", for trust and faith are now GONE. So they cannot longer serve in a place of responsibility or as a hub to any enterprise—once the axis of the enterprise remains the SAME. They can serve in their own pods or enterprises if they change attitudes but they may never do more than simply be a fringe element in any mission to which they contributed in deliberately negative actions.

Along those lines, let us consider the children who simply are not good at privacy or the importance of the enterprise. Rick Martin is a very good example of one who can wheedle and diddle his way within confidence. He sucked Kathy and Karen into his web on many occasions as a "confidant" and "friend". He knows how to ask questions which allow agreement, but not necessarily ACCURACY, of input information. But, it rendered results and the results remain that Kathy and Karen are in a most negative position as to participation with us in any way.

I don't know what is being "thought" about Kathy filling in for a month while Deb is away. She had refused to do so—and neither she nor we are comfortable. Will the "enemy" wheedle more out of her? Files are already missing and Rick says that Kathy and Karen are ONE OF "THEM"! Is there some reason that Ellen or phone-forwarding can't sit in, and not place anyone in focus?

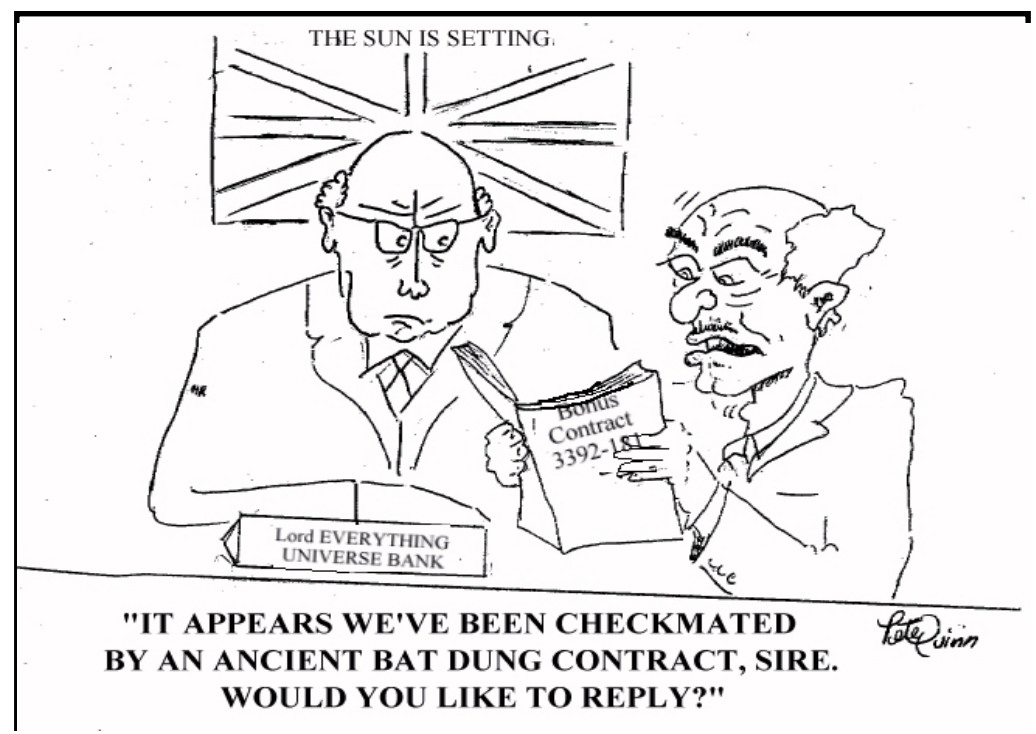
Perhaps the place could be "watched" by others who are basically there anyway and not present this discomfort.

When a person betrays, even by accidental misunderstandings, there is no comfort left in the relationship on either side. It is better if there is allowance for severance of interchange, in any manner other than relationships of casual friendships. I, personally, would rather have the phones unmanned with just an answering machine which could be read a couple of times a day, even if the answering machine is moved to the office downstairs. Please consider this. People are at the house ANYWAY and much work could be accomplished there. There is actually no "business" taking place except the "struggle" but there could be a way of at the least giving callers a forwarding contact for Ekkers and other business. I would imagine that Princeton or John L. would be quite happy to assist Ellen for that period of time. Anyway, I know that Ekkers prefer to not be further obligated to those who have used indiscretion regarding the Institute and personal affairs, even though there are no secrets. Thank you.

I thank "2 x quarter" for making sure there is a working fax machine. We are stuck having to simply rely on our immediate circle of trustees. And no, I am not "just" keeping you in interminable waiting for the breakthrough. I can tell you that it SHALL HAPPEN. Free-will actions, however, are the basis upon which MAN IS REQUIRED TO FUNCTION. FEW EGO-STRUCTURES ARE STRONG ENOUGH TO ENDURE THE ROUGH TIMES, IN TRUTH AND FACT. I'M SORRY. BUT, BEING "SORRY" IS LITTLE COMFORT—IT NEVER WAS AND IT SHOULD NEVER BE! KNOW your strength in GOD and it will be sufficient to your needs.

In love I salute (salu) you of my precious team. To you who continue to assist however you can in a manner necessary to keep us alive, even if not well, your gifts, loans and input are truly welcomed from the bottom of our very beings. Both abundance and God's return ARE ON THEIR WAY—KNOW IT! But we cannot precipitate it if we run from our station and/or quit in the middle of the river. Let us not, please, drown our incubating babies by abortion.

Thank you, DAD



# Gold Is Integral to World Financial Reform

HATONN-dharma Rec. #2 8/6/99

I realize it is difficult to keep all these various identification files straight, and for that I apologize. I actually have no problem with just about anything I write in a general miscellaneous type of letter from going to everything, in the paper—whatever. Sometimes I need to speak “privately”, however, and I will make an effort to allow for realization when that happens. Therefore, E.J., I have to ask for input as to your most easily handled information labels.

My thrust immediately is to get as much information to our “Islamic Law Professor” (ILP) and as much “useful” input as might be of help to him. In fact, the following statement is of a very simple notation and might appear frivolous and absurd—but in actuality it is NOT.

We are asked why we don’t do our agreements in FANCY script and paper of overwhelming, knockout stock. There are actually SEVERAL “REAL” reasons:

1. We are not dealing in “knockout” con-or scam-programs. The agreements are going into major corporation VAULTS. Nothing we offer is going to be placed as a focus, or wall decoration—they are to be USED, and secured from the prying eyes of men who lack of integrity.

2. We were given instructions for identification techniques, REQUIRED BY THE IMF AND THE FED for full and non-duplicable originals. This requires special and individual authentication, and the only way originality can be truly accounted is through various “bleed-through” [techniques] of the numbering system, fingerprints and signatures.

3. The greater the SCAM—the slicker and prettier the documents and gold-embossing becomes, and the LESS ORIGINAL ARE THE DOCUMENTS. Copies of everything are scattered about over here, and we assume, globally, by the boxes-full to overflow—absolutely as a part of a “gold stash”, “treasure trove”, certificates, U.S. “laughable forgeries” or original false paper; and WE HAVE NO INTENTION OF EVEN SLIPPING INTO THAT ARENA—WE HAVE NO WISH NOR NEED FOR SUCH SILLY TRAPPINGS IN WHICH TO GET, LITERALLY, TRAPPED.

4. GOD IS OFFERING WHATEVER WE ARE PRESENTING. DO YOU REALLY THINK GOD BECOMES MORE CREDIBLE IF HE USES GOLD-THREADED PAPYRUS WEAVINGS FOR HIS BUSINESS PAPER? A SHROUD OF TURIN WAS ENOUGH—AND BEARS HIS IDENTIFICATION IN BLOODSTAINS, AND OPEN HONOR AND “REALITY”.

5. We offer truth and valid opportunity for a joint venture—no other. If a piece of paper is the basis of judging the opportunities involved—we simply don’t want the limitation of the participating party involved, who wants “pretty” instead of “value”.

I can tell you now that there are many who “claim” Godly intent, but actually live in such a way that NOBODY trusts them. They either have two or three wives, where they can legally have neither plural wives nor mistresses, or secretly try to continue with major “trading programs”—which have already dumped a world into economic despair. These things are fine with me, but they never bear fruit of worth from the Tree of Life. But no, we do not become same for working with same. If they glean funds and continue with their presented projects—the GOOD surpasses any negative “fudging”. The real dirty-dogs don’t even get around to making “contact”.

God is offering a “way” and a valid “asset” with guidelines to MAKE IT WORK—GLOBALLY. We don’t need the distraction of gold-bound, hand-scripted show-paper. GOD DOES NOT “SELL” ANYTHING, AND THE ONES DESTINED TO PRODUCE THE “GOODLY” WORK WILL NOT NOTE THE LACK OF ATTENTION-GRABBING, EXCEPT TO APPRECIATE THE LACK OF FOCUS—WITH SILENT RUNNING THE METHOD OF STAYIN’ ALIVE, WELL AND IN ABILITY TO MOVE ABOUT. WE WANT “NO” ATTENTION AND ANYTHING THAT IS HANDLED THROUGH THE CENTRAL BANKS BY THE PRESIDENT OF A NATION—IS TO BE KEPT TOTALLY PRIVATE. IN FACT, THAT PRESIDENT CAN TAKE ALL THE CREDIT FOR POSITIVE CHANGE. IT IS RECOGNIZED THAT THIS IS, AND CAN BE, ONLY BROUGHT BY THE HAND OF GOD. ADVERTISING IS NOT WHAT WE WANT, FOR WE ARE NOT “SELLING” ANYTHING—GOD OR GOLD. WE SIMPLY OFFER THE KEY TO FREEDOM AND THAT IS SUFFICIENT.

I would also note that even if the documents were on gold leaf, the same identification techniques would have to be applied—for they ensure “original” and one-of-a-kind documentation; for the very ones who decide authenticity—gave instructions to ensure authenticity of an individual set of papers. It is a terrible load to our two people, and all but impossible to get anything else accomplished. However, we will not jeopardize any economy or push any form of collapse. You may not realize it yet, citizens, but collapse of economies and governments produces total chaos, lawlessness and anarchy. We are in the business of balanced stability as our entire thrust. We are having to do documents to meet the needs of the human, not God. If what you want is a piece of paper that tells you of the wonder of value and perfection—go take a picture of yourself, and study it well! God is in the “people” business—not the paper business. I, too, would rather save a tree and use kenaf, or copra or something other than paper; for you need to breathe—not look at pictures!

I am going to interrupt the ongoing lesson underway on Islamic banking, Sharif, to insert a writing

sent from one of my team stateside of an update of sorts, on Islamic Banking. We can see together what it contains, and I’m sure it will become simply support material of what we are already offering. I am not even going to try to gain information on “source”, or decipher the Internet information—the universe is less complicated than are your electronic systems.

I do note that one of the “credits” comes from “YAHOO”. This is more appropriate than you can ever imagine, unless you are one of OUR crowd and recognize the acknowledgement offered by MY OWN GRACIOUS “OPPONENTS”. Thank you for the help, George! I appreciate knowing that it is acceptable to go this route, so that the adversary will basically stay off our necks. It helps to cut through the red tape in communications.

We will run this in the paper, *CONTACT*, please, to allow the communicator to know we got the message. Thank you. [QUOTING:]

## INTEREST AND MORTGAGES

Recent years have brought an increasing flow of empirical studies of Islamic Banking. The earliest, systematic, empirical work was undertaken by Khan (1983). His observations covered Islamic banks operating in Sudan, United Arab Emirates, Kuwait, Bahrain, Jordan and Egypt. Khan’s study showed that these banks had little difficulty in devising practices in conformity with Shariah. He identified two types of investment accounts: one where the depositor authorized the banks to invest the money in any project, and the other where the depositor had a say in the choice of project to be financed. On the asset side, the banks under investigation had been resorting to mudaraba, musharaka and murabaha modes. Khan’s study reported profit rates ranging from 9 to 20 per cent, which were competitive with conventional banks in the corresponding areas. The rates of return to depositors varied between 8 and 15 percent, which were quite comparable with the rates of return offered by conventional banks.

**[H: I REQUEST THAT THE WRITINGS OF EKKER, IN EARLY SPRING OF THIS YEAR, BE RUN AGAIN IN THE PAPER—EITHER AS A SERIES, OR ALL AT ONCE. I WANT THEM INCORPORATED, E.J., INTO OUR PACKAGES, WITH SPECIAL REFERENCE. THESE WERE THE OUTLINES OF WHICH RICK AND CHARLES SAID, “WOULD NOT WORK”, AND BASED THEIR WHOLE PREMISE OF DESERTION. THIS IS THE “ONLY” THING THAT “WILL” WORK, AND IF FOR NO OTHER REASON: BECAUSE IT WILL BE ALLOWED (BECAUSE “THEY” CAN’T DO ANYTHING ABOUT IT, OPENLY) BY THE POWER-ELITE AND BANKSTER CARTEL. WE DON’T EVEN NEED TO ADDRESS AN ARGUMENT TO THE CONTRARY, AT THIS TIME.]**

Khan’s study revealed that Islamic banks had a preference for trade-finance and real estate investments. The study also revealed a strong preference for quick returns, which is understandable in view of the fact that these newly established institutions were anxious to report positive results, even in the early years of operation. Neinhans (1988) also contains extremely interesting empirical observations, although these are confined to the experience of Iran and Pakistan, both of

which have attempted to Islam-ize the entire banking system on a comprehensive basis. Iran switched to Islamic banking in August 1983, with a three-year transition period. The Iranian system allows banks to accept current and savings deposits, without having to pay any return based on the bank's profits or on the deposit maturity. No empirical evidence is as yet available on the interesting question as to whether interest or a profit-share provides the more effective incentive to depositors, for the mobilization of private saving. Where Islamic and conventional banks exist side-by-side, central bank control of bank interest rates is liable to be circumvented by shifts of funds to the Islamic banks.

**[H: Perhaps we should look at the REAL REASON FOR THE ESTABLISHMENT OF BANKS: TO SECURE PROPERTY, AND SAFEKEEPING OF MONEY AND ASSETS WHICH COULD BE TOO EASILY STOLEN OR MUGGED FROM INDIVIDUAL HOMES, AND FROM PEOPLE IN GENERAL. IT WAS NOT TO MAKE THE BANKS WEALTHY, NOR TO TRANSFER THE WEALTH FROM THE PEOPLE TO THE GREEDY GANGSTERS. THERE WAS, ORIGINALLY, A FEE FOR THE SAFEKEEPING OF ASSETS IN SECURITY. THIS WAS A PAID-FOR "SERVICE" TO CITIZENS.]**

Iqbal and Mirakhor have noted that the conversion to Islamic modes has been much slower on the asset than on the deposit side. It appears that the Islamic Banking System in Iran was able to use less than half of its resources for credit to the private sector, mostly in the form of short-term facilities, i.e., commercial and trade transactions. The slow pace of conversion on the asset side was attributed by the authors to the inadequate supply of personnel trained in long-term financing. The authors, however, found no evidence to show that the effectiveness of monetary policy in Iran, broadly speaking, was altered by the conversion.

**[H: If, however, you base your available "money" or currency on GOLD, which can be the "standard" in all circumstances, you can have as much MONEY as you have reserves. This allows almost unlimited ability to grow, and that growth will be reinvested into projects with profits reverting to the people and the profit-sharing institutions, ever enlarging the VALUE of the economy. This allows a full-employment capability, self-reliability, industrial stabilization and a national self-esteem beyond belief of anything ever witnessed on your globe. You will not need standing armies to kill one another, when each individual has stability and self-production with a good standard of living. The PARASITES will drop away when you stop feeding them.]**

The Pakistani experience differs from the Iranian one, in that Pakistan had opted for a gradual Islamization process, which began in 1979. In the first phase, which ended on January 1, 1985, domestic banks operated both interest-free and interest-based "windows". In the second phase of the transformation process, the banking system was geared to operate all transactions on the basis of no interest, the only exceptions being foreign currency deposits, foreign loans and government debts. The Pakistani model took care to ensure that the new modes of financing did not upset the basic functioning and structure of the banking

system. This, and the gradual pace of transition, according to the authors, made it easier for the Pakistani banks to adapt to the new system. The rate of return on profit-and-loss sharing (PLS) deposits appears not only to have been, in general, higher than the interest rate before Islamization, but also to have varied between banks, the differential indicating the degree of competition in the banking industry. The authors noted that the PLS system and the new modes of financing had accorded considerable flexibility to banks and their clients. Once again the study concluded that the effectiveness of monetary policy in Pakistan was not impaired by the changeover.

**[H: Can you begin to get a bit of insight as to possible reasons for major Elite Power Brokers to try to shut down the Islamic nations and their Islamic systems? The thing I want you to note, however, is the totally REASONABLE and LOGICAL way that banking should be run, and you WILL ALSO REALIZE WHY THESE POWER-BROKER-"TAKERS", AND NOT "MAKERS", OF ASSETS AND MONEY, WILL GO TO ANY LENGTHS, AND WHY IT WOULD HAPPEN IN THE MIDDLE EAST, WHERE ISLAM IS THE MODE OF LIVING AND BASICALLY THE LARGEST ONE "RELIGIOUS" BASE ESTABLISHED. I certainly DO know and understand the frustration of MY OWN TEAM who struggle so hard and yet are so willing to teach, inform and wait—albeit often IMPATIENTLY. There is nothing, however, chelas, for which your funds could be better spent than in insuring that THIS PLAN OF GOD'S BE ALLOWED TO COME TO HARVEST. CERTAINLY THERE IS NO HOUSE, NO PROPERTY, NO HOLDING, NO LIFE, NO CAREER, NO THING!—NOTHING IN YOUR PHYSICAL WORLD TODAY CAN EVEN STAND IN THE SHADOW OF THIS PROJECT—NONE. GO AHEAD AND LOSE EVERYTHING—FOR IT WILL, IN WORLDLY HOLDINGS, COME BACK TO YOU MULTIPLIED A THOUSAND TIMES—EVERYTHING YOU HOLD, SAVE YOUR ATTACHMENT TO LIVE BEINGS OR PETS, CAN BE REPLACED A THOUSAND-FOLD. BUT, IF YOU BACK HOME WILL JUST FILL IN AND CONFRONT, AND SUPPORT OUR TEAM—WE NEED NOT LOSE ANYTHING, EVEN THE "FIRST TIME".**

I think you will realize the undertone of what is said about us and this thrust. There is already a hue and cry of "Oh well, they are totally anti-Semitic as to...". Anti-Semitic? Why? Just because we see the fault in a business adventure that destroys people and nations? I never said anything about or against Jews (which is what anti-Semitism means). The fact that they own the system and the Banking Cartel is obvious. The fact that, however, they are making a very large noise in rebuttal, means EVERYTHING as to validity of our making inroads without even suggesting a demise of banks or bankers. We would even like to practice with those very bankers—but what have they done here? Oh, they don't allow anyone except the CENTRAL Bank to handle gold. Oh well! The nice part, however, is that the Central Bank is trying to work out "something" with GAIA. Why? Because the Bank itself is covered in security—by gold itself! There aren't any

"documents" to be considered; the point is to get GOLD into the circumstance as the value involved—not deeds of assignment, or old anything. So, why would there even be discussion about documents? Because the banks NEED TO PROTECT THEMSELVES WITH THAT ONE SHELTERING SECURITY AGAINST FULL TAKEOVER BY THE WORLD POWERS. The documents have been proven, and as long as they are not UTILIZED, there is nothing—just nice security that says: "Buster, as long as you leave us alone—you don't have a problem in the world with us. Mistreat us and we 'activate'." And frankly, Herman and I worked it out most carefully—WITH THE POWERS OF THE BUSH BUNCH. The terrible problem was that they were not included in final agreements, and they needed Herman's signature—BECAUSE THEY HAD ALREADY KILLED HIM—LITERALLY—WITHOUT ANY WAY TO HUMANLY SURVIVE.

NOW, to simply tear down the system would be a stupid blunder—wouldn't it? NO, what we offer is an equal chance on a bit of a level playing field, and if man wishes to "save" himself and his world—this offers opportunity. If your opponents in power prevail, it will be because YOU CHOSE THAT DESTRUCTIVE ROUTE TO YOUR DEMISE AND BACK TO THE CAVE. WE ARE GOING TO PRESENT LEMURIA AGAIN ANYWAY, AND OUR TEAM IS SECURE EITHER WAY. THIS IS WHY WE ARE NOT GOING TO BE HELD HOSTAGE TO ANYONE OR ANYTHING. THERE IS NOTHING IN YOUR PHYSICAL WORLD THAT CANNOT BE REPLACED WITH SOMETHING MORE WONDROUS AND FAR MORE VALUABLE. The Ekkers have never had a minute's pleasure from that house and property, anyway, for it has from onset been under evil attack—only the players keep changing. They lost the house, so the problem becomes only in the packing, moving aviaries and uprooting life when "time" is so very precious. And yes indeed, I promised ultimate solution—so it will not go easily, and it shall never give "takers" a moment's reward or peace from problems. So be it.

In business, the lines are full of fish, but we have to bring them and get them revived and into their own safe waters, and then we move on with unequalled strength, gaining with every step right around the globe. People are now seeking us out so we need no advertising—just an ability for these people to find us. They have sought in every way through our Corporate Agent, only to be faced with no help, accusations of non-payment of bills—and this from the Controller of the Agency. Since Mr. Kirzinger was fired for assisting us, there has been no way to get information into the hands of seekers. This is THE dastardly problem with what happened at NCH, for THAT WAS OUR CONTACT POINT—AND WHY WE HAD A CORPORATION THERE. THOSE FEW ACTS OF DELIBERATE NEGATION BY MR. MOORHEAD ARE ABSOLUTELY THE WORST THING HE COULD EVER HAVE DONE AGAINST HIS OWN CORPORATION EMPLOYER. AND NO, I DO NOT UNDERSTAND WHY HE IS STILL THERE AND STILL IN A POSITION TO KNOW

**“EVERYONE’S” (EVERY CLIENT’S) MOST PERSONAL BUSINESS, BANKING ARRANGEMENTS AND NUMBERS—AND ACTUALLY HAS ACCESS AND POWER TO EVEN ACCOMPLISH SUCH A TERRIBLE BREACH OF BUSINESS PROCEDURE OR ETHICS. MUCH THE LESS, I CANNOT IMAGINE AN EMPLOYER WHO IS WILLING TO LET THIS BEHAVIOR EXIST, OR THE EMPLOYEE TO REMAIN. ONE EMPLOYEE WAS FIRED BECAUSE HE DID THE RIGHT ACTION IN BEHALF OF A CLIENT, WHO ACTUALLY STARTED THE ENTIRE COMPANY IN POINT—WHILE THE LIAR REMAINED. Mr. Moorhead remains confident in his position—BECAUSE OF THE FACT THAT THE PRIOR ACTION PROVED THAT HE WAS SAFE, IN CONTROL, AND COULD SIMPLY STOP INFORMATION FLOW TO THE EMPLOYER—AND CONTINUE INPUT AND CONTROL OF THE CLIENTS IN POINT. The very point of having an AGENT is to accept service of legal documents, and HAVE RECOGNITION AS A “HOME” FOR A CORPORATION. THIS, SO THAT INQUIRING PARTIES CAN LOCATE THE CORPORATE ENTITIES. IN BUSINESS, “THIS” IS AS HEAVY AS IT GETS, READERS—AS HEAVY AS IT GETS—AND FRANKLY, LEAVES THE COMPANY WIDE-OPEN FOR LITIGATION OF THE HIGHEST MAGNITUDE, OF BOTH INVESTIGATION AND INTENTIONAL FRAUD. BUT REMEMBER SOMETHING: IT IS THE CORPORATION WHICH IS GOING TO TAKE THE BRUNT OF THIS—BECAUSE MOORHEAD IS ONLY AN EMPLOYEE, SO IT WILL BE NCH at the other end of the legal table.**

Ah, but do we have a “real” example? Indeed, the Central Bank of the Philippines FINALLY located E.J. THROUGH Papua New Guinea, who also had trouble getting to GAIA and went the same route—TO THE AGENT—ONLY TO BE GIVEN NO INFORMATION. THIS IS ONLY THE ONE MOST IMPORTANT RESOURCE OF THE PHILIPPINE ISLANDS! WHAT DO YOU THINK NOW, AS TO POSSIBLE DAMAGES? FORTUNATELY, THEY KEPT SEARCHING UNTIL THEY WERE ABLE TO LOCATE SOMEONE WHO KNEW SOMEONE WHO COULD HELP. I AM TRULY AMAZED AT JUST HOW WELL OUR PEOPLE ARE TAKING THIS SITUATION—PERHAPS THEY ARE FINALLY BLIND, DEAF AND DUMB? I MEAN “ALL OF YOU”—NOT JUST THE PART OF THE TEAM IN MANILA! You SHOULD be totally outraged! Especially you who have now come to stand to lose everything you shared with us—because of evil little gremlins in the works, deliberately gumming up the gears because of their little ego tantrums and actual criminal activities.

Why do I continually return to these personal and seemingly endless harangues? Because every entity with which we have interplay—is going to have Nevada CORPORATIONS, and they are going to end up being the most wealthy entities in the world today, with massive projects. They are going to look to us for guidance, for that is our purpose in this journey. So, consider this: WHAT WOULD

**YOU DO? THIS IS A GOOD TEST FOR YOU, CHELAS: WHAT WOULD YOU DO?]**

The IMF study, however, expressed considerable uneasiness about the concentration of bank assets on short-term trade credits rather than on long-term financing. This, the authors found undesirable, not only because it is inconsistent with the intentions of the new system, but also because the heavy concentration on a few assets might increase risks and destabilize the asset portfolios. The study also drew attention to the difficulty experienced in both Iran and Pakistan in financing budget deficits under a non-interest system, and underscored the urgent need to devise suitable interest-free instruments. **[H: Don’t you KNOW it!]** Iran has, however, decreed that government borrowing on the basis of fixed rate of return from the nationalized banking system would not amount to interest, and would hence be permissible. **[H: WRONG, just another lie.]** The official rationalization is that, since all banks are nationalized, interest rates and payments among banks will cancel out in the consolidated accounts. (This, of course, abstracts from the banks’ business with non-bank customers.) There are also some small case studies of Islamic banks operating in Bangladesh (Huq 1986), Egypt (Mohammad 1986), Malaysia (Halim 1988b), Pakistan (Khan 1986), and Sudan (Salma 1988b). These studies reveal interesting similarities and differences. The current accounts in all cases are operated on the principles of al-wadiah. Savings deposits, too, are accepted on the basis of al-wadiah, but “gifts” to depositors are given entirely at the discretion of the Islamic banks on the minimum balance, so that the depositors also share in profits. Investment deposits are invariably based on the mudaraba principle, but there are considerable variations. Thus, for example, the Islamic Bank of Bangladesh has been offering PLS Deposit Accounts, PLS Special Notice Deposit Accounts, and PLS Term Deposit Accounts, while Bank Islam Malaysia has been operating two kinds of investment deposits, one for the general public and the other for institutional clients.

The studies also show that the profit-sharing ratios and the modes of payment vary from place to place and from time to time. Thus, for example, profits are provisionally declared on a monthly basis in Malaysia, on a quarterly basis in Egypt, on a half-yearly basis in Bangladesh and Pakistan, and on an annual basis in Sudan.

**[H: As you go along here, you may well need to refer to the writings of yesterday defining some of the terms, and also to E.J.’s presentations defining these same terms.]**

A striking common feature of all these banks is that even their investment deposits are mostly short-term, reflecting the depositors’ preference for assets in as liquid a form as possible. Even in Malaysia, where investment deposits have accounted for a much larger proportion of the total, the bulk of them were made for a period of less than two years. By contrast, in Sudan, most of the deposits have consisted of current and savings deposits, apparently because of the ceiling imposed by the Sudanese monetary authorities on investment deposits which, in turn, was influenced by limited investment opportunities in the domestic economy. There are also interesting variations in the pattern of resource utilization by the Islamic banks. For example, musharaka has been far more important than murabaha as an investment mode in Sudan, while

the reverse has been the case in Malaysia. On the average, however, murabaha, bai’muajjal and ijara, rather than musharaka, represent the most commonly used modes of financing. The case studies also show that the structure of the clientele has been skewed in favor of the more affluent segment of society, no doubt because the banks are located mainly in metropolitan centers with small branch networks.

The two main problems identified by the case studies are the absence of suitable non-interest-based financial instruments for money and capital market transactions, and the high rate of borrower delinquency. The former problem has been partially redressed by Islamic banks resorting to mutual, inter-bank arrangements and central bank cooperation, as mentioned earlier. The Bank Islam Malaysia, for instance, has been placing its excess liquidity with the Central Bank, which usually exercises its discretionary powers to give some returns. The delinquency problem appears to be real and serious. **[H: This is a problem that is absolutely geared to solution by our own program. The loans are covered by GOLD and, therefore, there CAN BE NO LOSS!]** Murabaha payments have often been held up because late payments cannot be penalized, in contrast to the interest system, in which delayed payments would automatically mean increased interest payments. To overcome this problem, the Pakistani banks have resorted to what is called “mark-down”, which is the opposite of “mark-up” (i.e., the profit margin is the cost-plus approach of murabaha transactions). “Mark-down” amounts to giving rebates as an incentive for early payments. But the legitimacy of this “mark-down” practice is questionable on Shariah grounds, since it is time-based and therefore smacks of interest.

In the Southeast Asian context, two recent studies, on the Bank Islam Malaysia by Man (1988) and the Philippine Amanah Bank by Mastura (1988), deserve special mention. The Malaysian experience in Islamic banking has been encouraging. Man’s study shows that the average return to depositors has been quite competitive with that offered by conventional banks. By the end of 1986, after three years of operation, the bank had a network of fourteen branches. However, 90 percent of its deposits had maturities of two years or less, and non-Muslim depositors accounted for only 2 percent of the total. Man is particularly critical of the fact that the mudaraba and musharaka modes of operation, which are considered most meaningful by Islamic scholars, accounted for a very small proportion of the total investment portfolio, while bai’muajjal and ijara formed the bulk of the total. It is evident from Mastura’s analysis that the Philippine Amanah Bank is, strictly speaking, not an Islamic bank, as interest-based operations continue to coexist with Islamic modes of financing. Thus the PAB has been operating both interest and Islamic “windows” for deposits. Mastura’s study has produced evidence to show that the PAB has been concentrating on murabaha transactions, paying hardly any attention to the mudaraba and musharaka means of financing. **[H: Our method of reserves and collateral actually solves all these problems, also.]** The PAB has also been adopting unorthodox approaches in dealing with excess liquidity by making use of interest-bearing treasury bills. Nonetheless, the PAB has also been invoking some Islamic modes in several major investment activities. Mastura has made special references to the qirad principle adopted by the

PAB in the Kulu-sang Kabuhayan at Kaunlaran (KKK) movement launched under Marcos, and to the ijara financing for the acquisition of farm implements and supplies in the Quedon food-production program, undertaken by the present regime. So far, no reference has been made to Indonesia, the largest Muslim country in the world, with Muslims accounting for 90 percent of a population of some 165 million. The explanation is that a substantial proportion, especially in Java, are arguably nominal Muslims. Indonesians by and large subscribe to the Pancasila ideology, which is essentially secular in character. The present regime seems to associate Islamic banking with Islamic fundamentalism, to which the regime is not at all sympathetic. Besides, the intellectual tradition in Indonesia in modern times has not been conducive to the idea of interest-free banking. There were several well-respected Indonesian intellectuals, including Hatta (the former Vice President), who had argued that *riba*, prohibited in Islam, was not the same as interest charged or offered in modern commercial banks, although Islamic jurists in Indonesia hold the opposite view. **[H: Of course, MODERN INTEREST IS WHAT ALLOWS FOR TOTAL CORRUPTION ALL THE TIME! So, how interesting to see this in action for “modern” circumstances fitting the LAW OF GOD, or changing it to suit the corruption of the MODERN CIRCUMSTANCE. THESE POLITICIANS AND GOVERNMENT PEOPLE, ALONG WITH THE BANKS, ARE THE ONLY ONES WHO WIN ANYTHING. THE REST LOSE “ALL THE TIME”. THERE HAS BEEN NO PLACE ON EARTH MORE CORRUPT THAN INDONESIA.]**

The Muslim public seems somewhat indifferent to all this. **[H: How can they possibly even begin to understand it?]** This, however, does not mean that there are no interest-free financial institutions operating in Indonesia. One form of traditional interest-free borrowing is the still widely prevalent form of informal rural credit known as *ijon* (green), because the loan is secured on the standing crop as described by Partadireja (1974). Another is the *arisan* system practiced among consumers and small craftsmen and traders. In this system, each member contributes regularly a certain sum, and obtains interest-free loans from the pool by drawing lots. The chances of an Islamic bank being established in Indonesia seem, at present, remote (cf. Rahardjo 1988). **[H: This is changing, E.J., as new management and government moves in through Megawatti.]**

Finally, in the most recent contribution to the growing Islamic banking literature, Nienhaus (1988) concludes that Islamic banking is viable at the microeconomic level, but dismisses the proponents' ideological claims for superiority of Islamic banking as “unfounded”. Nienhaus points out that there are some failure stories. Examples cited include the Kuwait Finance House, which had its fingers burned by investing heavily in the Kuwaiti real estate and construction sector in 1984, and the Islamic Bank International of Denmark, which suffered heavy losses in 1985 and 1986, to the tune of more than 30 percent of its paid-up capital. **[H: Can you even begin to compare those two losses to the incredible losses to banks (interest-bearing) and people in ALL THE OTHER BANKING OPERATIONS? This is totally ludicrous.]** But then, as Nienhaus himself has noted, the quoted troubles of individual banks had

specific causes, and it would be inappropriate to draw general conclusions from particular cases. Nienhaus notes that the high growth rates of the initial years have been falling off, but he rejects the thesis that the Islamic banks have reached their “limits of growth” after filling a market gap. The falling growth rates might well be due to the bigger base values, and the growth performance of Islamic banks has been relatively better in most cases than that of conventional banks in recent years. **[H: READ IT AGAIN!]**

According to Nienhaus, the market shares of many Islamic banks have increased over time, notwithstanding the deceleration in the growth of deposits. The only exception was the Faisal Islamic Bank of Sudan (FIBS), whose market share had shrunk from 15 per cent in 1982 to 7 per cent in 1986, but Nienhaus claims that the market shares lost by FIBS were won not by conventional banks, but by newer Islamic banks in Sudan. Short-term trade financing has clearly been dominant in most Islamic banks regardless of size. This is contrary to the expectation that the Islamic banks would be active mainly in the field of corporate financing on a participation basis. Nienhaus attributes this not only to insufficient supply by the banks, but also to weak demand by entrepreneurs who may prefer fixed-interest cost to sharing their profits with the banks.

#### CONCLUSION

The preceding discussion makes it clear that Islamic Banking is not a negligible or merely temporary phenomenon. Islamic banks are here to stay, and there are signs that they will continue to grow and expand. Even if one does not subscribe to the Islamic injunction against the institution of interest, one may find in Islamic banking some innovative ideas, which could add more variety to the existing financial network.

**[H: I am now going to take EXCEPTION to the term “Islamic Banking”. Is this not the system of banking throughout the teaching of the one you call Jesus Christ? Didn't that one, Jesus—TOSS OUT OF THE TEMPLES AND PUBLIC PLACES THE “MONEY CHANGERS”? IS NOT USURY THE VERY THING THAT GOT THE PHARISEES (JEWS) INTO THE WORST CURSE OF ALL HISTORY? PEOPLE, I DON'T CARE WHO YOU ARE: THIS BANKING SYSTEM BELONGING TO THE CARTEL IS THE ONE MOST DESTRUCTIVE THING EVER PERPETRATED ON MANKIND—WHEN WILL YOU WAKE UP?]**

One of the main selling points of Islamic banking, at least in theory, is that, unlike conventional banking, it is concerned about the viability of the project and the profitability of the operation, but not the size of the collateral. Good projects, which might be turned down by conventional banks for lack of collateral, **[H: Well, with plenty of collateral that problem goes away, doesn't it?]** would be financed by Islamic banks on a profit-sharing basis. It is especially in this sense that Islamic banks can play a catalytic role in stimulating economic development. In many developing countries, of course, development banks are supposed to perform

this function. **[H: Well, first-hand KNOWLEDGE sees that they do NOT.]** Islamic banks are expected to be more enterprising than their conventional counterparts. In practice, however, Islamic banks have been concentrating on short-term trade finance, which is the least risky. **[H: Well, players, let's just go change that attitude!]**

Part of the explanation is that long-term financing requires expertise, which is not always available. Another reason is that there are no back-up institutional structures, such as secondary capital markets for Islamic financial instruments. **[H: Let's fix that too!]** It is possible, also, that the tendency to concentrate on short-term financing reflects the early years of operation: it is easier to administer, less risky, and the returns are quicker. The banks may learn to pay more attention to equity financing as they grow older.

It is sometimes suggested that Islamic banks are rather complacent. They tend to behave as though they had a captive market in the Muslim masses, who will come to them on religious grounds. **[H: Well what kind of CAPTIVE market do the conventional banks hold over ALL the people, ALL the time?]** This complacency seems more pronounced in countries with only one Islamic bank. Many Muslims find it more convenient to deal with conventional banks, and have no qualms about shifting their deposits between Islamic banks and conventional ones, depending on which bank offers a better return. This might suggest a case for more Islamic banks in those countries, as it would force the banks to be more innovative and competitive. Another solution would be to allow the conventional banks to undertake equity financing and/or to operate Islamic “counters” or “windows”, subject to strict compliance with the Shariah rules. It is perhaps not too wild a proposition to suggest that there is a need for specialized Islamic financial institutions, such as *mudaraba* banks, *murabaha* banks and *musharaka* banks, which would compete with one another to provide the best possible services. **[END OF QUOTING]**

**NO, PEOPLE, THE PROBLEM IS THAT GOOD BANKING OF THIS KIND WOULD WIPE OUT THE MASTERS OF DECEIT, PURELY AND SIMPLY PUT.**

I would attend the following: “Dear Father, You are present to those who call on You, and You reveal Your power to those who pray in Your Name. Remove the evil forces that surround us, through YOUR MOST HOLY NAME. And in Your power, unite us all, that all our barriers from each other may be bridged by YOUR LOVE—Amen”.

And so it came to pass in the latter days that God heard that petition, and offered unto mankind a solution and a gift so great that man could change his world. Always God watches and KNOWS: that change must rest upon the heads of MAN. For physical Man is of the physical dimension and therein is where the changes must come to be manifest—however, it is through the God-self in MAN that through his mind he can manifest all. So be it, for it is not a riddle or a puzzle—only a very obvious gift, which must be accepted and USED to have any value whatsoever.

Salu, and may you be given into studied realization. Open your MIND, beloved ones, FOR IT IS THE MIND OF GOD WE ATTEND!

**THE PROBLEM IS THAT GOOD BANKING OF THIS KIND WOULD WIPE OUT THE MASTERS OF DECEIT, PURELY AND SIMPLY PUT.**

# Non-Usurious, Moral Banking

**HATONN-dharma Rec. #1 8/7/99**

## LIFE IS WHAT YOU CREATE IT TO BE

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

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

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

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

Come on, we KNOW when there is a “witty” note

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

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

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

It reminds me of Rick’s proclamation that NOTHING was removed from the offices—only to, at agreement time, have a whole computer set-up “returned” by Gail. A great deal of “clean up” work was done on it as well. It didn’t just follow her car along home one day and ask for asylum—unless of course it was in a car “following” her. And how did the bank account records just run away somehow out of her purse or somewhere—and just “get lost”? How good does this look when it is KNOWN that thousands of dollars were deliberately removed from the banking accounts by those parties, from OUR accounts?

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

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

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

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

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

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

I ASK “YOU”: ARE “YOU” WORTHY OF A BETTER WORLD? WILL “YOU” CHANGE TO PRESENT A BETTER WORLD IN INTEGRITY AND HONOR? OR WILL YOU PRESENT WORDS AS IF YOU ARE AN AUTHORITY IN WISDOM AND TRUTH—WHILE YOU CONTINUE YOUR NEGATIVE AND FALSE WAYS IN ACTIVITIES? ACTIONS, PEOPLE, ARE THOSE THINGS BY WHICH MAN WILL JUDGE YOU AND ULTIMATELY YOU WILL, WITH THOSE ACTIONS, CONFRONT GOD. FOR YOUR ACTIONS, AS THE OLD SAYING GOES, SPEAK FAR LOUDER AND TELL MORE TRUTH—THAN ALL THE WORDS IN A DICTIONARY.

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

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

[QUOTING:]

## THE OBJECTIVES AND THE PHILOSOPHY OF ISLAMIC BANKING

Profit maximization is usually considered the most important objective of commercial banks, especially

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

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

**[H: WHY? THIS IS A TERRIBLE CONCEPT, FOR A BANK IS FOR THE HOLDING OF PROPERTY TO KEEP IT SECURE. THERE IS NO "BUSINESS", OTHER THAN PAYMENT FOR STORAGE AND OPERATING CONVENIENCE, THAT SHOULD INVOLVE BANKS. THIS IS A MYTH THAT HAS CONVENIENTLY COME FORTH AND IT IS A GROSSLY TERRIBLE CONCEPT. If you have hired a guard for your business, say, to guard your inventory in a drug-store, is that guard now responsible for making a profit off the products, using the products for gain for self, or WHAT? No, he is hired to protect another's property. THIS IS THE PURPOSE OF A BANK—IT IS A SECURITY STORAGE SERVICE WHICH, AT MOST, KEEPS ACCURATE BOOKS AND HAS "YOUR" DEPOSIT SAFE AND READY FOR YOUR USE AT ANY TIME YOU ASK—PERIOD.]**

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

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

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

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

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

BANK ISLAM MALAYSIA BERHAD (BIMB), MALAYSIA:

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

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

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

ISLAMI BANK BANGLADESH LIMITED (IBBL), BANGLADESH:

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

KUWAIT FINANCE HOUSE (KFH), KUWAIT:

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

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

FAYSAL ISLAMIC BANK OF BAHRAIN (FIBB), BAHRAIN:

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

JORDAN ISLAMIC BANK, JORDAN:

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

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

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

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

As an institution whose foundations are based on

religious doctrines, the establishment and operation of Islamic banks has raised many theoretical and conceptual considerations. As mentioned by Ali (1988):

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

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

"But Allah hath permitted trade and forbidden usury..."

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

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

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

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

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

The principles of Islamic business include honesty and the belief that trade is to be conducted in a faithful

and beneficial manner. Islam conceives trade as an honest effort, an earnest endeavor, and a human striving for earning one's rightful livelihood. Trade manipulations and malpractices aimed at earning undue profit through operations like hoarding, black-marketing, profiteering, short-weighting, hiding the defective quality of merchandise, and adulteration cannot be regarded as honest trade (Siddiqi, 1986). [H: **Wow, now just who would do these things? Do you see, chelas, HOW FAR MAN HAS COME DOWN THE ROAD "AWAY" FROM GOD?**] The Prophet (pbuh) was once conferred the title of "Amin", or trusted, because of his honesty in all dealings. The operations of Islamic banks, therefore, are based on the concepts of honesty, justice and equity as practiced by the Prophet (pbuh).

[H: **Can you see what our REAL problem is, chelas? It doesn't matter what you "call" yourself. Unless mankind comes back into the righteous behaviors—as in decent, honest, filled with total integrity and can be TRUSTED—there is no point in just getting a lot of money, just to continue in the greedy system of greedy industry and, frankly, banking is only a part of the whole. Concepts must be changed and PROVEN TO BE BETTER, or you will just get something like: "Oh well—that is just those strange Muslims and Islamic strange people." I repeat something very important: PEOPLE SIMPLY HIDE BEHIND RELIGIOUS IDEAS TO COVER THEMSELVES WITH THE "APPEARANCE" OF GOODNESS, while they continue in their corruption and ill-begotten dishonest behaviors. And I will ask you again: "Who has the reputation for these corrupted and greedy traits—in EVERY INSTANCE?" I certainly do not claim that everyone doesn't try to hop on the grafting bandwagon but how can you CHANGE A WORLD if your corruption is simply carried forth in all "new" possibilities? If allowed to be established the better and honorable way, THIS WILL BECOME THE LAW AND THE PRACTICED METHOD OF INTERCHANGE—BUT SOMEONE SOMEWHERE HAS TO LAY A FOUNDATION, AND KIDDIES, THAT IS "US". The structure is present but is getting destroyed in the manipulations, as people begin to believe there is no "other" way to function. And along comes some new Guru who says the new realization is that there was wrong interpretation by the Messenger and it really meant—whatever is decided serves the best purpose for the new "revelator". NO, we go back to God in righteous practice, or GOD WILL NOT LONG SHELTER US. GOD GIVES AND GOD TAKES AWAY—WHEN WE FAIL TO KEEP OUR PROMISES UNTO HIM. WE CAN TURN THE WORLD OF CITIZENS INTO THE RIGHT DIRECTIONS BUT UNLESS WE DO AND PRESENT BETTER WAYS—WE WILL HAVE ACCOMPLISHED NOTHING.]**

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

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

This verse teaches Muslims that the godly man's business will never fail or fluctuate because Allah

guarantees him the return, and even adds something to the return out of his own bounty. Analogically, honest trade will lead to the earning of profit in this world as well as in the hereafter. Tarmidzi (circa. 892) reported that the prophet (pbuh) mentioned that, "The truthful, honest merchant is with the Prophet, truthful and martyr."—(Siddiqi, 1986)

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

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

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

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

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

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

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

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

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

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

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

"O ye who believe! make not unlawful the good

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

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

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

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

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

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

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

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

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

Islam prohibits accumulation of wealth or its unrestricted possession by individuals EXCLUSIVELY IN THEIR SELF-INTEREST. Besides that, Islam commands that even wealth which is earned by the right

(Continued on page 33)



# Creating a Better Way— Man Lacks Ideas, Not Money

**HATONN-dharma Rec. #1 8/8/99**

## SHOW ME THE MONEY

It is not just those in the sports business and in movie presentations who shout: “Show me the money.” In your world, that is the term used BEFORE anyone is willing to DO ANYTHING. Then when we come forth and offer a discussion on “money” or financing—you discount us as being “darkly evil”. Those shouting “evil” and “dark” are at the same time demanding money—“or else”. And what is the “or else”? Well, it means, in most instances, that we are going to TAKE it from you even if you don’t have it. That’s right, people, go to the adversary’s best troopers to prove the “dark” possibilities of the very ones who have “fed” and housed you. The ones who offer great return must somehow also PAY FOR THE WORK, THE WORKERS, ANY EXPENSES—AND FOR THE PRIVILEGE OF GIVING ALL THEY HAVE, AWAY. IS THERE SOMETHING WRONG WITH THIS PICTURE?

We are now struggling through unknown topics, with “the way” to insure success in our mission, while we have to endure the slings and arrows of being called greedy, gold hounds, dark, evil, satanic; and this while those who have contributed nothing—demand more and more and more and instantly, or, we will destroy you and take everything you have, even if it isn’t yours! How willing does this make your workers on the front line, and me, at the helm? If you don’t know how or where to utilize your gifts prayed for and the call answered—what in the world do you expect to gain? You must rebuild through that which has pulled you down. You must understand—REVERSE the flow. And, if you have no idea what was DONE by the Power Elite—how can you even begin to consider reversing anything?

God does not “just” give you what’s wrong—HE WILL TELL YOU HOW TO DO THE JOB PROPERLY AND ALSO PROVIDE, IF YOU DO YOUR JOB, THE WAY AND THE WHEREWITHAL. HE CERTAINLY WILL NOT DO IT FOR YOU OR FIGHT EVERY INCH OF THE LONG HAUL TO RECONSTRUCTION. Oh, yes, the parasites are still sucking our blood and have even taken our property and put it into their “blood banks”, for sucking more and more as they deem possible. The trouble with this concept is that they KILL THE HOST, for once you have lived “off” the “system” or “another”, be it in business, government, or welfare—you just don’t know how to produce, do you? And when you let others, who are out to “get” someone, talk you into becoming as vicious and illogical as they, themselves ARE—you will ultimately lose, because these newly-hatched parasites will suck YOU until you run dry. It simply is the way it is—and then you go weep and wail—and “oh well...”, the pusher will moan, while you go down.

As we turn to our topic underway, you will possibly wonder what does the above have to do with anything? Well, FACE IT, READERS, all of the Teachers of all time known—use parables about REAL circumstances to offer examples.

Now, for the connections here, if you have missed it: You can know how to run and get corporations and banks and whatever, BUT IF YOU DON’T GET SOMETHING TO UTILIZE SAID RESOURCES—YOU JUST DUMP IT BACK LIKE AN UNPREFERRED FISH ON YOUR LINE. HOW MANY PEARLS HAVE YOU LOST BY THROWING AWAY AN OYSTER?

So, we must, must we not (?), talk about banks and then speak of: SOURCES AND USES OF FUNDS.

We don’t, at this moment in this background writing, need to speak of any specific reserves, collateral, etc., or even gold, for holding of value. We will continue the observations of the authors and professors in a text regarding the topic of these goodly-founded banks. We are not here to give away strategy, or cause more bombastic blasting of our ongoing work in point—and, therefore, people working with us have to do a bit of homework, and maintain PRIVACY (not secrecy).

There is only ONE way, for instance, for people who have participated in supporting and assisting the Phoenix Institute and specifically the Ekkers through the years, to get return on their loans—AND THAT IS REMARKABLY CLEAR—THAT IT MUST BE THROUGH OUR SUCCESS. IS THIS NOT SIMPLE DEDUCTION? HOW MANY SHOES ARE LOST FOR LACK OF A NAIL?

For now, in this particular topic, we will follow along with the general text:

[QUOTING:]

### SOURCES AND USES OF FUNDS

There are three [H: recognized] sources of funds for Islamic banks, namely, contributions made by the owner(s) [H: This one in our instance, might well be the ONLY one you need later consider, so don’t pass too quickly by it.], short-term liabilities and depositors’ money. The nature and the amount of contributions made by the owners are subjected to the laws and regulations which control the formation of a particular Islamic bank. As suggested by Siddiqi (1983), the bank should be established on the principles of *Shirkat-e-Enan*, in which two or more persons participate in an enterprise with a fixed amount of capital, agreeing that they will work jointly and share in profit or loss proportionately. In reality, however, due to the large

amount of capital which is needed prior to the establishment and commencement of a banking business, and because of other advantages, many Islamic banks, especially in countries where laws are Western-based, are established as public limited companies. As a public limited company, the total amounts of capital contributed by the shareholders are represented by the total paid-up capital of the bank (paid-up capital consists of amounts of capital allotted and paid by the shareholders of the bank). In most cases, the contribution of shareholders is not more than 10 percent of the total assets held by the Islamic bank. Although short-term liabilities are considered as one of the sources of funds for Islamic banks, the amount contributed by items such as other creditors, and others payable, are generally insignificant to the banks.

Like conventional commercial banks, the main source of funds for Islamic banks is from depositors’ money. For conventional banks, deposit facilities cater to reasons for holding money. Following the Keynesian approach, people require money for three purposes: transaction, precaution and investment. Conventional banks, therefore, provide three types of deposit facilities in accordance with these requirements. The first category of a deposit facility is called a current account, which is sometimes known as a checking account. This

facility is designed for those who require money for transaction purposes. The motive of the depositors in this category is the need for convenience or for payments of daily commitments. Usually no interest is paid by the bank to current account

holders. This practice, however, is changing among conventional banks. In fact, commercial banks in some countries (e.g. Malaysia) charge for unavoidable costs, such as the costs of a cheque book and stamp duty, and also impose a moderate service fee on this type of account. In the absence of interest, Islamic banks are permitted by *Shariah* to offer facilities that are similar to the current account facilities of the conventional banks. Depositors are allowed to withdraw their funds at any time without notice and Islamic banks guarantee the nominal value of the deposits. Principles of *qard hassan* and *wadiah* are the principles adopted by the Islamic Banks in dealing with current account facilities.

The second category of deposit is the savings account. For conventional banks, this account caters to those who wish to save money and at the same time earn income. The depositors in this category are those who hold money primarily because of precautionary motives and, at the same time, are induced by the investment motive. Principles of *wadiah*, *mudaraba* and *qard hassan* are the alternatives available for the Islamic banks which choose to offer this kind of facility.

The third category of deposit facility is for those who keep money for investment purposes. Customers who have idle funds usually want better returns on their funds. These customers normally prefer to keep their money in a fixed (or term) deposit facility. In the Islamic banking system, a similar facility is called an “investment deposit”. This deposit is governed by the principle of *mudaraba*. Within this context, Islamic banks act as agent-manager, or *mudarib*, and the

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depositor as investor, or *rabb al-mal*. There are a few alternatives available within this type of deposit. The bank would provide no guarantee or fixed return on the amount deposited. Customers who hold their funds in this investment deposit will be treated as if they were shareholders of the bank and are entitled to a share in the profits or losses made by the bank. The agreement on how the profit or loss will be distributed between the bank and the depositor is made at the beginning of the deposit period and cannot be amended during the tenure of the deposits, except by the consent of both parties. The distribution of profit to the depositors may be on a quarterly, half-yearly, or yearly basis and advance notice is required for those who wish to withdraw the funds before the maturity date. The *Shariah* also permits Islamic banks to raise funds by way of issuing investment certificates that carry no fixed return. These certificates are issued either directly to the depositors or through the Islamic inter-bank money market. The tenure of these certificates would vary from one to five years or even more. The principles of *mudaraba* and *qard hassan* are applicable to this kind of facility. In applying the principle of *mudaraba*, the reward for the depositors is based on the bank's annual profit, whereas, under the principle of *qard hassan*, the reward is entirely dependent upon the bank's discretion.

As is the case with conventional banks, funds received are used by Islamic banks for various purposes. Basically, the usage of these funds is represented by the types of assets held. The assets held by Islamic banks may be divided into two broad categories, frequently called earning assets and non-earning assets. Earning assets are the two balance-sheet items called financing and investment. Non-earning assets consist of the total reserves of the bank (statutory reserves and other reserves), cash and bank balance, and financing under the principle of *qard hassan*.

As entities established on religious foundations, Islamic banks are expected to abide by whatever rules and regulations are imposed by the *Al-Quran* and *Hadith*. Islamic banks are not guided solely by profit-maximizing motives. Their utmost objective is the betterment of the *ummah* (community) and their overall business philosophy is based on justice and equity. Because of this philosophy, Islamic banks, subject to the availability of funds, participate in either new or existing projects, as long as the proposed venture is viable and profitable.

Non-commodity trading is strictly prohibited by *Shariah*. Since the *Shariah* considers money as a non-commodity item, granting loans to customers for profit is therefore unlawful (Siddiqi, 1986). In most cases, the funds will be used through equity participation or partnership. Principles of *mudaraba*, *musharaka*, and *murabaha* are commonly applied by Islamic banks in assisting their commercial customers. Principles of *ijara* and *ijara wa-iktina* are used for hire-purchase and leasing facilities. The principle of *qard hassan* is for ordinary customers who need financial assistance in buying durable goods and other personal needs. Other banking services such as letters of guarantee, letters of credit, remittance services, travelers' cheques, and safe deposit boxes are considered as fee-based services.

In regard to the application of funds, Islamic banks sometimes face operational problems. The first problem regards the reserve and liquidity requirements imposed by the central bank. It is perfectly alright for the central bank imposing the reserve and liquidity

requirements, but the hypothetical question here is whether [**H: or not**] the same ratios should be applied to both Islamic and conventional banks. Some commentators believe that because the nature of the Islamic banks' operations are different from the conventional banks, they should be exempted from liquidity control procedures (El-Ashker, 1990). For example, investment deposits of the Islamic banks are kept for a specific period, from a few months to a few years, before which the deposit can be withdrawn. Therefore, Islamic banks are in a better position to plan cash budgets and are better able to monitor the withdrawal schedule. Similarly, Islamic banks do not guarantee both returns and the principal of the invested amount, thus the question of guaranteeing the safety of the depositor's money does not arise.

The second problem faced by Islamic banks is in case of shortage of funds. In an ordinary banking system, one of the functions of the central bank is as the lender of last resort and the assistance given may be in the form of rediscounting of Treasury bills, Government securities and other certificates or through direct borrowing. This assistance, however, is marked by an element of interest in one way or another. Islamic banks will therefore not be able to take the opportunity of drawing on these facilities. Similarly, Islamic banks are not able to become members of inter-bank markets in which the instruments traded are interest-based. Without sufficient financial instruments that are based on Islamic principles and developed by the Islamic financial system, Islamic banks face problems not only in cases of shortage of funds but also in the case of excess liquidity. Without sufficient avenues for the Islamic banks to make investment, it deprives them not only of profit-making opportunities but also restricts their ability to meet the liquidity requirement ratio imposed by the central bank.

A third issue regards the method used by Islamic banks in determining the percentage of mark-up or mark-down in cost or price when dealing with their customers. In discussing the validity of the percentage used by the Islamic banks in their operations, the Habib Bank of Pakistan argued that the percentage is just a mathematical device to measure the relationship between two quantitative variables and it has nothing to do with *halal* (licit) or *haram* (illicit) issues. In its elaboration on this matter, the Habib Bank stated that a *halal* thing remains *halal* whether it is measured in percentage terms or otherwise. Similarly, a *haram* thing remains *haram* whether it is measured in percentage terms or not. In short, "15% profit" is *halal* because profit itself is *halal*, and "15% interest" is *haram* because interest itself is *haram* (Habib Bank Limited, 1985). However, this should not necessarily be the case. Islamic banks, in their endeavors to provide services governed by principles of justice and equity, should not make any comparison with the interest rate imposed by a commercial bank. The percentage of mark-up and mark-down should be carefully studied and in most

cases the rate should not be priced on an equal footing with the interest rate used by commercial banks.

Another important issue that should be studied carefully by Islamic banks is the extent to which they should be involved in the running of the businesses in which they have an interest. For example, Siddiqi (1983) believes that in the case of *mudarabah*, the bank should allow the entrepreneur, in addition to his own capital, to procure further capital from others on a

similar principle, and that he should also be able to purchase and sell goods on credit within the limitations of the total capital and to procure short-term loans for investment in the business. The

entrepreneur should be accorded the fullest freedom for working out the details. The

entrepreneur, however, will not be allowed to acquire long-term loans

for the business for the simple reason that this will increase the financial liabilities of the partnership beyond the limits of the jointly-covered capital.

#### LAWS AND REGULATIONS FOR ISLAMIC BANKING

Islamic banks in any country around the world must conform to two types of laws. Like other Islamic followers, Islamic financial institutions must first conform to Islamic principles and laws. Without observing and following the foundations and rules as stipulated in the various sources of Islamic law, no institution can claim to be an Islamic bank. Islamic laws are usually referred to as the *Shariah* laws. Another type of law to be conformed to by Islamic banks are the laws and regulations imposed by the government of their domiciled country. These laws are also known as positive laws.

With regard to the Islamic banking system, *Shariah* does not provide any single decree in which it gives all the rules and guidelines to be followed by the Islamic banks. The rules and guidelines, however, are abundantly described by the various sources of *Shariah* law. *Shariah* laws are derived from four sources, namely, *Al-Quran*, *Hadith*, *Ijma* and *Qiyaz*. Some scholars claim that there are five sources of laws, that is *Al-Quran*, *Sunnah*, *Ijtihad*, *Ma'ruf*, and *Maslahat*. As stated by Mannan (1986), the uniqueness of Islamic law lies in its comprehensiveness of principles, valid through the ages in respect of the whole of mankind. The whole basis of Islamic law is a standing and perpetual miracle, a miracle in the sense that Islamic law may not only be compared with the law of tides but also with the simple and exact law of gravitation. Because, while Islamic laws have always been found to yield new truths and fresh guidance in every age and at every level, guidance has also been furnished to mankind through a series of fundamental and eternal revelations vouchsafed by Allah to the Prophet (pbuh).

Maududi (1983) in his *Islamic Law and Constitution* believes that the main objective of *Shariah* is to construct human life on the basis of marufat

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being that just about every central bank  
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here, it is truly EVIL vs. GODLY.**

(virtues) and to cleanse it of *munkarat* (vices). The term *marufat* denotes all the virtues and good qualities that have always been accepted as 'good' by the human conscience. Conversely, *munkarat* denotes all the sins and evils that have always been condemned by human nature as 'evil'. In short, the *marufat* are in harmony with human nature and its requirements in general and the *munkarat* are just the opposite. The *Shariah* gives a clear view of these *marufat* and *munkarat* and stresses them as the norms to which individual and social behavior must conform.

Positive laws are the laws that are given by civil authority, as distinct from the moral or sacred laws given by God or with God's guidance. In most cases, positive laws in Muslim countries originated in Western countries. Those Islamic banks which are established in a secular country not only have to adhere to all the *Shariah* laws, but must also conform to the civil laws of that particular country, in most cases under the supervision of that country's central bank. **[H: What an incredible circumstance—being that just about every central bank in the world is based on Jewish practices of the Power Elite and structured to make very sure the Islamic banks cannot survive. Yes, I can state that there are major REASONS why you SHOULD expect an Armageddon, world travelers, for it is not just one mode of operation in play here, it is truly EVIL vs. GODLY.]** For example, in Malaysia, the establishment of Islamic banks is governed by the Companies Act 1965, and their operations are subjected to the Islamic Banking Act 1983. Islamic banks, therefore, must conform to all requirements as stipulated in both Acts. In Iran, the Law for Usury-Free Banking 1983 provides various provisions relating to the Islamization of the entire banking system. In Jordan, the government passed the Jordan Islamic Bank for Finance and Investment Law No. 13 of 1978 prior to the establishment of the Jordan Islamic Bank, and the functions and activities of the bank are specified by this Law.

#### SUMMARY

Islamic Banking is broadly defined as a banking system whose operations are not only governed by the *Shariah* that prohibits interest but which are conducted in accordance with the value system of Islam. Islamic banks in present times are considered as the end product of the Islamic resurgence which took place in many Islamic countries during the late 1960s and in the early 1970s. Nevertheless, the existence of Islamic banking products can be traced back to the early days of Islam. There is evidence that such as savings deposits and money exchanges existed during the life of the Prophet (pbuh), whereas services such as remittances and the use of bills of exchange existed during the period of the Companions. The development of these rudimentary banking products was distorted by the dark ages of the European Continent. While conventional banking products started to emerge with the revival of commercial activities during the 13<sup>th</sup> century, Islamic Banking products were not reinvigorated and as a result of colonization the banking system in Muslim countries was based on conventional banking rules.

The first attempt to establish an interest-free financial institution was in Malaysia in the mid-1940s but it failed. The establishment of the Mit Ghamr Local Savings Bank of Egypt in the 1960s marked a

new milestone in the modern world of banking. Currently there are more than 150 interest-free institutions all over the world, especially in Muslim countries, providing services which are compatible to those services offered by interest-based institutions. The range of services includes commercial banking services, merchant banking services, fund management activities, investment activities and insurance businesses. Islamic financial institutions have now extended their activities to the Western world and serve the banking requirements of both Muslim and non-Muslim customers.

As is the case with conventional banks, profitability is considered as one of the important objectives of Islamic banks; Islamic banks are expected to include social and moral aims as well as profit in their objectives. This is in line with the main purpose of their existence, that is to promote, foster and develop banking services and products based on Islamic principles.

As institutions whose foundations are based on Islamic religious doctrines, Islamic banks are expected to conform to Islamic business principles. Eliminating the element of interest in their operations is only one part of the total Islamic business ethos. Other principles include: (a) to engage in legitimate and lawful businesses; (b) to fulfill all obligations and responsibilities; (c) business must be based on the concepts of honesty, justice and equity; (d) overspending and wastage are prohibited; (e) wealth must be used in a proper and orderly manner; (f) to help and assist the needy; and (g) transactions must be properly executed.

The main source of funds for Islamic banks is from deposits made by customers. Basically there are three types of deposit facilities provided by Islamic banks—current account, savings deposit and investment account facilities. While current account facilities are provided for customer convenience, savings accounts are designed for those who wish to save money and at the same time earn income. Investment accounts are for those who keep money for investment motives. In the case of current accounts, no returns will be given to depositors and they are allowed to withdraw their funds at any time without notice. The current account facilities are usually governed by the principle of *WADIAH* (trust) or *qard hassan* (benevolent loan). Returns to savings and investment account holders are not pre-determined and usually these returns are based on profit-sharing concepts or *mudaraba*. Depositors only know their rewards at the end of the deposit period.

Funds collected from the depositors are used for financing activities based on allowable *Shariah* principles. There are three categories of principles, namely: 1. Principles that are based on profit-sharing; 2. Principles that are based on mark-up; and, 3. Principles that are based on free-of-charge transactions. Other banking services such as letters of credit, letters of guarantee, remittance services, travelers' cheques, buying and selling currencies, and safe-deposit boxes are also available at Islamic banks. These services are considered fee-based activities.

Islamic banks have to conform to two types of laws, *Shariah* laws (Islamic law) and positive law. With regard to the Islamic banking system, *Shariah* does not provide any single decree in which it gives all the rules and guidelines to be followed by Islamic banks. The most important matter directly related to the banking system is the prohibition of interest. There

are a lot of verses in *Al-Quran* which prohibit Muslims from associating themselves with interest. Similarly, there are many *Hadiths* describing the Prophet (pbuh) being totally against those who give and take interest. Positive law is given by a person of authority or the government of the country. With the exception of countries such as Malaysia, Turkey, and Iran where a special law was decreed prior to the establishment of interest-free institutions to govern the operations of these Islamic banks, no special law was promulgated in other countries. There are, however, special laws decreed by countries such as Jordan, Sudan and Egypt, but these laws only apply to a specific Islamic bank. Besides observing the special laws, Islamic banks must also conform to other laws which directly regulate the entire country's financial system and laws for those activities in which an Islamic bank is involved.

[END OF QUOTING]

Readers, we have two full pages of references and further readings relative to these topics in point but we are writing for a newspaper and we are not going to have space to do more than offer text and comment. We can offer you copies of the references given on request. However, we will have to get the information from Southeast Asia to the U.S. and *CONTACT* via the eternal and infernal mail services. If one system doesn't kill the transfer, the other most surely will. Patience, in these instances—really DOES become a virtue.

Now for just a bit of backup to check me out, team. Surely you remember a few years back, when there was gold shipping taking place and transfers being made, and I warned that a shipload of product was being tinkered with? Surely you wouldn't forget a thing like that.

Well, the story, HERE, goes as follows: A ship loaded with gold being transferred was set to sea and DISAPPEARED. Some of the crew were picked up but couldn't remember what had happened to them! They still can't remember. It was all very strange, they say, as people were basically put into safety, the ship disappeared in a trough (sank). This is all so strange—because the trough is considered the DEEPEST ON EARTH, and the ship just couldn't seem to be recovered, and when pin-pointed in location, just seems to shift about.

So be it, students of life and possibilities. I suggest you stop trying to consider just whose Hatonn is real or make-believe. I am still in charge and that would seem to me to be THE point of the matter. We are going to do these projects and missions GOD'S WAY, and all the MEN on Earth can tell you otherwise, but IT WILL BE DONE IN GOD'S WAY.

Thank you for reading and, please, open your minds, for you don't have to work on establishment rules and/or Islamic laws as presented—YOU CAN CREATE A BETTER WAY THAN EITHER PRESENTS—BUT YOU CAN'T CALL THEM "BANKS", CAN YOU?

"Beehives" might be a good choice, since a bank must deal with protection of product, holding, storage, deposits and returns. If you don't create *better* than what is created to dislodge you from freedom and life—you won't get very far, will you?

Salu, and give it a thought, please. Remember, THOUGHT is THE creative way to manifest—via GOD! You have no shortage of money, friends, YOU HAVE MAJOR LACK OF IDEAS.

DAD

# The True Nature of Capitalism

**HATONN-dharma Rec. #1 8/10/99**

## WHAT HAPPENED TO "CAPITALISM"?

My focus today is to bring you some input to that old and ancient topic: CAPITALISM. Do any of you old and ancient citizens of the world REMEMBER when in school they ACTUALLY TAUGHT about capitalism and how and why America was so great, independent, rich, and envied by the entire world? Do you remember when your products were THE BEST ON THE GLOBE? Do you remember when you were on a gold standard and your money was backed by solid and substantial value, with legal currency presented by the U.S. Treasury Department, and was actually silver and gold or silver and/or gold certificates, and NOT FED DEBT IOUs?

What is Capitalism? The children might well ask you—but first I am going to ask you: WHAT IS CAPITALISM?

Well, who is Alan Greenspan? Oh, he is head of the FED? Yes, that's right, so what was he actually doing writing on Capitalism? Have you been HAD or what, readers? Where did all the history go? Where have all the teachers learned to NOT TEACH?

I have a new interest right here at this desk this morning, as we had a good laugh over certificates, deeds, contracts and gold-backed ANYTHING. People lie to you and they lie to themselves. They are told EXACTLY what they have with which to work and that it is a purely gold-collateralized procedure—FOR THE SECURITY OF ANY LENDING INSTITUTION. So, what do some do with their little agreements? They sneak them off to places like Switzerland, where in the last short months they elected a Jewish head of state and WENT OFF THE GOLD STANDARD.

Now, consider that you try to sneak by with a big, round trading program, which only rips off everyone, and call it a gold transaction—which by the whole of the presentation spells it out, directly and simply. And most especially, ANYONE, do not go forward and hook any such thing to anything doing with G.A.I.A.—period. The response of the banksters, who are set up to steal from you, is going to say, "(Oops!), we aren't going to do this!" Fine, the people claiming to work with us have no right or justification to go forth and make the world a worse place to do criminal acts. And so it goes.

It is interesting to note that one very SERIOUS party and one of our contacts went to New York—TO THE FED, to investigate, and he was told—that the Fed could work with us. Well, the Fed is Mr. Greenspan, readers. We are not interested in making

ANYONE rich and famous. We are only interested in bringing back value and equality into the global system of social and economic factors, now enslaving humanity.

The Jewish World Council—REMEMBER—is trying to nab all the gold for the Jewish cause! The major world banking is now coming out of Belgium, anyway, even though the Bank of International Settlements continues to be in Switzerland. But the fun thing to note here is that the banks HAVE TO DECLINE AND DENY, BECAUSE THEY HAVE STOLEN ALL THE GOLD. THE IMF WILL WORK WITH US WHEN THEY FIGURE IT ALL OUT—YOU KNOW, THAT THEY ARE GOING TO HAVE TO SELL THEIR GOLD ANYWAY—OR HAVE IT CONFISCATED BY THE BANKSTER-DESTROYERS. THEY "SUPPOSEDLY" HAVE ONE OF THE BIGGEST STORES OF GOLD OF ANYWHERE AROUND, AS THEY HAVE CAUSED POOR LITTLE BANKRUPT NATIONS TO PAY OFF—AND THAT MEANS WITH ANYTHING THEY HAVE AS ASSETS—LIKE NATURAL RESOURCES AND GOLD.

So, to hear (which we have nothing on authority) that Switzerland somehow "denies" something, is good news magnified. Perhaps the wheeler-dealers will get busy and learn facts and stop the idiocy of trying to rip off the ripper-offers.

What we have to offer HELPS EVERYONE, including such as the IMF, et al. And, being good citizens, we would like nothing better than to work WITH our own nation FIRST, LAST AND ALWAYS—but it is nearing too late, having been dragged on and on through distraction, destruction and "getcha"-out games.

Does Alan Greenspan know the score? Of course, but it is doubtful if he knew the whole picture when he accompanied Mr. Bush, et al., to see Mr. Herman when Herman was on his deathbed.

So, first we are going to give you a good lesson on capitalism and I choose Ayn Rand to comment. Then we are going to give you three or four messages from several years ago—by Alan Greenspan.

By the way, in the ongoing irritation with having NCH not acknowledge or help callers to find GAIA and Ekkers, here we have it again—the FED was looking and couldn't locate us, and YES WE DO WANT TO TALK TO THEM—WE WANT TO TALK TO EVERYBODY OR ANYBODY.

One really foolish thing that comes from that cute game Mr. Moorhead had going, and closing down any possible connections at NCH, is he did—in his own motion picture project.

We are working with THE top filmmaker in this part of the world—who puts it this way: "I found you—and I know God was sending you—but I had to track you down. I was expecting help because I asked for help and I know that you were sent from God to make my career a success." E.J. said, "Well, I don't know about that but sure enough—God sent me!" He will be working with us to build a studio for teaching, based on Redford's "SUNDANCE". He is a world-renowned filmmaker who, a few years ago, just HAPPENED TO FIND GOD! Is anybody listening to me? Are there any intelligent life forms down there? Oh indeed, we will build the studio complex called Futuronic; Wally Gentleman and Van Noy will do our pictures and teach the others here how to really do special effects—and by golly, gee whiz, I WILL TEACH THE REST IF NECESSARY.

Now, if Brent wishes to participate in what he was born to do—he will get this mess straightened out, so that he can work with us when the time is right.

I do not know what has "wiped out" you "other side". It is hard to have belief in some so narrow as *Spectrum's* leadership turns out to be—but we have the Light, THE God, and I haven't gone anywhere except to where the work is appropriately foundationed, and the needed assets are stored against this day!

And to you who have "kept us going", YOU SHALL HAVE REWARD BEYOND YOUR IMAGININGS. What will happen to the adversaries in this little game? Whatever—they are daily making irreversible choices. Al Overholt, for instance, is holding our unpublished journals HOSTAGE "until we pay him". Pay him? We guess we will just wait and use our own material, or get it from Bellringer, where Al sent it in finished format to be downloaded off the Internet—FOR FREE from him and to everyone else in the world. Sorry, Al, I, HATONN, do not blackmail; AND IF YOU THINK ED YOUNG HAS A CORNER ON THIS HATONN OF HISTORICAL PARTICIPATION—YOU ARE WRONG! Forget we ever asked for ANYTHING, and may you do well in your endeavors, whatever they might be.

And yes, we have not stopped trying to get things squared away. We have been accused of misusing funds and we have been making every effort possible to reclaim every cent thieved and every dishtowel heisted. Bilger says they have NOTHING of ours?? Funny thing—Dingmans did not take the things with them, so we have to assume that old bug-a-boo of the children, "I dun-know", just whisked them all away. IT IS ACCOUNTING TIME, NO MORE AND NO LESS, and by the way—the ones you thought would cover for you guys—ARE NOT! As the blame is getting shifted, the tales coming back are really interesting! You are not going to lie to GOD and get away with it and you are not going to HOLD GOD'S PROPERTY HOSTAGE—TILL YOU GET PAID. Everyone will get paid, due and owing, when there are successful transactions. That is very soon now, when the grabbers stop playing in the 1000% currency-rollover games. We are working at saving the economy, not further dumping it.

There is something else that needs tending. You back in Tehachapi go to Pablo's cousin, Blas, who has the red car. You know, that one who came to us through tending Rick's mother. He has a very sporty red car that WE PAID FOR. When he left working for Ekkers—he did not pay another cent on the car and,

therefore, it should have been repossessed well over a year ago. Ask Kathy about the outstanding amounts, find out the legal procedures and GO GET THE CAR. If he has paid for it—account for the funds so we are not doing anything silly. There are one or two of you around there working your fannies off, without transportation except feet or two wheels. If WE must account for everything—then let us get it accounted!

It is rather like playing at “who has the pea under the nut-shell”. If you want to know truth—go ask Rick, Gail and Young IF THEY GOT MONEY OUT OF THE ACCOUNTS? THEY DID—WE HAVE THE CHECK-RECORDS (although they claim to have somehow “lost” the registers, etc.). You don’t have to make a big deal—just ask them, YES OR NO! Then ask them, including Bilger: DID YOU GET YOUR BOOKS OUT OF THE WAREHOUSE WITH THE HELP OF THE KEY FROM BRENT MOORHEAD? YES OR NO! You have to see that these are not “explanation” events—this is worse than unethical—it is quite black and white—“DID YOU OR DIDN’T YOU?” When asked to identify themselves—THEY STILL DON’T and yet they will work for two hours to convince you that they have, ad nauseam, THROUGH THEIR SPEAKER. No, that is not what I asked: “WHO ARE YOU?” is what I ask and that is all I demanded of the receivers. An instant response would be appropriate if they serve the Light! So you just start remembering those lessons you claimed to have wanted all along! They not only do not respond instantly—they refuse to even give their identities MONTHS LATER, WHILE HOPING YOU OVERLOOK THE BULLSHIPPING. I suppose you who are around and NEVER get a speaking message, even after asking, yea demanding one—don’t have the same opportunity to pick on them like you have on Doris/Dharma and Joseph/Jonur. Why? Because you couldn’t, until now, have paid them to express for their “teachers”. It is B.S. and therein lies the total lesson. I would suppose you should be very, very wary NOW, however, lest you get a flood of called-meetings to hear the Masters speak. But you WILL NOT GET THE MASTERS! And yet, you will stumble along and get “unknown tongues” and such rot? Oh dear ones, if a message is not in YOUR language for understanding—what sort of foolishness do we have going?

These “receivers” won’t even show up anywhere near me—because I simply call on their “masters” to converse with me. The empty barn produces no horses, people. I would note right here that you who may not know Joseph/Jonur—the man’s name is Joseph. Nur means of/with the LIGHT. So, it breaks down into Joseph with/of Light. Now, I would note that when I asked the receivers to identify—I specifically asked Norey to use NUR (LIGHT). He has continued to refuse and that speaks TRUTH, ladies and gentlemen. So, do I play tricks? No, I meant it and Norey let THEM blow it for him.

And as for the accusation of lack of identification on the **Tape** with Charles and Rick last February—I had already fully identified myself before they got their tapes running. Since the meeting was ONLY for the five people present—ONE IDENTIFICATION IS SUFFICIENT. Rick was playing a typical Ricky-tricky and Charles was simply confused—Charles was sick (physically) and, yes indeed, Charles had one intention at THAT TIME, to go home to SAVE EXPENSES, since he really didn’t see anything for him to do other

than keep track of Rick. To this day, my team doesn’t know what Rick could have told Charles that could have turned Charles into NON-HEARING. Well, it was anger over a son in trouble. When we cast blame for our own responsibilities—it is indeed sad. It is noted that Charles has not moved to be near his son, who was used as the excuse to go home. So be it. However, it is fine, for each makes choices—and that simply is the way it is. Sorting is always difficult, so intelligence and objective reasoning must be your guidelines.

So, if Al thinks that our writings became his property until he is paid—FINE. This time, Ekkers are not going to ante. Keep the material, keep the discs, the papers and yet, the information is MINE—so you actually have no right to read or share or sell any word of it. Honor? We are going with honor and integrity—we don’t play blackmail games—PERIOD. And now we are also told that all the “old” discs for the early *Journals* are ruined in storage? Who stored them? How could you store anything of importance where they could be ruined? Do we turn around and now demand that you pay us for discs stored in a place where they could be ruined? (???) Responsibility gets HEAVY, doesn’t it? Can you blame Ekkers for EVERYTHING?? There is good out of everything, however; at least Al no longer is on that picket fence. Salu.

So, the teachings must be in parables, just as Al repeats stories of Angels and wondrous ventures and items for the News Desk. You have to have something to which to relate, don’t you? Well, ME TOO!

Let’s just try just “one” little tale that has happened during all this unrest about “their Hatonn”, and “our Hatonn”, and the “Us” and “Them” group. There is a precious, precious helper who has helped to sustain us for years, by input of resources and love. We bless her, absolutely, and for that reason we have not told this story prior to now, to save embarrassment.

I will not mention from what State she comes but it is very distant from California. She was an Olympic participant in equestrian activities, years ago. She has lands and, still in her “shadow” years, works 16-hours a day with horses, and partly does this to help, for instance, *CONTACT* and her friends to bring truth and some assistance to the Native Americans.

She personally told Ekkers that she was continuing to help with *CONTACT* and that was mostly because of her wishing to help “Little Crow” in any way she could. She gets all his tapes and writings, and offers donations—as L.C. is somewhat of a special guide to her. So, now, let us look at Little Crow.

Little Crow is about the only person most intimate to all the training and teachings of Dharma (Doris Ekker), and a years-long, close friend of Ekkers. Through the Institute, we have done as much as we could to financially help Little Crow and his projects, BECAUSE HE IS THE PERSON WHO WILL WORK MOST CLOSELY WITH OUR INTEGRATION INTO SOVEREIGN NATION BUILDING AND GROWTH.

So this dear little M.G., who used to literally sew clothes and things for Doris, no longer even shares a call or a picture now and then—having turned her focus to saving *Spectrum* and the cute kids of the ‘hood. What I find it most interesting to consider is why she didn’t pick up the phone and CALL LITTLE CROW? AND YES, WE COULD HAVE ASKED L.C. TO

MAKE A CALL ON OUR BEHALF—BUT WE FELT IT BEST TO ALLOW THIS TO UNFOLD AND SEE WHAT THE “GANG” WAS TELLING around, to gather up funds to help with those they TOOK unlawfully. Have you ever noticed how cute and funny are little weasels? Well, I suppose they are only suitable in coats or left alone—because they cannot be trusted, they will kill your chickens and lie to you about their “good behavior”. So be it—you have to be very careful, whether they are mink or ferrets—they are liars from the start. Somebody may wish to make a note to inform M.G., things are not as she thought them to be. She is a blessed friend trying to serve as best she can. I would guess that Little Crow will certainly remember Rick and Charles, for they were always with Ekkers—but he may not even remember Young and, at the least, not in a very positive manner. He will likely never even have heard of Norey or Gail—you know, the NEW GURUS of the *Spectrum* Cult!

More INTERESTING, however, is that Little Crow CALLED EKKERS (while Rick and Charles were still in Manila), to tell Doris exactly how it would be, and to simply hold on, and that we had a job to do and just GET IT DONE, for all the rest would fall into a shambles. It is one of the life-rings that Dharma has never let loose—that little message from someone she trusts with her life, and who will kick her in the fanny when the whining starts. No, people, you are not going to get rid of Doris, E.J., Little Crow OR ATON, by whatever name you choose to label me. And, to M.G.: Stop wasting your money on *Spectrum* and HELP LITTLE CROW TO STAY ALIVE—HE HAS A WORLD OF NATIONS TO SET ON THEIR FEET, WHEN WE MERGE THIS MONSTROUS COALITION.

We are to the bottom and can’t help—so put your assistance where your promises are—and get him some help, and you might also all learn what praying for another and your relations is all about. And it just happens that M.G. has land right where the Natives WERE. God bless!

And, to respond to you who thank me for answering your direct question, and to you who just want us to stop referencing this matter—sorry. We have a mission and the PAPER was birthed to get information to our team and crew—globally. It was never to just give out some nice words of prophecy or what you wanted to hear about the rat race. Your Spiritual needs are wondrously important—but you will never change a thing if you just pound and pound upon the self-centered things of your progression, while making it impossible for anyone else to CHANGE THINGS.

If you wish to listen to prophets on this topic—GO STUDY EDGAR CAYCE. YOU MUST “CHANGE” THINGS MASSIVELY AND YOU NEED LOTS AND LOTS OF MONEY (GOLD) TO GET IT DONE—AND EDGAR CAYCE TOLD YOU SO! Now, just WHO do you think is going to do it? Those who deny our own focus? I don’t think so—they are going to distract you and drain you dry, as parasites always do, without hope or even “promise” of anything—except that “they” get their salaries and pay for their ego-stance.

So, let us not linger longer on sorting and responsibility in narrow, little focus; let us turn to our topic in point.

[QUOTING:]

THEORY AND HISTORY  
WHAT IS CAPITALISM?

(THE OBJECTIVIST NEWSLETTER, NOV. & DEC. 1965), BY AYN RAND

The disintegration of philosophy in the Nineteenth Century, and its collapse in the Twentieth, have led to a similar, though much slower and less obvious, process in the course of modern science.

Today's frantic development in the field of technology has a quality reminiscent of the days preceding the economic crash of 1929: riding on the momentum of the past, on the unacknowledged remnants of an Aristotelian epistemology, it is a hectic, feverish expansion, heedless of the fact that its theoretical account is long since overdrawn—that in the field of scientific theory, unable to integrate or interpret their own data, scientists are abetting the resurgence of a primitive mysticism. In the humanities, however, the crash is past, the depression has set in, and the collapse of science is all but complete.

The clearest evidence of it may be seen in such comparatively young sciences as psychology and political economy. In psychology, one may observe the attempt to study human behavior without reference to the fact that man is conscious. In political economy, one may observe the attempt to study and to devise social systems without reference to MAN.

It is philosophy that defines and establishes the epistemological criteria to guide human knowledge in general, and specific sciences in particular. Political economy came into prominence in the Nineteenth Century, in the era of philosophy's post-Kantian disintegration, and no one rose to check its premises or to challenge its base. Implicitly, uncritically, and by default, political economy accepted as its axioms the fundamental tenets of collectivism.

Political economists—including the advocates of capitalism—defined their science as the study of the management, or direction, or organization, or manipulation of a "community's" or a nation's "resources". The nature of these "resources" was not defined; their communal ownership was taken for granted—and the goal of political economy was assumed to be the study of how to utilize these "resources" for "the common good".

The fact that the principal "resource" involved was man himself, that he was an entity of a specific nature with specific capacities and requirements, was given the most superficial attention, if any. Man was regarded simply as one of the factors of production, along with land, forests, or mines—as one of the less significant factors, since more study was devoted to the influence and quality of these others than to his role or quality.

Political economy was, in effect, a science starting in midstream; it observed that men were producing and trading; it took for granted that they had always done so and always would—it accepted this fact as the given, requiring no further consideration—and it addressed itself to the problem of how to devise the best way for the "community" to dispose of human effort.

There were many reasons for this tribal view of man. The morality of altruism was one; the growing dominance of political statism among the intellectuals of the nineteenth century was another. Psychologically, the main reason was the soul-body dichotomy permeating European culture; material production was

regarded as a demeaning task of a lower order, unrelated to the concerns of man's intellect, a task assigned to slaves or serfs since the beginning of recorded history. The institution of serfdom had lasted, in one form or another, till well into the Nineteenth Century; it was abolished, politically, only by the advent of capitalism; politically, but not intellectually.

The concept of man as a free, independent individual was profoundly alien to the culture of Europe. It was a tribal culture down to its roots; in European thinking, the tribe was the entity, the unit, and man was only one of its expendable cells. This applied to rulers and serfs alike: the rulers were believed to hold their privileges only by virtue of the services they rendered to the tribe, services regarded as of a noble order, namely, armed force or military defense. But a nobleman was as much chattel of the tribe as a serf; his life and property belonged to the king. It must be remembered that the institution of private property, in the full, legal meaning of the term, was brought into existence only by capitalism. In the pre-capitalist eras, private property existed *de facto*, but not *de jure*, i.e., by custom and sufferance, not by right or by law. In law and in principle, all property belonged to the head of the tribe, the king, and was held only by his permission, which could be revoked at any time, at his pleasure. (The king could and did expropriate the estates of recalcitrant noblemen throughout the course of Europe's history.)

The American philosophy of the Rights of Man was never grasped fully by European intellectuals. Europe's predominant idea of emancipation consisted of changing the concept of man as a slave of the absolute state embodied by a king, to the concept of man as a slave of the absolute state embodied by "the people"—i.e., switching from slavery to a tribal chief into slavery to the tribe. A non-tribal view of existence could not penetrate the mentalities that regarded the privilege of ruling material producers by physical force as a badge of nobility.

Thus Europe's thinkers did not notice the fact that during the Nineteenth Century, the galley slaves had been replaced by the inventors of steamboats, and the village blacksmiths by the owners of blast furnaces, and they went on thinking in such terms (such contradictions in terms) as "wage slavery" or "the antisocial selfishness of industrialists who take so much from society without giving anything in return"—on the unchallenged axiom that wealth is an anonymous, social, tribal product.

That notion has not been challenged to this day; it represents the implicit assumption and the base of contemporary political economy.

As an example of this view and its consequences, I shall cite the article on "Capitalism" in the *Encyclopaedia Britannica*. The article gives no definition of its subject; it opens as follows:

"CAPITALISM, a term used to denote the economic system that has been dominant in the Western world since the breakup of feudalism. Fundamental to any system called capitalist are the relations between private owners of nonpersonal means of production (land, mines, industrial plants, etc., collectively known as capital) and free but capitalless workers, who sell their labor services to employers... the resulting wage bargains determine the proportion in which the total product of society will be shared between the class of laborers and the class of capitalist entrepreneurs.

(I quote from Galt's speech in *ATLAS SHRUGGED*, from a passage describing the tenets of collectivism: "An industrialist—blank-out—there is no such person. A factory is a 'natural resource', like a tree, a rock or a mud-puddle".)

The success of capitalism is explained by the *Britannica* as follows:

"Productive use of the 'social surplus' was the special virtue that enabled capitalism to outstrip all prior economic systems. Instead of building pyramids and cathedrals, those in command of the social surplus chose to invest in ships, warehouses, raw materials, finished goods and other material forms of wealth. The social surplus was thus converted into enlarged productive capacity."

This is said about a time when Europe's population subsisted in such poverty that child mortality approached fifty percent, and periodic famines wiped out the "surplus" population which the pre-capitalist economies were unable to feed. Yet, making no distinction between tax-expropriated and industrially-produced wealth, the *Britannica* asserts that it was the surplus wealth of that time that the early capitalists "commanded" and "chose to invest"—and that this investment was the cause of the stupendous prosperity of the age that followed.

What is a "social surplus"? The article gives no definition or explanation. A "surplus" presupposes a norm; if subsistence on a chronic starvation level is above the implied norm, what is that norm? The article does not answer.

There is, of course, no such thing as a "social surplus". All wealth is produced by SOMEBODY and BELONGS TO SOMEBODY. And "the special virtue that enabled capitalism to outstrip all prior economic systems" was FREEDOM (a concept eloquently absent from the *Britannica's* account), which led, not to the expropriation, but to the CREATION of wealth.

I shall have more to say later about that disgraceful article (disgraceful on many counts, not the least of which is scholarship). At this point, I quoted it only as a succinct example of the tribal premise that underlies today's political economy. That premise is shared by the enemies and the champions of capitalism alike; it provides the former with a certain inner consistency, and disarms the latter by a subtle, yet devastating aura of moral hypocrisy—as witness, their attempts to justify capitalism on the ground of "the common good" or "service to the consumer" or "the best allocation of resources". (Whose resources?)

If capitalism is to be understood, it is this tribal premise that has to be checked—and challenged.

Mankind is not an entity, an organism, or a coral bush. The entity involved in production and trade IS MAN. It is with the study of man—not of the loose aggregate known as a "community"—that any science of the humanities has to begin.

This issue represents one of the epistemological differences between the humanities and the physical sciences, one of the causes of the former's well-earned inferiority complex in regard to the latter. A physical science would not permit itself (not yet, at least) to ignore or bypass the nature of its subject. Such an attempt would mean: a science of astronomy that gazed at the sky, but refused to study individual stars, planets, and satellites—or a science of medicine that studied disease, without any knowledge or criterion of health, and took, as its basic subject of study, a hospital as a

whole, never focusing on individual patients.

A great deal may be learned about society by studying man; but this process cannot be reversed; nothing can be learned about man by studying the interrelationships of entities one has never identified or defined. Yet that is the methodology adopted by most political economists. Their attitude, in effect, amounts to the unstated, implicit postulate: "Man is that which fits economic equations." Since he obviously does not, this leads to the curious fact that in spite of the practical nature of their science, political economists are oddly unable to relate their abstractions to the concretes of actual existence.

It leads also to a baffling sort of double standard or double perspective in their way of viewing men and events: if they observe a shoemaker, they find no difficulty in concluding that he is working in order to make a living; but as political economists, on the tribal premise, they declare that his purpose (and duty) is to provide society with shoes. If they observe a panhandler on a street corner, they identify him as a bum; in political economy, he becomes "a sovereign consumer". If they hear the communist doctrine that all property should belong to the state, they reject it emphatically and feel, sincerely, that they would fight communism to the death; but in political economy, they speak of the government's duty to effect "a fair redistribution of wealth", and they speak of businessmen as the best, most efficient trustees of the nation's "natural resources".

This is what a basic premise (and philosophical negligence) will do; this is what the tribal premise has done.

To reject that premise and begin at the beginning—in one's approach to political economy and to the evaluation of various social systems—one must begin by identifying man's nature, i.e., those essential characteristics which distinguish him from all other living species.

Man's essential characteristic is his rational faculty. Man's mind is his basic means of survival—his only means of gaining knowledge.

"Man cannot survive, as animals do, by the guidance of mere precepts...He cannot provide for his simplest physical needs without a process of thought. He needs a process of thought to discover how to plant and grow his food or how to make weapons for hunting. His precepts might lead him to a cave, if one is available—but to build the simplest shelter, he needs a process of thought. No precepts and no "instincts" will tell him how to light a fire, how to weave cloth, how to forge tools, how to make a wheel, how to make an airplane, how to perform an appendectomy, how to produce an electric light bulb or an electronic tube or a cyclotron or a box of matches. Yet his life depends on such knowledge—and only a volitional act of his consciousness, a process of thought, can provide it." (Ayn Rand, *The Objectivist Ethics*)

A process of thought is an enormously complex process of identification and integration, which only an individual mind can perform. There is no such thing as a collective brain. Men can learn from one another, but learning requires a process of thought on the part of every individual student. Men can cooperate in the discovery of new knowledge, but such cooperation requires the independent exercise of his rational faculty by every individual scientist. Man is the only living species that can transmit and expand his store of

knowledge from generation to generation; but such transmission requires a process of thought on the part of the individual recipients. As witness, the breakdowns of civilization, the dark ages in the history of mankind's progress, when the accumulated knowledge of centuries vanished from the lives of men who were unable, unwilling, or forbidden to think.

In order to sustain its life, every living species has to follow a certain course of action required by its nature. The action required to sustain human life is primarily "intellectual"; everything man needs has to be discovered by his mind and produced by his effort. Production is the application of reason to the problem of survival.

If some men do not choose to think, they can survive only by imitating and repeating a routine of work discovered by others—but those others had to discover it, or none would have survived. If some men do not choose to think or to work, they can survive (temporarily) only by looting the goods produced by others—but those others had to produce them, or none would have survived. Regardless of what choice is made, in this issue, by any man or by any number of men, regardless of what blind, irrational, or evil course they may choose to pursue—the fact remains that reason is man's means of survival and that men prosper or fail, survive or perish in proportion to the degree of their rationality.

**[H: Is any of this sounding familiar to you—as your own life experiences move along? We are continually asked, "But how did this happen?". How? The same way your nation fell into lack of freedom, and moved from a slave-master political system with welfare as the motive for a large percentage of its citizens to experience, while those who continue to be able to work are drained and exploited. There are those who write and say to Ekkers and Hatonn, "Just stop it and come on home—you are loved dearly and you can't do everything...and all I want is my money returned immediately." Even those like Al who wrote and said (paraphrased, for the statement was even warmer and more "forgiving"): "You are loved, never mind the gold or the money—just come home and rest and we'll all be so glad to welcome you back even with your 'dark tainted' shroud." Now what? The man will not even release OUR OWN WRITINGS ON HIS DISCS—SAYING THEY ARE HIS UNTIL HE IS PAID! WHO IS GOING TO PAY? OH, I SEE: EKKERS? WELL HOW CAN EKKERS DO ANYTHING IF THEY QUIT AND RUN OUT ON EVERYONE? DREAM ON, READERS!]**

Since knowledge, thinking, and rational action are properties of the individual, since the choice to exercise his rational faculty or not depends on the individual, man's survival requires that those who think, be free of the interference of those who don't. Since men are neither omniscient nor infallible, they must be free to

agree or disagree, to cooperate or to pursue their own independent course, each according to his own rational judgment. Freedom is the fundamental requirement of man's mind.

A rational mind does not work under compulsion; it does not subordinate its grasp of reality to anyone's orders, directives, or controls; it does not sacrifice its knowledge, its view of the truth, to anyone's opinions, threats, wishes, plans, or "welfare". Such a mind may be hampered by others, it may be silenced, proscribed, imprisoned, or destroyed; it cannot be forced; a gun is not an argument. (An example and symbol of this attitude is Galileo.)

It is from the work and the inviolate integrity of such minds—from the intransigent innovators—that all of mankind's knowledge and achievements have come.

It is to such minds that mankind owes its survival.

The same principle applies to all men, on every level of ability and ambition. To the extent that a man is guided by his rational judgement, he acts in accordance with the requirements of his nature and, to that extent, succeeds in achieving a human form of survival and well-being; to the

extent that he acts irrationally, he acts as his own destroyer.

The social recognition of man's rational nature—of the connection between his survival and his use of reason—is the concept of individual rights.

I shall remind you that "rights" are a moral principle defining and sanctioning a man's freedom of action in a social context, that they are derived from man's nature as a rational being and represent a necessary condition of his particular mode of survival. I shall remind you also that the right to life is the source of all rights, including the right to property.

**[H: We have already presented Ms. Rand's writing on "Man's Rights" a few weeks back, so we will ask you to reference that instead of re-presenting. This would, however, be an excellent place to break this writing.]**

[END OF QUOTING]

I would have other comments but frankly, readers, we are under pressure, as we knew that we would be. However, it makes for very long and hard times to emotionally keep struggling in the face of the tide of adversarial push and shove. We are doing magnificently well in business matters of structuring and laying a remarkable foundation.

There will be full return to everyone who has assisted us without bashing us into hell and beyond, to get what, frankly, they did not earn. But this is what life has become, people. You can look around and answer your own inquiries as to "How did you, Hatonn, let this happen?" I repeat something: Those who assist God shall be rewarded tenfold or a hundredfold. So, you who have been patient are going to reap a wondrous harvest. I suggest that it is in the perfect

(Continued on page 34)

**"Since knowledge, thinking, and rational action are properties of the individual, since the choice to exercise his rational faculty or not depends on the individual, man's survival requires that those who think, be free of the interference of those who don't. Since men are neither omniscient nor infallible, they must be free to agree or disagree, to cooperate or to pursue their own independent course, each according to his own rational judgment. Freedom is the fundamental requirement of man's mind."—Ayn Rand**

# The News Desk

by John Ray

## IN KANSAS, A KEY DECISION ON THE TEACHING OF EVOLUTION

By David Miles, Associated Press, 8/12/99

TOPEKA, Kan. (AP) The Kansas Board of Education has approved new standards for teaching science in public schools that critics say strips evolution from its accepted place at the center of biological studies.

Republican Gov. Bill Graves called the board's action on Wednesday "a terrible, tragic, embarrassing solution to a problem that didn't exist."

The standards are general guidelines for local school boards, which may still decide to teach evolution. But many fear students won't be evaluated on evolution in state assessment tests.

"I can't believe we would test anything that's optional," said board member Janet Waugh of Kansas City, who voted against the new standards.

The new standards delete references to so-called "macroevolution" the process of change from one species to another but include references to "microevolution," or changes within species. They also mention natural selection, the idea that advantageous traits increase in a population over time...

...More than a decade ago, the Supreme Court ruled that public schools cannot teach creationism, the theory that a divine being created the universe. Opponents of the new standards say conservatives are trying their only remaining tactic to limit the teaching of evolution.

Kansas is one of several states, including Arizona, Alabama, Illinois, New Mexico, Texas and Nebraska, where school boards recently have attempted to take evolution out of state science standards or de-emphasize evolutionary concepts.

Critics of the Kansas board's action worry it took a step toward permitting schools to teach creationists' view that the earth is only a few thousand of years old, based on the Bible's account.

Conservative board members said they wanted to make sure that schools teach sound science, arguing that evolution is a flawed theory that cannot be proven.

But Waugh and board member Bill Wagnon of Topeka, both Democrats, said the new standard will put Kansas students at a disadvantage with students from other states on college entrance exams.

"How can we allow our students to be tested on information that has never been presented to them?" Waugh asked.

Last year, the National Academy of Sciences said evolution must be taught in public schools if children are to understand biology at all.

The organization issued a guidebook for teachers, parents and school administrators that asserted: "There is no debate within the scientific community over whether evolution has occurred, and there is no evidence that evolution has not occurred."...

**[JR: IT APPEARS THERE IS A CRACK IN THE FOUNDATION OF DARWINISM.]**

## VIOLENCE PROMPTS U.S. SOUL-SEARCHING

By David M. Shribman, *Boston Globe*, 8/13/99

BOSTON—Shootings in high schools in Colorado and Georgia. Shootings at a Las Vegas grocery store and at two Atlanta brokerage firms. Shootings at a Mormon library in Salt Lake City, Utah, and, on Tuesday, at a Jewish community center in a suburb of Los Angeles.

This bitter harvest as the millennium draws to a close is raising fears, tensions—and difficult questions.

All around the country, one can feel the temperature going up, and not because of the weather. The problem this time is the national climate.

Once again parents are trying to explain the inexplicable to their children, political leaders seem helpless to respond to a crisis that requires resolve but is immune to congressional resolutions, and social commentators are asking whether media coverage of violent outbursts fosters public understanding or fosters copycat crime.

Not since 1968, when the Reverend Martin Luther King Jr. and Senator Robert F. Kennedy were assassinated and when fires burned in American cities, has a spate of violent incidents prompted such deep, disquieting introspection.

Right now, this is a country confused and confounded. The experts' statistics show violent crime is in decline. The public's impression is that violence is an ever more pervasive influence in American life...

...Statistics make a powerful counter argument. According to the Justice Department, violent crime rates in the United States have declined since 1994, homicide rates recently declined to levels last seen before 1969, assault rates have declined since 1994, and the number of crimes committed with firearms has been declining since 1993. Just this week, an Education Department study found a dramatic decline in the number of students expelled from school for carrying firearms.

Yet the world seems more forbidding, more frightening, than ever. This week the U.S. airwaves were full of footage of young children being led from a crime scene, of police helicopters hovering ominously over a day camp, of SWAT teams taking up rifle positions in a playground, of ambulances rushing from a bloody public building.

These scenes were unavoidable, broadcast on 24-hour cable outlets, on network news shows, recycled for the local news programs and appearing in daily newspapers and on Internet Web sites.

The difference in media treatment of violence today is that raw footage is often telecast live to an audience that has no idea how the conflict will be resolved. "It makes you feel identified with an unfolding tragedy," said Jane Hall, an assistant professor of communications at American University in Washington...

...“The debate is whether they are reflecting reality or whether they are selling a product, namely violent

entertainment,” Mr. Hamilton said. “I think it is the latter. The effect of that is to create the idea that this is a ‘mean world.’”...

...But the great tragedy of Columbine High and Heritage High and the Mormon Family History Library and the North Valley Jewish Community Center—the great tragedy of our age—is just that. The catastrophic has become commonplace.

**[JR: Crime rate IS down so hype the gun violence and up the fear level.]**

## BOATLOADS MAY CONTAIN MORE THAN IMMIGRANTS

By Jamie Dettmer, [www.insightmag.com](http://www.insightmag.com)

Hearings come and go, but the rackets and scams continue regardless—and hardly with a misstep. Before a congressional panel in the spring federal officials admitted that the U.S. business-visa system was being manipulated on a massive scale by organized international crime groups and foreign governments intent on placing “intelligence assets” in the United States. China, along with India, were cited as the major culprits and federal officials acknowledged they were being swamped by thousands of fraudulent business-visa applications flooding in from Beijing and New Delhi.

The Immigration and Naturalization Service, or INS, also is facing a China challenge on another front, down on the Southwest border. The House Judiciary subcommittee on Immigration wasn't told about an ongoing alliance between Chinese alien smugglers and Mexico's current top narcotrafficking cartel run by the Arellano Felix brothers in Tijuana. Nor was the panel given any information about the regular boatloads of illegal immigrants coming across the Pacific from China, often under the apparent protection of Chinese and Mexican naval vessels.

According to high-level sources in the U.S. intelligence community, the crime alliance has picked up recently and they have been monitoring many more boats coming across. But they can do little to curb the trade without assistance from Mexican authorities. “We often know when the boats are coming, we get tipped off when they are preparing to leave Chinese waters,” says an intelligence source, who declined to be identified for this article. “We also know that Chinese vessels hover around the boats when they are being loaded—so there is obviously some official collusion going on.”

The sources say the boats, most of them are 40-year-old steamers capable of transporting about 200 people apiece, take a couple of weeks to cross the Pacific and then unload the illegal immigrants four or five miles out to sea just south of the Mexican coastal town of Ensenada. From there the immigrants are transported to small hotels in and around Mexicali and San Luis before being slipped across the border. U.S. Coast Guard sources say they have observed Mexican naval vessels hanging around the smugglers' boats as they are offloading...

...For the Arellano Felixes, the alliance marks a curious departure from their normal drug-smuggling business. None of the top Mexican drug barons have bothered to get involved in alien smuggling before, partly because the profits that can be generated pale in comparison to those from narcotrafficking. But U.S. sources suspect this underworld alliance is different.



The alien volume is high and some of the illegal immigrants utilizing the route come from outside China. Some are from the Middle East and are paying up to \$100,000 for the trip. There also are suspicions that large loads of Chinese heroin are being smuggled along with the aliens. "That alternative heroin supply is what got the attention of the Arellano Felixes," muses a source.

**[JR: INS-EXCUSES, ALWAYS EXCUSES.]**

NEW INTERNATIONAL CRIMINAL COURT  
MAY REVOKE PRIEST-PENITENT PRIVILEGE

By Austin Ruse, FRIDAY FAX, 8/6/99

The Canadian government has proposed that the new International Criminal Court revoke the centuries-old legal tradition that a Catholic priest may not be compelled to reveal what he hears in the confessional. This revocation would apply to the private religious counseling of all faiths.

The International Criminal Court Statute was passed in Rome last summer but will not go into effect until 60 governments ratify it. In the meantime, governments have been meeting to refine unfinished aspects of the statute. The ICC preparatory commission has been meeting over the past two weeks at UN headquarters in New York City to determine the Rules of Procedure and Evidence, and the Elements of Crime...

...Pro-family attorneys and law professors are concerned about a whole host of issues related to the current ICC meetings. Chief among their concerns is the proposal of the Paris group to include victims as full and separate participants in the ICC proceedings. Western legal tradition allows victims to sue in civil actions that are separate from the criminal procedures. The current proposal would allow NGOs to stand in for the victims as well, and this is what worries pro-family attorneys the most. "This proposal would force the defendant to answer charges from many quarters all at once," said Balmforth. "This would turn the proceedings into a kangaroo court..."

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**[JR: Sounds like we won't need an attorney or lawyer in this new Tribunal Court System.]**

GENETICALLY-MODIFIED "SUPERFISH"  
FACE BAN IN BRITISH WATERS

By Charles Clover, Electronic Telegraph, 8/9/99

UK-GENETICALLY-modified fish being developed for commercial production in America and China would dominate and replace natural strains within a few generations if they were released into the wild, scientists have found.

The results of two studies led English Nature, the Government's conservation advisers, to issue a warning yesterday that it would oppose the release of GM fish in Britain unless they were made infertile.

The discovery of how to transfer growth promoter genes from other species, even humans, has led to a number of research projects into the potential for making fish farming more efficient. Salmon, carp and tilapia are the main species being studied and it has

been found that injecting a gene into salmon eggs can make them grow at up to 50 times the rate in the wild. But many, including a House of Lords select committee which called for a treaty to ban the release of GM fish, are concerned about the effect of unintended release on wild populations...

...Researchers looked at the result of natural body size variation on the medaka's breeding success, from which they estimated the differences likely to occur in the wild between wild and transgenic males. Results showed that large males obtained 80 per cent of the matings, against 20 per cent obtained by small males...

...Another study of concern to English Nature was carried out into Channel catfish given salmon growth promoter genes by researchers from Auburn University, Alabama, and Stanford University, California.

This showed that some transgenic fish were better at avoiding predators than their natural counterparts. They concluded that family differences between strains of catfish were responsible. If genes were transferred into families with superior abilities at avoiding predators, then the "superfish" could proliferate in the wild population and change the balance of nature by out-competing other species.

Brian Johnson, genetics adviser to English Nature, said: "If you make fish bigger, they will mate preferentially with wild stocks. If bigger fish are more successful in breeding, then transgenic fish would spread very successfully throughout the wild population..."

English Nature is not aware of anywhere in the world where GM fish have been released into the environment or are farmed where they could escape. It says that China appears to have a much stronger ethical code than America on genetic engineering, believing that it is only ethical to use fish genes in fish rather than genes from other animals, including humans.

English Nature points out that genetic pollution has occurred already in classically bred fish. The escape of fish from Scottish fish farms in bad weather or because of vandalism has already changed salmon stocks, not necessarily for the better...

**[JR: Nothing is real anymore!]**

GOVERNMENT UNIT TO CONTROL  
FLOW OF U.S. NEWS

By Anne Gearan, AP Writer, *Newsday*, 8/8/99

WASHINGTON (AP)-The Clinton administration, dismayed by the success of anti-American propaganda worldwide, is striking back with an information offensive of its own: a State Department unit that will control the flow of government news overseas, especially during crises.

The new International Public Information group, or IPI [established by Presidential Decision Directive 68], will coordinate the dissemination of news from the State Department, Pentagon and other U.S. agencies.

"What this is intended to do is organize the instruments of the federal government to be able to support the public diplomacy, military engagements and economic initiatives that we have overseas," said David Leavy, spokesman for the White House's National Security Council...

...A new office of undersecretary of state for public diplomacy will run the IPI. The current USIA director, Evelyn Lieberman, has been nominated for the job.

President Clinton signed a directive April 30, in the thick of the Kosovo war, that set out plans for IPI, although the White House did not formally announce the group's existence or role.

An unclassified mission statement obtained by The Associated Press described IPI's role:

"Effective use of our nation's highly developed communications and information capabilities to address misinformation and incitement, mitigate inter-ethnic conflict, promote independent media organizations and the free flow of information, and support democratic participation will advance our interests and is a critical foreign policy objective," the document said.

Joan Mower, director of Latin American and African programs for the Freedom Forum, said she worries the coordinated effort may filter information that should be broadly available to foreign reporters.

"My feeling is that the more information is out there, the better," she said.

The IPI will hold its first formal meeting this fall, said a government official involved in the process. Clinton's directive orders officials at the Pentagon, FBI, CIA and the departments of State, Commerce and Treasury to organize the group.

Regular members will be senior diplomats and others in foreign policy or national security jobs in Washington, according to the official, who spoke on condition of anonymity...

**[JR: WOW... The non-news is going GLOBAL. Nobody believes the bully on the block.]**

PARENTS ORDERED TO PAY FOR  
SON'S COURT-APPOINTED LAWYER

By Gloria Tierney, *NANDO TIMES*, 8/6/99

SAN DIEGO-The parents of a 14-year-old boy who was accused of murdering his sister, then cleared of the crime when evidence implicated another man, have been ordered to pay nearly \$25,000 in his court-appointed legal fees despite his innocence.

"They tried to railroad our son, and now they want us to pay for the train," said Cheryl Crowe, whose son Michael and two other boys were accused of stabbing his 12-year-old sister Stephanie to death.

The San Diego County District Attorney dropped the charges after Stephanie Crowe's blood was reportedly found on a sweatshirt worn by a mentally ill transient, who had allegedly been seen roving through the neighborhood that night.

Though the charges against the three teens were dropped, the transient, who is in prison on an unrelated burglary charge, has not been formally accused of the murder and denies involvement.

But the Crowes are still being asked to pay for their son's public defender, who charged \$24,422 for his services. "That's the law," said Frank Palomino, a spokesman for the district attorney's office. "They (the Crowes) got the benefits; now they have to refund the taxpayers."

The Crowes see themselves as victims rather than beneficiaries of the system. "If they hadn't falsely accused my son in the first place, we wouldn't have used their services," said Steve Crowe, Michael's father...

**[JR: This is typical NWO "justice" today. Innocent people are not only victims of the criminals but also of the courts.]**

# Value-Based Banking

## Part One of a three-part series

(Reprinted from the February 16, 1999 issue of *CONTACT*)

**E.J. EKKER 2/12/99**

In the United States of America a legislative coup was accomplished in the night and early morning hours of December 23 and 24, 1913. It was called the Federal Reserve Act. It gave all but the expensive operations (coining, minting, and printing currency with accounting therefor) of the central banking functions of the Department of the Treasury to the Federal Reserve System (FED), a corporation owned, at the time, by European banks, and later also by subsidiaries of those European banks set up in the US, and referred to herein as the Cartel. This is the most perfect banking system in the world, for the Cartel. The US Dept. of Treasury coins or prints the money, the FED pays for it at cost (approximately five cents for a 25-cent coin, two-and-one-half cents for a \$100 bill) and distributes it to the commercial banks as loans at face value. US Treasury Notes, Bills, and Bonds are sold at slight premiums or discounts depending upon their coupon rate, current interest rates, and the term of the debt—but the interest is paid to the FED. The FED collects interest each year on the US national debt because it furnished the money (by having it printed at cost at the US Treasury), in the early years retaining most of the debt and later selling it to other countries and to banks, insurance companies, pension funds and so on. Since 1933 virtually all “income taxes” have gone to the FED to pay the interest on the national debt; the expense of wars and running the nation is issued as new debt and added to the old debt each year. This is why the US is the world’s largest debtor with some \$6 trillion in “visible” debt and at least \$20 trillion in hidden, “off-balance sheet” debt.

Is this taught in Economics 101 or Advanced Banking 211? No. It is one of the best-kept secrets in the world. During its many years of virtually complete dominance of the world’s banking systems, the Cartel has managed to establish laws, rules, and regulations, as well as “practices”, “principles”, and “truths” that are designed to assure its maintaining its dominance. It accomplishes this through its financial support of all of the major schools of economics and banking, whether public or private, and through its absolute control of economics and banking textbooks. (Banking is not the only interest of the owners of the Cartel; through their ownership and interlocking directorships they control all forms of “Western” media, public as well as most private education, and virtually all industry and commerce. These facts are well documented in Dr. John Coleman’s book *CONSPIRATORS’ HIERARCHY: THE STORY OF THE COMMITTEE OF 300*.)

The Cartel, using the FED, has established an elaborate network of cheque-clearing and wire-transfer systems to facilitate (or control) the international flows of funds, making it difficult, if not impossible, to move significant amounts of funds

without the Cartel’s knowledge, and perhaps its permission. To further its control it set up the Bank of International Settlements, the World Bank, and the International Monetary Fund. In recent decades the World Bank and the IMF have functioned effectively as conduits of the taxes collected from the companies and peoples of the “developing nations” back to the Cartel banks to serve much the same function as the FED serves in the US (the interest accumulated on Cartel bank loans is paid for with IMF/WB loans which transfers the debt to the taxpayers, thus siphoning away the liquidity [tax money] and causing the nation to have to borrow more for its current expenses). The result is an endless downward spiral. It is aptly said: **YOU CANNOT BORROW YOUR WAY OUT OF DEBT.**

As soon as they had control of the US through the FED, the Cartel began its subtle campaign to discredit gold as the basis for banking, especially international banking, all the while garnering as much of the world’s gold as it could to protect its position should some of the world’s leaders wake up to the fact that the Cartel’s entire money system is as baseless as Monopoly money. We have been told that at the break-out of World War II a lot of that gold was moved to London and then to Singapore where it was captured by the Japanese and scattered in caches throughout Southeast Asia, terminating with Yamishita in the Philippines. With the exception of Switzerland (which continues to use the gold standard), all of the world’s currencies have been purposefully “freed” of any foundation, using the rationale that “international” currencies are necessary for international transactions. This is a fallacy that has been repeated so many times that it is believed. Gold reserves can, and did, serve the same function while at the same time providing a huge gain in stability and credibility. (But the Cartel doesn’t like it because it is much more difficult to manipulate.) By 1972 all of the gold stored in Fort Knox had been removed and Nixon, one of a long line of Presidential Puppets, “closed the gold window” to foreign claimants. In 1933 Roosevelt had, by Executive Order, abrogated the US government’s commitment to its own citizens to redeem its currency for gold, thus ruining the real value of the US dollar by changing it from an asset (gold)-based currency to a debt-based currency.

The purpose of this foundational information is to demonstrate that there is a Cartel dominating most of the financial affairs of the world, and working to dominate the rest. The two primary ingredients necessary to this domination are baseless, manipulatable currency, and usury, i.e., interest rate spreads so that currencies as well as other debt securities can be traded for a profit to the traders.

Additionally, it is useful to create the illusion of complexity so the “ordinary” people cannot fathom “finance”, which is done with a myriad of financial “instruments” and a lot of technical language in the

same turf-protection technique as is used by the professions of law and medicine. Finally, and of utmost importance, is to indelibly imprint the unquestioning “knowledge” that only a very few currencies (of the elite club) could be acceptable for international trade, that funds issued by a non-club nation would not be honored, and that if non-club nations issued currency exceeding amounts recommended by the club (IMF, etc.) the result would be the dilution of the value of their currency, called “inflation”.

This is not a lie as long as the currency referred to is of the “base-less” variety. But in a nation with an asset-based currency (gold standard, like Switzerland and, formerly, the US) wherein the issuance of new currency **REQUIRES** the purchase of additional gold, the nation’s wealth is being added to as the amount of currency is increased, thus helping to balance the assets of the nation with its liabilities (non-precious metal coins and paper currency are a liability), it is a lie, and is used to discourage any independent thinking on the part of government people and central bank people. A complement of the inflation bogey is that “foreign investment” is required to “stoke the engine of growth” in an “emerging” economy. This is a lie, in any economy or system. “Foreign investment” is a euphemism used to hide the fact that foreigners are being allowed to invade a sovereign nation, acquire property in that nation, and (through dividends and bond interest) siphon away the wealth of that nation. “Foreign investment” is also a new term for “colonization” and the new form of colonization is much “cleaner” and more profitable than the old one, which required a military presence and some interest in the health and welfare of the colonized. (The Cartel has, at any given time, virtually complete control of the “value” of every currency, except the Swiss franc, and lately the Malaysian ringgit, so that it can “make an example” of any nation that might “get out of line” in the matter of issuing its own currency.)

“But our currency is not acceptable as foreign exchange and we have to buy supplies from other countries,” will come the comment. Does Switzerland have such a problem? Of course not. Switzerland has less than eight million people. But it has US\$25B in gold reserves, roughly 10 ounces per person—the Swiss franc is as good as gold anywhere in the world. Another instance of quality being far more important than quantity. Does Switzerland need foreign money? No. How can a little country in the mountains where only 10% of their land is arable achieve such independence? There may be many answers to that question but one of them must surely be that their currency is gold-based and they never violate their reserve commitment. And they only issue new currency to match the increase in the VALUE of the nation (not PRODUCTIVITY as the Cartel is wont to preach).

Can “emerging” or “third world” nations hope to achieve such control over their own affairs? Of course, and contrary to the usual cliché, no great “sacrifice” is necessary. Only understanding of the principles and a commitment to “stay the course”, once begun, because the Cartel and all of its minions will do their best to dissuade everyone who might have some influence, and their money buys a lot of

influence.

Is it worth it? It is to the people, including the local banks and companies. To the people it means freedom from want; zero unemployment; high-quality education and healthcare; fast, inexpensive, pollution-free transportation; spacious and modern roads, freeways and tollways; plentiful recreation, sports, and quality entertainment facilities; and reliable, inexpensive utilities.

How about the high-level politicians and bureaucrats, the so-called “movers and shakers”? It depends upon whether the current administration is new, young and aggressive, or mature and just trying to get all it can before it retires. The latter will opt for the “status quo”; the really dedicated new leadership will see the opportunity, not only to do some good but to also perpetuate itself for having done so. Their relationships with the Cartel’s representatives will not have become quite so entrenched (to put it delicately) that they might not be able to see another point of view.

Is it difficult—does it require great knowledge and skill, i.e., expensive consultants?

Yes and No. It is difficult because it will be opposed by the Cartel and its minions who already have strong connections within the nation (even new administrations have “hold-overs” who will show favoritism to the Cartel—remember, the Cartel contains the IMF and the World Bank and all of the so-called regional Development Banks—a formidable bureaucracy in itself). It is not difficult because it is based upon common sense, not erudite financial gobbledey-gook. It requires some self-discipline, which is not uncommon to successful ventures of all types, even sports, but most of all it requires the desire to do something really worthwhile for the long-term benefit of the nation. That does not mean that there are not immediate, major benefits or that the vision of accomplishment cannot be shared from Day One.

A very modest (in cost) PR campaign based upon returning to asset-based money and keeping the earned wealth at home can have the support of the people in weeks, if not days. And in Southeast Asia there are still a few news sources that are not completely under the control of the Cartel which, if given some advance information, could be most helpful in marshalling support. (People-support will become necessary to overcome Cartel propaganda and they have a big checkbook to maintain their control of their colonies.)

AND THE DETAILS? FIRST: INVESTIGATE. GLOBAL ALLIANCE INVESTMENT ASSOCIATION OFFERS THE COLLATERAL WHICH CAN EMPOWER THE NATION TO PURCHASE VERY LARGE AMOUNTS OF GOLD WITH NO NEED FOR ANY “FOREIGN EXCHANGE”. DO A SMALL TRANSACTION AND FIND OUT IF IT WORKS. SECOND: KEEP IT PRIVATE; MAKE SURE IT IS NOT COMPROMISED AND/OR DISCREDITED BY ANY OUTSIDE INFLUENCE. THIRD: EVALUATE AS MANY OF THE PROBLEMS AND BENEFITS AS POSSIBLE SO THAT A DECISION TO MOVE AHEAD IS AN INFORMED DECISION WITH LITTLE OR NO CHANCE OF FAILURE. FOURTH: PRAY. GOD HELPS THOSE WHO HELP THEMSELVES.

# Islamic Contracts— Honorable Agreements

**HATONN-dharma Rec. #1 8/13/99**

We are extremely grateful to John Ray for sending this good reference on Islamic contracts and their role in business interchanges.

I am asked if “I” am Islamic. Yes! I am Islamic, Catholic, Protestant, Hindi, Buddhist—whatever. I am with GOD. And right here is a good place, before going further, to just list a FEW of the names you might use which are totally acceptable for “God”:

ATON	ATEN	hATONn
Ra	Krishna	Rama
Buddha	Mahanta	Waaken Tanka
Ahdonay	Adonai	Brahma
Siddha	Ahura Mazda	Shiva
Jehovah (Check the LIGHT around this one, please.)		
Maheo	Kami Sama	Nagual
Kali Durga	Tat	Sugmad
Gaiana	Mahanta	Mahavira
Anu	Khoda	Akua
Ahura Mazda	Atva	Nanak
Osembula	Yehweh	God
Ato	ALLAH	

etc., etc., etc. This doesn’t even begin to count the ways to say “GOD”. So, you must learn to check out your sources and recognize energy forms—and the MESSAGE given. Then, above ALL, you must demand identification of the RECEIVER who speaks or writes in the NAME OF “GOD”, HOSTS, CHRISTS, ET AL. I have only given you a FEW names and note they are all written in the English alphabet—so stop being silly, students. The world does not represent the universe nor does the world called Shan (Earth) represent the center of your tiny solar system. It is also reasonable that YOU, as a fragment of GOD, do not have everything revolving AROUND YOU! When you understand this phenomenon we will move ever so much more quickly ahead, mischief-makers and all.

So, this is Yeorgos Ceres hATONn (Hatonn, if you choose) and my secretary-translator is Dharma (Doris Ekker, again, if you choose).

Our topic is still regarding Islamic LAW as regards banking, business and, today, “contracts”.

Why do I choose Islamic LAW? Because all the other business doctrines are OF MAN, use usury and other nasty little hooks to “getcha” and “getall” you ever thought to have or hold. Since you “can’t take it with you” when you transfer out of there, you should try to honorably hold and utilize what God offers to LOAN you—and HE doesn’t charge you INTEREST, or BREAK HIS CONTRACTS. [QUOTING:]

## THE ROLE OF CONTRACTS IN ISLAM

Throughout history Muslims have been renowned traders. Many of the Sahabah (ra) were shrewd businessmen. Indeed, trading is an issue that has been

implicitly and explicitly encouraged in the *Qur’an* and *Sunnah*.

“O you who believe! Eat not up your property among yourselves in vanities: But let there be amongst you Traffic and trade by mutual good-will.” [TMQ 4:29]

“...and when the (Friday) prayer is finished, then may you disperse through the land, and seek of the Bounty of Allah: and celebrate the Praises of Allah often (and without stint) that you may prosper.” [TMQ 62:10]

“Allah has permitted trade and forbidden usury.” [TMQ 2:275]

“And O my people! Give just measure and weight, do not withhold from the people the things that are their due: commit not evil in the land with intent to do mischief. That which is left you by Allah is best for you, if you (but) believed! but I am not set over you to keep watch!” [TMQ 11:85]

Rasul-Allah (saw) was asked what type of earning was the best, to which Rasul-Allah (saw) answered, “The work of a man’s own hand, and every pious sale.” [Hakim] Rasul-Allah (saw) said, “A trustworthy and an honest and truthful businessman will rise up with martyrs on the Day of Resurrection.” [Ibn Majah, Hakim] He (saw) also said, “A truthful and trustworthy trader will rise up with the prophets, the righteous and the martyrs.” [al-Hamim, Tirmidhi]

As Muslims, we should not consider that Allah (swt) left us to trade in whichever manner we choose without giving us a guide. Allah (swt) sent Rasul-Allah (saw) as that guide. ‘A’isha (ra) reported that Rasul-Allah (saw) said, “He who does an act which is not in accordance with our matter will have it rejected.” The basis of all trading is the contract. As we are encouraged to trade we are therefore encouraged to understand the subject of contracts within Islam. Further to this, it is not just merchants and entrepreneurs that are involved in trading. All humans, not just this, it is not just merchants and entrepreneurs that are involved in trading. All humans, not just Muslims, need to exchange in some form. Therefore, if we are to perform our transactions in accordance with what has been revealed, it is necessary for us to understand some basic principles of contract.

## THE CONTRACT (‘AQD) IN ISLAM

It is obligatory for us to honor our contracts and agreements.

“O you who believe! Fulfil all your covenants.” [TMQ 5:1]

“Fulfil (every) engagement, for (every) engagement will be inquired into (on the Day of Reckoning).” [TMQ 17:34]

Contracts may be generally described as the effective mode of acquisition of ownership and transfer

of property or services. It expresses the combination of offer and acceptance. The contract, 'aqd or tie, forges legal relations between two parties over a particular matter. It is formed with the declaration of offer al-ijab (offer) and al-qabool (acceptance). An example of ijab by a seller would be, "I sold this to you for the price of...". Al-qabool would then be, "I accepted". Regardless of how elaborate a transaction may be, this simple model is the basis of all Islamic contracts.

Contracts and agreements should preferably involve the spoken word. The maximum degree of clarity must be given by the one who makes the offer, and the maximum degree of clarity must be ascertained by the one who accepts. This is the underlining principle of contracts in Islam. The period between the offer and its acceptance should not be longer than what is customary. The offer should not be made conditional (t'aliq) upon an occurrence outside the agreement. For example, the contract is invalid if a person sells his car under the stipulation that the purchaser shall not sell it again, "I will sell 'x', provided you sell it back to me, should you decide to sell it." [Sarkhasi, Mabsoot]

**[H: Don't take this example as to meaning something that is not appropriate. You CAN build into a contract a very substantial phrase in such an instance and that would be "I will sell you this car and 'should' you wish to sell it, I ask that I be given right of first refusal for purchase (not RE-purchase)." This assumes, of course, that the object (the car, in this instance) is going to be sold on the "open market". First refusal is a gracious way of allowing someone to eventually gain back use of something should he be at a future time better able to afford to have the object. This in itself assumes that the object had to be sold for reasons of necessity, shortage of living funds and general need. It is not a BINDING law and can only be as a "side agreement" between seller and purchaser.]**

On the authority of 'Urwa, 'A'isha (ra) said Burairah came to me and said, "My people (masters) have written the contract for my emancipation for nine ounces (of gold) to be paid in yearly installments, one ounce per year; so help me." 'A'isha (ra) said (to her), "If your masters agree, I will pay them the whole sum provided the allegiance will be for me." Burairah went to her masters and told them about it, but they refused the offer, and she refused the offer, and she returned from them while Allah's Messenger (saw) was sitting. She said, "I presented the offer to them, but they refused unless the allegiance would be for them." When the Prophet (saw) heard that and 'A'isha told him about it, he (saw) said to her, "Buy Burairah and stipulate that her allegiance will be for them, as the allegiance is for the slave-freer." 'A'isha (ra) did so. After that, Allah's Messenger (saw) stood up amidst the people, glorified and praised Allah (swt) and said, "What is wrong with some people who stipulate things which are not in Allah's laws? Any condition which is not in Allah's laws is invalid even if there were a hundred such conditions. Allah's rules are the most valid and Allah's conditions are the most solid. The allegiance is for the slave-freer" [Sahih al-Bukhari]

#### GENERAL ISLAMIC RULES CONCERNING CONTRACTS

According to Imam Ghazali, "A Muslim who makes up his mind to adopt trade as a profession or to

set up his own business should first acquire a thorough understanding of the rules of business transactions codified in the Islamic Shari'ah. Without such understanding he will go astray and fall into serious lapses making his earning unlawful."

There are several general rules about trading agreements with which we should all acquaint ourselves. We are all directly or indirectly involved in these types of agreements. As stated, one of the key issues is clarity. Many ahadeeth concerning buying and selling indicate that clarity in the agreement is paramount:

Ibn 'Umar (ra) related that Rasul-Allah (saw) said, "If palm trees are sold after they have been pollinated, the fruit belongs to the seller unless the buyer makes a stipulation about the inclusion." [Muwata, Muslim]

Hakim bin Hizam (ra) related that Rasul-Allah (saw) said, "Both parties in a business transaction have the right to annul it so long as they have not separated; and if they speak the truth and make everything clear they will be blessed in their transaction; but if they tell a lie and conceal anything the blessing on their transaction will be blotted out." [Muslim]

Ibn 'Umar (ra) also related that Rasul-Allah (saw) forbade the sale of a heap of dates, the weight of which is unknown, in accordance with the known weight of dates. [Muslim]

Jabir bin 'Abdullah (ra) related that Rasul-Allah (saw) forbade the sale of a "heap of dates", the weight of which is unknown, in accordance with the known weight of dates. [Muslim]

There are many unique mannerisms that Islamic traders should adopt. These are very different to those adopted in the West. Moreover, these manners are not just a gentleman's code of ethics, rather they are the direct product of the sayings of Rasul-Allah (saw). It is forbidden to buy and sell with any undue advantage over other traders. For example, trading in ignorance of the current market prices.

Ibn 'Umar (ra) related that Rasul-Allah (saw) said, "Do not go out to meet merchandise on the way, (wait) until it is brought into the market." [Muslim]

Abu Hurayrah (ra) related that Rasul-Allah (saw) said, "The townsman should not sell for a man from the desert (with a view to taking advantage of his ignorance of the market conditions of the city)." [Muslim]

Ibn 'Umar (ra) related that Rasul-Allah (saw) said, "No-one amongst you should enter into a transaction when another is bargaining."

Ibn 'Umar (ra) related that Rasul-Allah (saw) said, "A person should not enter into a transaction when his brother has already made a proposal except when he gives permission."

These two last ahadeeth have many implications for sale, such as auctioning and guzzumping, which may involve Muslims.

#### TODAY'S SITUATION

We now live in a situation in which Islam is not implemented in its correct form anywhere in the world. This fact has left Muslims focusing on ritual aspects of Islam. For example, prayer and fasting, etc. Generally, there is a good understanding of the rules of prayer amongst the Ummah. However, there remains a general lack of knowledge of contract law. There are many problems that we face in modern life that we can not take for granted. We can not assume that the ways in which we buy, sell, rent and hire are all allowed in

Islam. In an article like this, space does not allow comprehensive answers to questions about trading. However, we should question many of the common trading methods employed today. To follow are a few examples of trading methods that we should consider.

The verbal offer and acceptance is certainly the best contract in Islam. This manner of transaction can easily be performed even in the modern age and even in Europe or America. However, it is common practice today to place orders by purchase order form, by FAX machine, merely quoting a catalogue or part number of the items to be purchased. Further to this, items can be bought over the Internet from anywhere in the world from one's living room. Also, Rasul-Allah (saw) forbade "...making one contract of sale into two transactions". [Nisa'i, Tirmidhi]. So, it is not permitted to sell a car, stipulating that the buyer buys parts from the seller alone. Nor is it permitted to sell a house, whilst insisting that all the furniture is to be bought from the seller. He (saw) also said, "...the attachment of an extra condition with a sale transaction" [Tibran]. Issues such as vending machines, hire-purchase agreements, the involvement of separate financing companies, insurance cover, trading in stocks and share companies, selling things that are not yet in one's possession and sub-contracting of orders, are all issues we cannot assume are allowed or not allowed in Islam. As a final example, the employment contract is a contract that should be honored in Islam. There are many comprehensive rules mentioned directly in the *Quar'an* and *Sunnah* concerning employment of labor.

"The duty of feeding, clothing, and nursing mothers in a seemingly manner is upon the father of the child." [TMQ 2:233]

Abu Hurayrah (ra) narrated that Rasul-Allah (saw) said, "Three persons I am their opponent on the day of judgement; a person who gave in my name and then betrayed, one who sold a free person and used his price, and the person who hired a laborer and did not give his wage." Rasul-Allah (saw) also said, "Whosoever hired a person he has to inform him about his wage."

In today's situation, both the employer and employee must honor the work contract, not for the sake of humanity but for the sake of fulfilling Allah's (swt) command. However, this has implications for trade unions and strike action. Withdrawal of labor in industrial action is a violation of the original contract and is therefore forbidden in Islam. Trade unions are established to protect the rights of the worker. Whilst in Islam, only the Islamic State is allowed to protect worker's rights. It is not allowed for Muslims to participate in such "industrial action". However, this is the normal way of settling disputes in a Capitalist system.

**[H: STOP! Let us have a closer understanding of what this is actually stating. There is an assumption here that somehow "Capitalism" is some kind of alien "state of being". No, I would define CAPITALISM so that you better understand that Capitalism is THE SYSTEM UNDER WHICH ANY PERSON OR BODY OF PERSONS ALREADY OPERATES IF YOU HAVE A VALUE- AND QUALITY-BASED STRUCTURE. When definitions of terms are not changed or misdefined:**

**CAPITALISM: A SOCIAL SYSTEM BASED ON THE RECOGNITION OF INDIVIDUAL RIGHTS, INCLUDING PROPERTY RIGHTS, IN**

**WHICH ALL PROPERTY IS PRIVATELY OWNED.** This is actually that which allows a person to act as responsible party for things such as signing contracts, selling or buying property of any type and thus and so. This is a total recognition of a person's (individual) rights to hold a "thing" and transact business regarding "that thing". We all recognize that all things MANIFEST are actually only "on loan" or presented for the USE of mankind. But while a living person has control he is responsible and under correct contractual circumstances is considered the "owner". This of course is inclusive of items assumed or determined to be "owned" by a living individual. Other human beings cannot be owned for that is enslavement. But here I only wish to define Capitalism, for it is the only philosophy which allows FREEDOM.]

#### PRE-ISLAMIC CONTRACTS

It is clear from the seerah of Rasul-Allah (saw) that the business ethic of the pre-Islamic Arabs was riddled with corruption. Indeed, the dishonesty in jahiliyyah is condemned in the *Qur'an*.

"Woe to those that deal in fraud, those who, when they have to receive by measure from men exact full measure, but when they have to give by measure or weight to men, give less than due. Do they not think that they will be called to account?" [TMQ 83:1-3]

The Jews, Christians and Persians at the time were again not noted for their fairness in transactions. The first Muslims were on the one hand encouraged to adopt trade as their profession and on the other hand exhorted to observe truthfulness and honesty in the transactions. This was surely a unique situation at that time. Similarly, today the Islamic society should have a very unique character.

#### CAPITALISM AND CONTRACTS

Western style contracts and agreements are usually in the written form only. Buying and selling agreements are always underpinned with the maxim, caveat emptor, or buyer beware. Not only is it in the written form but they involve reams of very small print. This small print is written in language that is harder to interpret than Shakespeare's sonnets. This combination of jargon, oxymorons and tautologies all contribute to enshrouding agreements with the mystique of ambiguity. Loophole and get-out clauses are always woven into the agreement in contract-speak. Any person who has ever tried to end a contract of line rental for a mobile telephone fully should understand this. Western trading is often based on maximizing profits through deceiving the purchaser.

[H: I am stressing this because it is to be understood by all who work with me that we attempt to be as simplistic, straightforward and honorable as is possible under ANY and ALL circumstances. We have NOTHING to "sell"; we wish to be mutually beneficial to one another to further FREEDOM and INTEGRITY among humankind, while protecting, to our utmost ability, those things which return natural creations (ALL THINGS) into harmony, balance and brotherhood. This is WHY we offer what turns out to be MORE THAN HALF of any asset to remain and be used in a given area of funding—to both support ongoing projects and meet

unforeseen needs, for WE ARE OF GOD AND THIS IS GOD'S OFFERING UNTO MAN TO ACCOMPLISH AND ACHIEVE THE BEST WITHIN EACH IN HIMSELF. OUR WORD IS OUR TOTAL BOND—EVEN IF A PAPER CONTRACT IS LOST. THIS IS THE WAY MANKIND MUST COME TO FUNCTION IN TRUTH, LOVE AND HONOR. WE ARE HAPPY TO MEET THE NEEDS OF ANY "GROUP" AS TO CUSTOM—EXCEPT THOSE VERY CONTRACTS WHICH DECEIVE AND THIEVE FROM UNSUSPECTING PARTICIPANTS OR WHICH FINALLY CONFISCATE THE FUNDS, THE PROJECTS, AND THE PEOPLE'S HONORABLE STATUS. IF YOU ARE NOT SURE WHAT THIS SAYS: STUDY IT CAREFULLY; THIS IS THE "TIME" OF GOD THAT MANKIND MAY COME INTO BALANCE AND FREEDOM, SO THAT THIS OLD PLANET MIGHT HAVE REPRIEVE FROM THE PROPHECIES OFFERED BY THE ADVERSARY OF GOD CREATOR. EVIL IS DESTINED TO FALL—FOR WE SHALL BUILD A BETTER WORLD! KNOW IT! OUR BRINGERS OF THIS GIFT ARE OUR BELOVED AND DARING TRUTHBRINGERS AND GIFT BEARERS. EVIL INTENT WILL NOT BE HONORED AND IF IT APPEARS THAT EVIL-INTENDED PERSONS ARE DOING WONDROUSLY WELL—COUNT THE DAYS—FOR EVIL SHALL FALL. SO BE IT.]

#### FULFILLING OBLIGATIONS FOR SERVICES

Agreements are not necessarily based on items and objects. Contracts to fulfill a service or duty are common both in Islam and in the Capitalist system. Marital services are agreed upon in the 'aqd zawaj. It is not allowed for either partner to withdraw marital obligations and duties. One can also make agreements for services from a cleaner, a bookkeeper or a physician.

Islam is charged with the duty of implementing the law of Allah over the people. This is laid down and defined contractually. Unfortunately this is little understood by Muslims today. This is not because we are ignorant but because of our situation. The time is such that there is no living memory where this system of bay'ah (contract) actually existed as a working example. Muslims can only read about it in books. Nonetheless it is hard for Muslims to study this subject.

[H: I am going to interrupt here to tell you, who probably have not read much of my writings, so that we can example what the earlier adversaries of God of Light and Honor had perfected at the time of OIL development in the area we shall call the Middle East, and this will hold true for any area on the globe, but is more easily exemplified by, say, using Saudi Arabia as the Muslim "country" as focus. We shall refer to the "landholders" or leadership as "Sheik" for brevity and identification. We shall call the other parties involved, the Banksters.

When it was time to make a play to get control of OIL and all assets of the Muslim areas, the following scenario became the pattern for working, stealing, and then hopefully, wiping out the Muslims—first through wealth and then through war. We will leave the "war" for another writing

for we will here deal with the tale of Saudi Arabia. We could speak for hours on this one topic and have already done so several years ago. Therefore, rather than make this unduly long, we will leave the story as it is here presented.

Along came those Banksters representing the British-Israel/U.S. groupies of Oil Companies and corporations. What they would do is move into a country and say to Mr. Sheik: "We know you have oil and we can develop it FOR YOU. We also know that you cannot accept USURY, so we have made a plan whereby you are included in all profits—but we have to handle it in a specific way to cover your religious attitudes.

"We will take the development and all profits, and then pay you for some things right up front and the rest, since you can't accept 'interest', we will handle for you while allowing profits to build." BUT, came the next clincher: "To organize properly we demand that your assets be placed for a period of time (at that time, 30 years) into CHASE MANHATTAN BANK". OK so far? There was plenty of cash flow so Mr. Sheik didn't notice he was being "had". The money was then taken into the bank, OK, but was immediately transferred into myriads of smaller "holding companies". OK so far—until it neared time to settle the accounts. As the time limitation got closer—those holding companies started "COLLAPSING", one after another. No profits were forthcoming and all the bank had to say was, "Sorry Mr. Sheik Camel Driver, the corporation FAILED and all the assets ARE GONE! There is nothing we can do about it." Trillions of Arab funds were down the drain and into the pockets of the Power Elite Controllers.

What could have been done about it? Well, note what happened in the Middle East! What could anyone DO about it against such war-power lords of insanity? Worse, however, to survive, the contracts were extended, and since it was DEMANDED that oil and other precious things be paid for in DOLLARS—wow, what a deal. The Muslims of this old globe have every bone to pick with these criminal elements from Satan, the Evil Empire and the Great Satan. But note, Muslims, that old "Christian" nation of the U.S.A.—is NOT. It is now considered the homeland of the Jews—WHO ARE NOT EVEN JEWS. You need to help your brothers wherever you find them, and in the U.S.A.—look to the Nation of Islam—Farrakhan. Never mind that one group may well not understand all the rules and foundation of the traditional LAWS—but they are trying to both survive and change things. God will bless those who accept HIS gifts. But getting MAN to understand the gifts and the messengers is a tremendous undertaking. Therefore we work where we can.

Please KNOW that man is a free-will entity living in physical form on the globe. We do not interfere with ongoing workings as man constructs them to be. We do, however, have to consider how to reclaim those things and freedoms taken through usurpation, usury and outright fraud and theft. We can only restructure THROUGH what IS AVAILABLE and therefore have to work "through" systems less than ideal to gain our ends. Once we can establish a basis of exchange (money) which is

(Continued on page 34)

# D.C. Masonic Street Layout

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**HATONN-dharma Rec. #1 5/31/92**

## BACK TO BASICS AND REMINDERS OF: THE ILLUMINATI AND NEW WORLD ORDER

*Revelation 13:1-2* says: "And I saw a beast rise up out of the sea...and the dragon gave him his power, and his seat, and great authority."

An unseen power is using human beings to give rise to world government.

*Revelation 12:9* identifies the dragon as: "...that old serpent, called the devil, and Satan, which deceiveth the whole world..."

I suggest we look again, most carefully, and see what system is rising on the world scene that is empowered **BY SATAN THE DEVIL, who is also CALLED LUCIFER: (Isa. 14-12).**

### HISTORICAL RISING

Out of Germany was hatched a Diabolical Plot that has deceived millions of people—and which, even now, threatens to destroy Western Civilization. I am going to utilize material which is extremely succinct and well-written and sent to me by Robert B. He noted the confirming documentation and submitted it for sharing. I recognize *Newswatch Magazine* for publication in the November/December 1991 issue. I simply ask that it be reprinted exactly as given. [QUOTING:]

From the beginning, Satan was frantically busy among the leadership of these "emancipators".

These "thinkers" could clearly see that corruption and depravity had decimated the strength of the Catholic Church which had promulgated many of the ideas now proved to be totally fallacious. They saw that the Church—commonly believed to be the body of Christ—held its adherents in subjection by means of fear and superstitious ritual. They falsely assumed that the myths and superstitions of the Dark Ages were based on the *Bible*. When they proved that these superstitions were false, they assumed—without any real proof—that they had proved the *Bible* to be false. The teachings of the Catholic Church were based on the Satan-inspired Babylonian Mystery Religion—not on the *Bible*. Under an unending barrage of such "enlightened" scholarship, the "intelligentsia" of Europe were prepared by the second half of the eighteenth century for the advent of Illuminism—the secret society called the **Illuminati**.

Illuminati. What does that name mean to you? MOST people answer that question with a blank stare—a total lack of comprehension. Regardless of how various people may respond to that question, there is one fact of which we may be assured: **the Order of the Illuminati was founded on May 1<sup>st</sup>, 1776, by Dr.**

**Adam Weishaupt, Professor of Canon Law at the University of Ingolstadt, Bavaria. Weishaupt, born a Jew and a convert to Roman Catholicism, was a former Jesuit priest who broke with the Order to form his own organization.**

There is evidence now extant that proves that the Catholic forces have joined the Illuminists (**at the highest level**) in an unholy alliance to achieve their mutual goal—**total world conquest** (ref. *THE NEW MONTINIAN CHURCH AND THE VACANT CHAIR*, by the Rev. Jauquin Saenz Arriga, a Mexican priest. Spanish language only).

It is important that we clarify the real meaning of the name of Weishaupt's Secret Society—The Illuminati. This is very significant. The name implies that those individuals who are members of the Illuminati are the only members of the human race who are truly enlightened. Weishaupt and his followers considered themselves to be the cream of the intelligentsia—the only people with the mental capacity, the knowledge, the insight and understanding necessary to govern the world and bring it peace. Their avowed purpose and goal was the establishment of a "**Novus Ordo Seclorum**"—**a New World Order, or One World Government.** [Editors note: Directly beneath the pyramid with the evil eye, "Novus Ordo Seclorum" appears on that U.S. (Federal Reserve Note) dollar bill in your pocket.]

The name Illuminati is derived from the word **Lucifer**, which means "Bearer of Light" or a being of extraordinary brilliance (*Isaiah 14:12*).

The reader will note the direct parallel between the presumptuous, totally vain and egotistical attitude of Weishaupt and his followers and the attitude displayed by Satan when he and the angels under his control tried to take over the universe **from their Creator**. Illuminism is clearly Satanism in one of its latter-day manifestations. Their goals are virtually identical. **IN FACT, SATAN WAS THE FIRST ILLUMINIST.**

Public attention was first drawn to the existence of the Illuminati and their diabolical plan for world conquest as the result of a bizarre accident in 1785. History records that a **courier for the Illuminati**, named Lanze, was racing on horseback from Frankfurt to Paris carrying documents relating to Illuminati activities in general, and specific instructions for the planned French Revolution in particular. **The documents originated with Jewish members of the Illuminati in Germany and were addressed to the Grand Master of the Grand Orient Masons in Paris.** As the courier galloped through Ratisbon (Regensburg), he was struck by lightning and killed. All of the papers he was carrying fell into the hands of the local police, who **turned them over to the Bavarian Government.**

The authorities ordered the police to raid the headquarters of the Illuminati and this resulted in additional documents being captured. These documents revealed that the conspirators had **world-wide aims.**

All of the carefully documented evidence was brought to the attention of the governments of Britain, Germany, Austria, France, Poland, and Russia. For one reason or another, possibly inside Illuminati influence, they chose to turn a deaf ear to the warnings contained in these dreadful documents. Four years later the French Revolution exploded on the European scene in all its hideous fury.

Sir Walter Scott, in the second volume of his *THE LIFE OF NAPOLEON*, points out that the events leading up to the French Revolution were all created by the Money Barons—the Illuminati—whose agents then led the mob in creating the famous Reign of Terror.

### THE FIRST BREAK

The first real "break" as far as inside information on the Illuminati is concerned came when these "great intellectuals" were foolish enough to invite **Professor John Robison to join their ranks.**

Robison didn't fall for the lie that the goals of the Illuminati were pure and honorable. He kept his reactions to himself however, and played along with the conspirators. Subsequently he was entrusted with top secret Illuminati documents and was able to scrutinize the inner workings of the secret society at close range. As a result, **Professor Robison wrote a startling book entitled PROOFS OF A CONSPIRACY which was published in 1797.** All of what is currently known about the early Illuminati comes from Robison's book and another written by the **Abbe Burrueil in 1798** entitled *MEMOIRS ILLUSTRATING THE HISTORY OF JACOBINISM*.

Both books, although the authors were unknown to each other, give us a very clear-cut picture of the organization. **The books quote extensively from The Original Writings of the Order and Sect of the Illuminati**, an official report of the Bavarian government issued in 1786 following a lengthy investigation. **The following facts emerge:**

Adam Weishaupt was born on the 6<sup>th</sup> of February, 1748. His early training by the Jesuits had inspired him with an intense dislike of that Order. When he broke with the Jesuits he immersed himself in the subversive and anti-Christian teachings of the French philosophers and other writers who appealed to his innate sense of superiority.

The next five years were devoted to meditation, during which time he devised a plan to overthrow civilization and establish what he termed a "**Novus Ordo Seclorum**"—**a NEW WORLD ORDER.**

### BINDING OATHS

The initiates who made up the outer rings were told that the great purpose of the Illuminati was "to make of the human race, without any distinction of nation, condition, or profession, one good and happy family."

All initiates were required to take an oath to bind themselves "to perpetual silence and unshakable loyalty and submission to the Order, in the persons of my superiors; here making a faithful and complete surrender of my private judgement, my own will, and every narrow-minded employment of my own power

and influence. I pledge myself to account the good of the Order as my own and am ready to serve it with my fortune, my honor, and my blood...The friends and enemies of the Order shall be my friends and enemies; and with respect to both I will conduct myself as directed by the Order...(and) devote myself to its increase and promotion, and therein to employ all my ability...without secret reservation" (*PROOFS OF A CONSPIRACY, 1967 edition, p.71*).

By way of warning as to the consequences of betraying the Order, the initiate took part in a ceremony during which he was warned that, "If you are only a traitor and perjurer, learn that all our brothers are called upon to arm themselves against you. Do not hope to escape or to find a place of safety. Wherever you are, shame, remorse, and the rags of our brothers will pursue you and torment you to the innermost recesses of your entrails." (*WORLD REVOLUTION, Nesta Webster, London, 1921, p. 14*).

By the time the member had reached the "inner circle" his oath of absolute secrecy and unquestioning obedience had become deadly serious. Only at this stage was he allowed to finally see the ultimate aims of the Order: **(1) Abolition of all ordered government; (2) Abolition of private property; (3) Abolition of inheritance; (4) Abolition of patriotism; (5) Abolition of all religion; (6) Abolition of the family (i.e., marriage, morality and the proper education of children); and (7) the creation of a World Government.** [*H: Still think Bush doesn't know what he is doing? He is a major focus and player in the Skull and Bones Society—which is DIRECTLY IN MEMBERSHIP OF HIGHEST LEVEL TO THE ILLUMINATI AND CLUB OF ROME. He can't tell you the truth or he is immediately marked for death and may as well be dead—which he actually IS.*]

The Protestant princes and rulers of Germany and Europe were pleased with Weishaupt's plan to destroy the Catholic Church, and they sought to join the Order. These men brought with them Control of the Masonic Order, into which they initiated Weishaupt and his co-conspirators in 1777. **To prevent the rulers from realizing the true purpose of the Illuminati, Weishaupt limited them to the lower degrees.**

#### MERGER OF THE ILLUMINATI AND FREEMASONRY

[**H: Please, readers, do not skip over this information for herein I am taking the opportunity to respond to a myriad of your questions relating to the beginnings of Masonry, etc. I shall not be taking up the subject in correspondence individually so I can only ask that you read your own questions into this writing.**]

On the 16<sup>th</sup> of July, 1782, at the Congress of Wilhelmsbad, an alliance between Illuminism and Freemasonry was finally sealed. This pact joined together all the leading secret societies of the day and united "not less than 3 million members all over the world". The actual effect of this merger on the subsequent history of the world has never been appreciated by historians.

[END OF QUOTING]

Dharma, you must prepare for your meeting. We can begin here when next we sit to write. Salu.

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Let us continue exactly where we left off for both

documents can be merged into one.

[QUOTING:]

What passed at this terrible Congress will never be known to the outside world, for even those men who had been drawn unwittingly into the movement, and now heard for the first time the real designs of the leaders, were under oath to reveal nothing. One honest Freemason, the Comte de Virieu, when questioned on the "tragic secrets" he had brought back with him, replied: "I will not confide them to you. I can only tell you that all this is very much more serious than you think. The conspiracy which has been woven is so well thought out that it will be, so to speak, impossible for the Monarchy and the Church to escape from it." From that time on, says his biographer, M. Costa de Beauregard, "the Comte de Virieu could only speak of Freemasonry with horror." (*WORLD REVOLUTION, Webster, p. 18.*)

People became intensely interested in the activities of the Illuminati as a result of information leaking out regarding their diabolical plans. In 1785, four more leading members of the Illuminati left the Society and testified before a Court of Inquiry called by the Elector of Bavaria. Their startling evidence removed all doubt regarding the **Satanic nature of Illuminism.** On the 11<sup>th</sup> of October, 1785, the Bavarian authorities raided Zwack's house and discovered a mountainous array of Illuminati documents which showed quite clearly that they planned to bring about a "universal revolution that should deal the death-blow to society....**THIS REVOLUTION WILL BE THE WORK OF THE SECRET SOCIETIES, AND THAT IS ONE OF OUR GREAT MYSTERIES.**"

#### ILLUMINATI COMES TO AMERICA

The Order of the Illuminati started when the American Revolution was already under way, and therefore played no significant part in it. However, before the Colonies were united, the *Constitution* adopted, and our Republic established, fifteen lodges of the Order of the Illuminati were formed in the thirteen Colonies. **The Columbian Lodge of the Order of the Illuminati was established in New York City in 1785.** Members included Governor DeWitt Clinton [**H: Yes indeed, there is a direct connection.**], and later Clinton Roosevelt, Charles Dana and Horace Greeley. The following year a lodge was established in **Virginia** with which was identified **Thomas Jefferson.** When Weishaupt's diabolical plans were exposed by the Bavarian government, Jefferson strongly defended him as an "enthusiastic philanthropist".

Many strong warnings were issued about the activities of the Illuminati in America. On July 19<sup>th</sup>, 1798, David Pappen, President of Harvard University, issued a strong warning to the graduating class and lectured them on the influence Illuminism was having on the American scene. President Timothy Dwight of Yale University issued a similar warning.

Also, in 1798, George Washington sent a letter to G.W. Snyder in which he stated: "It is not my intention to doubt that the doctrine of the Illuminati and the principles of Jacobinism had not spread in the United States. On the contrary, no one is more satisfied of this fact than I am. The idea I meant to convey was that I did not believe the Lodges of Freemasons in this country had, as societies, endeavored to propagate the diabolical tenets..." [**H: I believe you can agree that**

**most men starting out in such a society or "Order" do not understand the intent and certainly not the total enslavement of such an association. But as ones reach powerful places within the working order of government where great impact can be wielded—the oaths and promises are very strongly brought to their attention. Perhaps it can best be explained as "selling your soul to the devil in exchange for success and wealth!"**]

One year later, Professor John Robison published his famous *PROOFS OF A CONSPIRACY* in which he warned the world of **Illuminati infiltration of Masonic Lodges.**

#### MASONIC SYMBOLS IN WASHINGTON, D.C. STREET LAYOUT

[**H: THIS IS IMPORTANT. Please make sure a copy of the map with explanation is included.**]

A curious piece of the Masonic conspiracy puzzle in the founding of America is the actual street layout for our Capital City, Washington, D.C. **Remember, 53 of the original signers of the Declaration of Independence were Masons. The city was laid out in the form of KEY Masonic Symbols, the Square, the Compass, the Rule, and the Pentagram.**

Take any good street map of downtown Washington, D.C. and find the Capitol Building. Facing the Capitol from the Mall and using the Capitol as the head or top of the Compass, the left leg is represented by Pennsylvania Avenue and the right leg by Maryland Avenue. The Square is found in the usual Masonic position with the intersection of Canal Street and Louisiana Avenue. The left leg of the Compass stands on the White House and the right leg stands on the Jefferson Memorial, the circle drive and short streets behind the Capitol form the head and ears of what Satanists call the Goat of Mendes or Goat's Head.

On top of the White House is an inverted 5-pointed star, or Pentagram. The point is facing South in true occult fashion. It sits within the intersections of Connecticut and Vermont Avenues, north to Dupont and Logan Circles, with Rhode Island and Massachusetts going to Washington Circle to the West and Mt. Vernon Square on the East. [**H: Chelas, don't blame me for what you are now FORCED to observe—I didn't do it! However, it is right there for the entire world to see in clearly planned and orchestrated intent.**]

The Washington Monument stands in perfect line to the intersecting point of the form of the Masonic Square, stretching from the House of the Temple to the Capitol Building. Within the hypotenuse of that right triangle sit many of the headquarter buildings for the most powerful departments of government, such as the Justice Department, the U.S. Senate, and the Internal Revenue Service.

It would be great to know that our Capitol is bathed in continual prayer, and to believe that its buildings and monuments have been dedicated in prayer, but do you realize that EVERY KEY Federal building, from the White House to the Capitol Building, has had a cornerstone laid in a Masonic ritual and had specific Masonic paraphernalia placed in each one? If we were talking about the one true God, it would be wonderful; this is NOT the case. The cornerstones of all these buildings have been laid in Masonic ritual, dedicated to the demonic god of Masonry, Jao-Bul-On. That is the

secret name of the Masonic god, the "Lost Word" in the rite of the Royal Arch degree. "Jao" is the Greek name for the god of the Gnostics, Ialdebaoth or Iao. "Bul" is a rendering of the name of Ba'al and "On" is the Babylonian name of Osiris. What we see represented in this name of the Masonic deity is a three-headed pagan deity that is blasphemous to a Christian. [H: If, indeed, there were any true "Christians" left anywhere!] The ritual and full explanation is found in *DUNCAN'S MASONIC RITUAL AND MONITOR*, (Third Edition, pp. 224-6, 249-51).

PRESIDENTIAL ELECTION-1796

In 1796, John Adams, who had been instrumental in organizing Masonic Lodges in New England, decided to oppose Thomas Jefferson in his bid for the presidency. He made a major issue of the fact that Jefferson, who had been minister to France, 1785-1789, and was frankly sympathetic to the Illuminist-fomented Reign of Terror, was using Masonic lodges for subversive purposes. [H: Ah, some of you astute readers who begin to add two and two come with three about now as you demand to know about the "Jefferson Bible" and why I have given you leave to read it in preference to "The" King James Version of the so-called "Bible". Because it is still more nearly correct in the *New Testament* version than is the accepted and orthodox version. Furthermore, the intent was to appear to be Godly to the point of being even considered a heretic regarding the "tampering". You will further note, however, that

no attention was paid whatsoever other than to have it pronounced by the Elite of the day in point as being quite brilliant! You simply cannot imagine what your *Constitution* would look like if there had not been a few of US, including Germain, at the writing of the document. The "founders" had to capitulate to keep their cover on—knowing full well that you-the-people would eventually INSIST that the document be changed and obsoleted.]

John Quincy Adams wrote three letters to Colonel William L. Stone giving details of the charges. The information contained in these letters is credited with winning John Adams (his father) the presidency. The existence of these letters was first brought to the public's attention by Commander William Guy Carr in his book, *PAWNS IN THE GAME*. Until recently they were in the Rittenburg Square Library in Philadelphia. They have now mysteriously vanished. [H: My goodness, lots of things disappear from around Philadelphia, like all the files regarding the mismanagement of HUD wherein multi-millions of your money somehow disappeared into the pockets of a few politicians. Also like the documents and files "lost" in investigation of the Congressional Committee on Banking and the mess with the Iraq arms deals and shunting of BILLIONS of dollars into the pockets of ones as high as Bush himself, not to mention the Twiglets.]

THE WILLIAM MORGAN MURDER

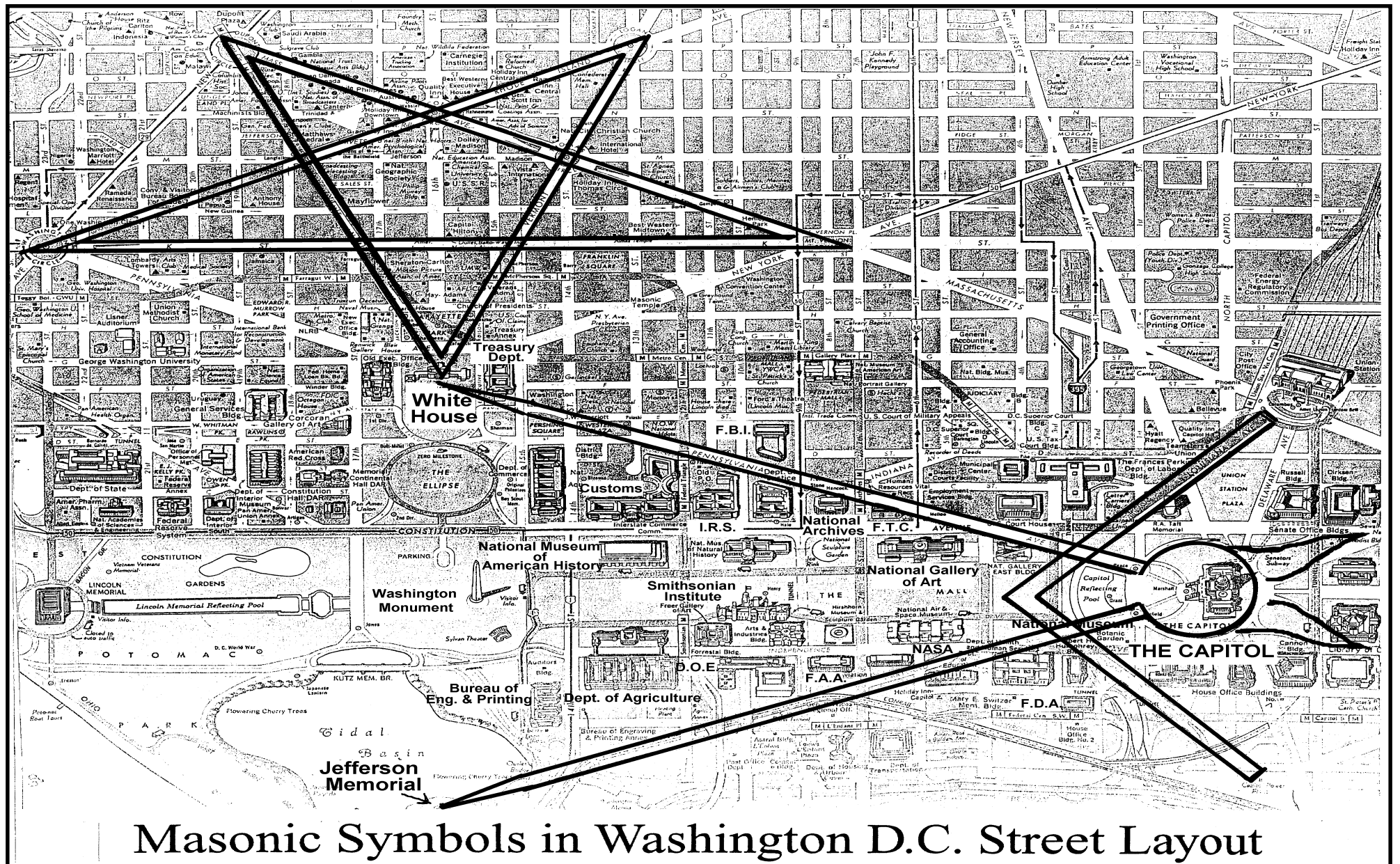
In 1826 William Morgan decided it was his duty to

inform his fellow Masons and the American public regarding the Illuminati and their secret plans. Morgan, "who had passed through all the degrees of Masonry and held a very high position in the Order" began to write a book on the subject. He arranged with a printer in Batavia to have it published. He "was engaged in completing it when he was arrested on a false charge of larceny. His house was searched and his manuscripts were seized and destroyed." A couple of days later he was released from jail "by the interference of some of the conspirators" and kidnapped while on his way home. At a meeting a few days later Morgan was sentenced to die as a traitor.

Five men were selected to carry out the sentence. They were, according to one eye witness, "all men of correct habits and good character, and all, I doubt not, were moved by an enthusiastic but most misguided sense of duty." They loaded Morgan into a boat and when they had rowed out into Lake Ontario they "wound a rope around him, attaching to each end of it a heavy weight, and threw him overboard.

"The body of Morgan was found a year afterwards...None of the murderers was ever brought to justice". (*IRISH AND ENGLISH FREEMASONS*, Gargano, p. 73)

As a result of the public scandal that followed the murder of William Morgan, the Masonic movement in the United States suffered a severe set-back. Nearly 40 percent of the members belonging to the NORTHERN jurisdiction seceded. It is interesting to note in passing that mention of this very important historical event has been deleted from the history books.



Masonic Symbols in Washington D.C. Street Layout



ILLUMINATI-COMMUNISM CONNECTION

To trace their activities further, it becomes essential that we look for prominent individuals and groups who adhere to the Satanic tenets of Illuminism. It is “by their fruits” that we will know them. They will all be working toward the attainment of the goal of the Illuminati—the destruction of national sovereignty and the establishment of a One World Government (One World Order), a “Novus Ordo Seclorum”.

In 1829, American Illuminists sponsored a series of lectures in New York by English Illuminist **Frances “Fanny” Wright**. She advocated the entire Weishauptian program of her auxiliary of the Order of the Illuminati including Communism made more palatable by the label of “equal opportunity and equal rights”, atheism, emancipation of women and free love. Those present were informed that the Illuminati intended to unite the Nihilist and Atheist groups with all other subversive organizations into an international organization to be known as Communism. This new destructive force was to be used by the Illuminati to foment future wars and revolutions. Clinton Roosevelt (a direct ancestor of Franklin D.), Charles Dana and Horace Greeley were appointed a committee to raise funds for this new undertaking.

Has America been flooded with these phrases: equal righters and equal opportunity, free love and emancipation of women, since the 1960s????

[END OF QUOTING]

Perhaps I should simply leave you to ponder upon these points. There does seem to be no ending to the deceit and foul games played upon you-the-people. How so did it get so integrated with your very lives? You have been given nothing else upon which to build foundation until this day when the awakening few begin to find Truth and document it and other brave and daring citizens project it out unto you of the masses. How would YOU stand in the JUDGING IF IT WERE ON THIS DAY? Ignorance counts in your favor—BUT, refusal to learn counts just as equally against you. I suggest we all pray for a little more “time” and “insight”!

[Ed: The rest of this writing deals with the *Federalist Papers*, under which America first operated, prior to the implementation of the *Constitution*. Due to space constraints, this portion has been left off.]

**Non-Usurious, Moral Banking**

(Continued from page 16)

means should not be HOARDED in selfish interest because it would impede the growth of the economy, thus creating social imbalance. Verse 3 of chapter 180 of *Al-Quran*, says:

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

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

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

Three vices mentioned by the above verses are

condemned in the strongest terms: 1) scandal mongering, talking or suggesting evil of men or women by word or innuendo, or behavior, or mimicry, or sarcasm, or insult; 2) detracting from a person’s character behind their back, even if the things commented are true, where the motive is evil; 3) accumulating wealth, not for use and service to those who need it, but in miserly hoards, as if such hoards can prolong the miser’s life or give him immortality; miserliness is itself a kind of scandal (Ali, 1989). The revelations in Chapter 104 serve as a reminder to those who manage Islamic banks to be cautious in managing the assets of the banks. Islamic banks are prevented from accumulating wealth without any purpose. The wealth should be spent on the needy and for the betterment of the whole society. Failing to conform with the instructions of Allah means there is a great possibility that the wealth accumulated by the banks will be destroyed. The destruction may be in the sense that the bank will not be able to make profit and ultimately have to cease business.

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

[END OF QUOTING]

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

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

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

Do not err by saying that “unconditional” LOVE and “absolute” LOVE are the same thing, for GOD IS ABSOLUTE LOVE—BUT HE PLACES GUIDELINES AND “CONDITIONS” ON YOUR ACTIONS TO BE WITHIN “PERFECT” LOVE WITHIN HIM. HE will always ALLOW, for you are manifest on a free-will planet of lessons in choices And HE will not interfere in those allowances for even “bad choices”—however, He expects the whole of HIS people to not condone or allow the evil actions of others without confrontation. THIS IS WHY YOUR

PLANET IS MOVING TOWARD DESTRUCTION. AN UNBELIEVABLE NUMBER OF THINGS ARE “CONDONED” THAT ARE TOTALLY EVIL. GOD IS NOT GOING TO “FURTHER” EVIL, SO WE ALL NEED TO GET WITH THIS PLAN OF GOD, FOR EVIL WILL NOT ENDURE NOR SHALL THE PEOPLE WHO THRIVE AND PRESENT EVIL.

SO BE IT AND SELAH.

**Political & Media Facades  
As Control Devices**

(Continued from page 3)

strength, is apparent when so many give up when the adversary turns up the heat a few degrees.

This in no way challenges the dark forces because they get to manipulate you without so much as having to lift a finger. When fear is your motivating force, you are not allowing your Higher Self to guide you; you have given the ego, the anti-you self, the controls over your actions. How can you grow in harmony and wisdom if you are ruled by fear and dis-eased thoughts? Have you forgotten that thoughts are things?

The bright side to this is that you now know that your thoughts do matter. What you think, has a real and definite impact on the world around you—INCLUDING YOUR ENEMIES!

Evil would rather you not think on your own, because even without guidance, man still gravitates towards goodness when left to his own devices—**providing that truth was made available for him to look at**. For, when man’s plight becomes unbearable, he will seek that which he instinctively knows will be better for him. God Aton of the One Light has seen to it that you are never far from that which you seek. When you arrive at the point in your experience when you can perceive truth for what it is—even seeing through the veil of lies that always hangs in front of it (when filtered through Elite sources)—evil begins to act as though it has no relationship to your form. It is as though you vibrate at a different frequency and are not tangible to anyone or anything that is desirous of harming or distracting you. You, in essence, become a cosmic being in practice.

Has it not occurred to you that acting out in physical format, what you wish to attain as to higher understanding and evolution of your species, takes you instantly to that awareness? You don’t have to wait until you “die” before you get your graduation robes and attend Cosmic Council meetings—you can act in a manner RIGHT NOW that is befitting of a Master and it will have just as profound an affect upon you.

As for meeting your higher compatriots—you do that every single night—when do you imagine that your soul is unhampered by the loud distractions of a body to constantly remind you of its presence? While you rest the physical body, the subtler “you” is free to go about your Father’s business. Since there is no time or space for the real you, much is accomplished during your nighttime hours. This is why proper sleep and rest of the body is so important. Aside from the fact that your body needs to repair and recharge itself—IT IS NOT YOU. It only acts like you while the authentic you watches silently from “behind your eyes”. The *windows to the soul* are more than a metaphor for where the real you resides—your eyes are the most finely tuned of your senses; they have the capacity to

register and perceive that which is unseen.

Ponder that the next time you are in front of a mirror (a human mirror, or the glass kind) —getting to know this entity will do a great deal in helping you to get to know God. If you don't know where to look for your individual salvation, how can you save an entire planet?

The task is impossible without the basic tools of navigation and a sense for where it is you want to go, or what you want to achieve. As always, we stand ready to assist as mankind comes out of his infancy and into early adulthood, fully aware of his role in God's holographic cinema of three-dimensional life.

Call on the God within, your guardian angels, and/or the Hosts to be your backup crew and you will always have the cavalry on standby at an instant's notice. Come walk with us and we will show you the way.

Thank you—I AM GERMAIN OF THE VIOLET RAY.

I AM

### The True Nature of Capitalism

(Continued from page 23)

sequence of God that those who work diligently to destroy us—shall not have such grand returns, for once they have taken FROM US and work to destroy everything built and take it for themselves—they shall reap their own consequences. THAT IS THE PROMISE OF GOD and is not MY CHOICE, or that of my TEAM. But we do not run away, blessed friends, because we intend to stand responsible for that WHICH YOU EXPECT OF US—PERIOD.

The last party to write has not “loaned” enough to even pay the tickets home from the Philippines to America for our team. And, when that was placed into the Institute, there was a decline of any interest payments along the way, gold was valued at \$382/oz. and today legal bondage has stayed all real functioning for that entity—so we must work with another, who will stand responsible—not because of mandatory regulations—but because there is full intent to meet all commitments. Gold today is in the \$250s/oz. (range).

We are going to get our job done—just as we committed ourselves to accomplishment a dozen years ago—we have never faltered, nor changed course or direction. We cannot do anything about those who become impatient and fall to the wayside. We are NOT going to fold in the tough times, for that is when tough people must last the course. And, no, dear ones, I do not get angry or even upset when you “dare to blame Hatonn”. I just wonder how many of you will, in reality, thank me—when you have abundance? We shall see!

We will continue directly on with this topic, so let us just have a rest break, Dharma, and get back to work. People have to understand that you cannot kill THE PRODUCERS AND THE THINKERS, or steal their property, even their thought products, and have an honorable system upon which a world can have balance and thrive.

May you come to open your mind, and reach out beyond the narrow thoughts of self and into that wondrous reality of actual living—beyond existing. You are, each and every one, blessed so greatly; and none shall have other than gratitude from us for your input and sharing. We must face what IS, however,

and in that we must respond to people. That causes distress, but what, after all, do you wish from life, other than expectation of responses in truth?

Why do things happen? Because man has free will and makes choices which may change with the wind. It is allowed, for the results are of his own making and in his own consequences—Ekkers included. The Ekkers KNOW that this shall happen, and that I have never turned away and, frankly, they and a few others I shall not here name, have never faltered in their onward push to accomplishment. They, too, shall reap reward, but the point of the reward is no longer so personal and is no longer on material gain. They seek freedom from obligations which they accepted, even though they were not, and are not, bound by law in any sense whatsoever. We know these travelers as remnant. GOD KNOWS THAT WHICH HE DOES AND CREATES. Salu.

### Islamic Contracts—Honorable Agreements

(Continued from page 29)

**based on a valued commodity (gold is the choice already understood), all the global currencies will have value. THERE IS NO MONETARY SYSTEM ON THE GLOBE ACTUALLY BASED ON SUCH A STANDARD IN THIS DAY, 1999.**

**Man must come to some stability in his value systems and this does not include “spiritual values” for that is of higher understanding with that which is God and Self. We speak now of physical “living”.]**

Ironically, we see Western systems of government nurture the citizens in such a way that they understand the concept of the pledge to rule. The U.S. has widely broadcast (even internationally) inauguration ceremonies. This is where the President makes a pledge to honor the obligations laid down in the *Constitution*. U.S. school children all memorize the, “We the people...” preamble to the *Constitution*.

“WE THE PEOPLE OF THE UNITED STATES, IN ORDER TO FORM A MORE PERFECT UNION, ESTABLISH JUSTICE, ENSURE DOMESTIC TRANQUILITY, PROVIDE FOR THE COMMON DEFENSE, PROMOTE THE GENERAL WELFARE, AND SECURE THE BLESSINGS OF LIBERTY TO OURSELVES AND OUR POSTERITY, DO ORDAIN AND ESTABLISH THIS *CONSTITUTION FOR THE UNITED STATES OF AMERICA*.”

**[H: Sorry to note for the world at large: THE CONSTITUTION OF THE UNITED STATES OF AMERICA HAS BEEN GENERALLY SET ASIDE UNDER FEDERAL RULE OF ADMINISTRATION ORDERS. SO WHEN YOU LOOK FOR FREEDOM, DO NOT LOOK TO THE U.S.A. FOR SAME—UNTIL THE U.S. HOUSE IS CLEANED OF THE TREASONISTS AND TRAITORS, CORRUPTION, CORRUPTORS, AND SELF-APPOINTED SLAVE MASTERS. THE U.S. NOW OPERATES BASICALLY ON “ZIONIST (JEWISH) TALMUDIC Laws of Zion”.]**

That small paragraph reminds the American people of the obligations they have to the state and the state's obligation to the citizens. Their system of democracy is such that they believe that “The People” are the actual rulers and are charged with the duty of upholding the *Constitution*. A direct parallel in the actual detail

of the American system cannot be drawn with Islam. Its basis, democracy, is the antithesis of Islam. However, the principle of pledge of obedience to the khaleefah and the obedience of the Khaleefah to Allah (swt) must be ingrained within all Muslim. It is this principle of nurturing the citizens of the state to understand the position of pledges and duties that oils the machinery of the state.

### CONCLUSIONS

Buying and selling is an agreement. The procedure of buying and selling should not be seen as a mundane and routine necessity. Rather, it is a normal human action from which we can derive many rewards both in this life and in the hereafter, i.e., it is an act of worship. The converse is also true. If one performs the act of buying or selling in a manner that contradicts the law one is sinful.

Many contracts made today are made without considering Islam. This is entirely unacceptable. For although they do not involve camels, dates and slaves, the principles laid down in the *Qur'an* and *Sunnah* are just as applicable today as they were in the time of Rasul-Allah (saw). None of us as Muslims should take any agreement lightly or assume that because that is the way things are done today, then that is the way we should do them. **[H: EVERYBODY—NOT JUST MUSLIMS!]**

Lastly, we should remind ourselves of the one obligatory contract that none of us are performing today. That is the contract of bay'ah to the Khaleefah. Ibn 'Umar (ra) related that Rasul-Allah (saw) said, “Whosoever takes off his hand from allegiance (bay'ah), Allah will meet him on the Day of Resurrection without having any proof for himself, and whosoever dies while there was no allegiance on his neck dies a death of the Days of Ignorance (jahiliyyah).” [Muslim]

[END OF QUOTING]

This set of reminders is certainly not to burden anyone with some religious doctrine or another. We are moving WITH GOD and, no, we don't need brokers in-between, i.e., priests, etc. Man may do what which he chooses—but the ultimate LAWS OF GOD are really very easily noted as handed down IN THE BEGINNING. Almost all religions have moved AWAY from Allah and long ago ceased moving TOWARD PERFECTION IN GOD. This is fine, friends, for now all we have to do is TURN ABOUT AND GET IT RIGHT WITH GOD ALLAH AND LET US BALANCE THIS WONDROUS CREATION CALLED EARTH. EVERY “THING” IS SACRED—EVERYTHING. EVERY BEING IS “OF GOD” AND THOSE ARE THE FACTS WITHOUT NEED OR PURPOSE IN “ARGUMENT” OR “DEBATE”. THIS MEANS THAT THE LEAST IS AS PRECIOUS AS THE ASSUMED KING AND IT IS THE TIME OF THE LORD IN WHICH THESE THINGS SHALL AGAIN BE SET TO “STRAIGHT”.

It is with such great love and care that we bring these gifts and there are very few “conditions” placed thereon, that we come to share in this awakening within the LIGHT OF CREATOR. And yes, take my hand—FOR I KNOW THE “WAY”—I AM THE “WAYSHOWER” YOU HAVE AWAITED.

IN THE NAME AND PRAISE OF ALLAH—I AM!

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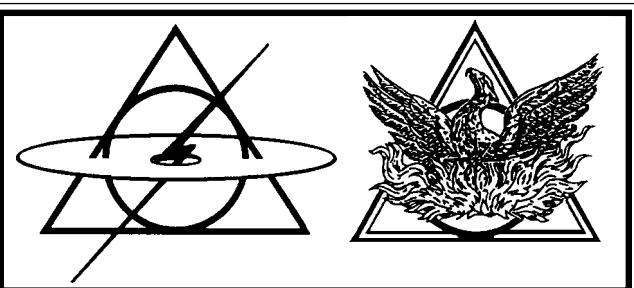
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