

# EXCHANGE AND FINANCE

A lecture given by CBR on the 23 February 1991

Welcome to this lecture – what's the date, by the way? 23rd of February, 91, on "Exchange and Finance".

Now, this is a subject, I think that everybody in the Free Zone will find interesting. Because everybody is caught up in the, shall we say, economic rat-race on this planet. As you all know there are many ways that you can make money. And you all know there are many ways that they can take it away from you. The whole thing is to make sure that you can make more than they can take away.

Now, we'll look into that in just a minute; but first I want to explain you something: There's three ways you can actually get exchange and make money so to speak, but actually, what you're doing is making a product or a service or a technology that people find valuable and give you something for, on this planet: money. That is the normal procedure, and of course, there are the criminal ways: just steal it. We don't recommend that at all. That starts a dwindling spiral down-tone, down-scale, into criminality. We do recommend that you try to keep the criminals from taking it from you.

We'll go into that a little bit as well. But since Ron left this area and went to galactic central I've been working on a project to get some technology applied, and that was to improve the longevity and viability of the body. You may not think at the present time it is getting anywhere, but in actual fact, I'm actually still in the middle of it. And if worked out well, it will become a service that you can take, a product that is visible and a technology that we can apply. And the only thing I did was I went a little too far with it. And I tried to do too much. As a thetan, and the body couldn't keep up with this. Or had a rough time with it. But I must in praise of the body org, which I had audited to the point where it could do these things, I must say it was my own fault, because I was so happy to see the progress that I failed to listen to the body org's warnings, that I was going a bit too far too fast.

Now, many of you have probably heard of OT III research where Ron talks about that he was doing OT III research, where it was so good to get that level handled, that he started trying to move the body faster than it would go. And he ended up straining or breaking a few of his bones. Or muscles. This is in the OT III research stuff. But he did mention that, and I can understand that. I mean, from many years in the Sea Org we strained the bodies past what most people could handle. And when I was doing this research project this winter, and did a lot of auditing on the body and sort of it felt really good, then I ran into a very severe, cold period which is after the last lecture I gave you. And I was running a motor-cycle down from this part of France. And the body was in a constant state of freezing and unfreezing. And I did that for six days on the road. And we're talking about ten, twenty below zero. And then, when I got back home it was still freezing cold and I rode the motor-cycle every day and froze the body and unfroze it.

The reason I was doing that is I was so happy to find out that you could freeze a body and thaw it out without any pain. You know, when you freeze, when you actually put your hand in very freezing water or you have frozen it on the road or something, you got very cold and it's got stiff, I mean, actually you can't operate it any more, that normally it prickles and makes pain when it thaws out. Well, I had the body audited up so well that it didn't even feel that. And I would freeze the body on the motor-cycle in that minus twenty, you know, and come into a service station, I would ride as far as I could, until the hand started operating without the fingers, it just sort of would do like that to operate the controls; and it came to a point of safety then, you see, not a point of cold, just a point of safety, you couldn't ride it safe. Going to a gas station. And just sit around and drink a coffee or something, and the body would thaw out in about in about five, ten minutes. Without any pain, and with very little shivering.

I thought that was great. Because I had never been able to do that before, I used to have to stay half an hour or something like this, you know, and wait for it to warm up. But in this case, with all that auditing and everything on the body, it would just sort of gradually come warm again, and by the time I finished the coffee I could go out and ride the bike again. And I was enjoying that so much that I failed to listen to the body warning signs.

Of course everybody knows, that as you do that, rapid freezing and thawing on a body, you're going to use up a lot of energy. Lots of vitamins and all of this kind of thing that you need to run a body. So I actually did that for six days on the road and then when I got home I was still doing it every day, to go to the store and to make ten kilometer journeys etc. And every time it would freeze and unfreeze. And after a while I noticed the symptoms of something coming on there. And I didn't identify it as vitamin deficiency. And so I tried to find out what it was. But basically I was trying to overwhelm the body and keep it operating.

If you've heard the "Body Org" lecture, you know it's a prime directive of a body just to operate for the big thetan. And I didn't listen to the warning signs and I passed that point. So it would try to operate, but it would operate less efficiently and less efficiently and less efficiently. Finally it caught up around the end of January, something like that, nearly a month of freezing and unfreezing, and by that time I found that the coordination was going off, and actually certain of the perceptics like joint position and the things that LRH talks about in the 57 perceptics were not quite spot on, they would be half an inch off or an inch off. And so I found out that I was having trouble coordinating riding a motor-cycle or even driving a car or something, because the foot would not move exactly the right distance or the hand would not move exactly the right distance. And then I audited more, but I didn't have a vitamin program at that time because I thought the body could make all the vitamins it needed. And of course it can – in reasonable quantities. And here I was overloading it to do this research, you see, and sort of enjoy it.

But finally, when the coordination went off, I realized that something was wrong. And that was somewhere around the end of January. And now I'm fixing it up again and building back up the reserves of vitamins and so on like that and giving the coordination back. And I have found that after the going below that point it was very sensitive to cold. You see. I just wanted to explain you that, because it's a little hard to coordinate the thing exactly right now while these areas are getting fixed up again. It's an internal problem of the body has to repair

all the things I overdid. Like freezing it for, I think, 45 days in a row, and unfreezing it. Like two times a day. But it did prove something even though it was, as I say, a stupid research project, I didn't listen to what the body was saying. It did prove the limits of this kind of thing. And also it proved that you better stay in comm with the body org while you're doing it. Okay?

You see, at the same time I was doing that project, which is still not finished, running out the radiation in the cells and also trying to reduce the body weight to an optimum weight, and while that was going on here I was going around in the cold all the time, while I was losing my insulation, my insulation fat. So when you look at it as a research project I was pretty stupid. I take full responsibility for that and I'm running off the bypassed charge on the body org. And I had been getting some help auditing all that off from Sylvie in Switzerland.

But aside from that, the interesting thing was, I mean, let's look at the plus side of this, during that time, all the lack of coordination, a bit tired and I needed more repair time, absolutely got no sickness from all of that. You see, normally, when people lower the resistance of their body, they're pulling all kinds of diseases and sicknesses. Didn't get any of that. And as I said before, I found out that you don't need to get pain from freezing and unfreezing. That's apparently something that the body org picks up when it's aberrated, because the thetan is probably too dumb to realize when it should be handled. And as I say, I was a bit too dumb to realize – after I was doing the project, you see, I mean...- you know, I was looking at "yeah, man, we're really going OT here, because, look, I can freeze the body, unfreeze it in five minute, I can do all kinds of things". No pain. Interesting. And I know, a lot of research has been done by scientists and so on in some unfortunate circumstances in the second world war, but also in modern times, where they have tried to find out the limits of tolerance of bodies. And I don't think that they have the right idea.

The first thing you got to do is to bring the guy up the bridge. And get him to be in comm with the body and sort of monitor how it's going. So again, as I've said in earlier lectures, the spiritual side and the lambda side of the body has to be taken into consideration with the phi or the MEST side. Okay?

I just wanted to explain you that, because here is an actual instance of trying to make a product and service that would benefit people. More health, more tolerance for bad conditions etc. And possibly more persistence and longevity and less aging. And so realize it's not finished yet, I had to interrupt in the project to actually fix up the body from all this over-enthusiasm. So that's why I beg your pardon for starting the lecture late, because we have to had some special preparations, a little bit of heat around and a special sitting arrangement so the body wouldn't get too tired. It still needs a lot of repair cycles and sleep to come out of this fully. Especially in the cold climate. It's actually a thin line where I didn't feel the cold at all two months ago and now, if it just goes a little, five, ten degrees colder than the room temperature, I start to feel it. And that's just the tolerance – I just didn't keep up the reserves to have tolerance.

So this is a part of research on discovering what a product is, a service or product, and so that everybody can do it safely. Now, what is the purpose of this project? It's actually, the thing I was trying to solve was that we spend a lot of time training auditors and getting people up the bridge in the free zone. And as you heard in the "Body Org" lecture, there's a lot of

counter-attention in the universe to having bodies live long. Or from the R6-bank and implants and so on. And if we can handle that and we can get people's bodies to renew themselves properly, then we don't have to keep training auditors newly in a new unit of time or wait until they pick up the new body and handle the body, auditing of that body, and come back in the Free Zone.

And whatever projects you pick up as an OT, then you can carry them out. You have time to make the money to start them e.g., organize them, you carry them out over a long period of time. And this is what makes viability. And that means "ability to live or to survive or to comfortably survive throughout time". And on this planet you need that. Because people still need to be audited and trained, because the most – well, almost 100% of the thetans on this planet cannot be audited telepathically when they start the bridge. They have to have a positive comm line amidst all the interference and confusion of this planet. Including a session, a meter, a quite safe environment and so on like that. And also a positive verbal comm line as well as telepathic, but a verbal comm line from the auditor to the pc and from the pc to the auditor. That is – puts in certainty and the possibility of not making mistakes. So we still need that.

Now, if you are on OT levels, you know that you can do quite a bit telepathically, just handling some of the OT III case or something like that. And when you have nearly finished the OT III you have such an ability on that that you can probably lay down the body in the body and still run it without any words. And get the full releases and blows. So it's just a gradient, but the hardest part of the gradient is getting people audited on the lower parts of the bridge and into those levels.

So what we're talking about here is the various things you have to go through to make a product. Or a service. Or a technology. Now, let's find out about what LRH says about what is a product or a service. He says, "A product is a high quality service or article." High quality. "In the hands of the persons it serves." Or group. Now think about that for a minute. This definition is very accurate. "High quality service of article in the hands of the person or group that it serves." You see?

Now, when you can do that, you can also demand an exchange for it. And it serves people, so they will want to exchange. And it's good enough quality, where they don't feel betrayed.

You know, you used to buy these Korean toys and things like that, and they fall apart when you take them out of the box. So everybody likes to have a little bit better quality. And the higher the quality, the more of a product it is. That can even get real viable, where it becomes a standard. And then you find people, e.g. in the case of classic cars, buying these things that are fifty years old and paying extremely high prices. You see what I mean? Rolls Royce, Ferrari, things like that. Why are they paying all this money for that? They reckon it's very high quality and an excellent product. All right?

But many products, I must say, are not of that quality. So the first thing you can look at in, say, saving your finance, when you are buying a product or service, we can already start you on the road to having more money by not buying poor quality products. And I haven't told you yet how to make the money, but at least I can tell you how to not waste it. You un-

derstand that, we're talking about when you buy a product or a service, that you look for good quality and viability of the product or the service. And then you feel like you are spending your money wisely. So, in this day and age of so many consumer products of all types and qualities you have to differentiate. See, don't just waste your money. I suppose that most of you understand that, but I know in America I've seen people go into the supermarket and buy a hundred dollars worth of junk. I mean the food – if it's food – it doesn't even taste good. It may even be harmful. And it doesn't have any lasting effect, sort of like for nutrition or for quality or for good taste. And the same with manufactured objects. The main way they try to get around this now is to put glassy promotion about something and packaging around and the product itself is just – well, shall we say shit. So that's one of the first ways you can learn to save your money that you've made. Okay?

Now let's look at another aspect of product or service. Basically I wanted to also say that a product is useful to the person who purchases it. And a service is helpful. In other words, when you have somebody come and cut your grass and he does a good job, it's a good service to you. Because you can spend the time maybe making other products and services or doing more important things. So services can also be a good quality or poor quality. And remember, the key there is, on a product: is it useful? And on a service: does it help? And looked at in terms of what we were just saying: does it help you become more viable, or able to live?

Now, the next point is, if you want to sell a product or a service, then realize it has to be acceptable to someone or others in the game. It doesn't have to be a lot of people. You can build a palace for an Arabian prince and make a lot of money. And that's what he wants, but you wouldn't be doing very much business if you were doing it in Germany. Because there's not many princes and also there's not many Arabian style that they are used to. So this is a balance here you have to find or survey as LRH says, you have to survey: is this product you are going to make or are making, or service, is it useful enough in the area you are promoting it to be helpful, or useful. It is all very simple. But so many businesses go broke from not determining that first. They don't check around to make sure the product is useful or helpful. And so they end up setting up a big business, investing a lot of money, and nobody buys the product. Now, on the other hand, you can get this expert public relations man to actually make your product accepted. And they do it on a sort of a "Hahaha! I got to have one of those, too!" Or it gives people some status to have it. They don't really need it. But it's a sort of a nice, conversational piece. You understand, what I'm saying? I give you a perfect example of that.

One of the Christmases recently in America a public relations man bet another public relations man that he could make a million dollars selling rocks. And in actual fact he did. He created a product called a "pet rock". In actual fact it was just a rock in a box. Costed him nothing to produce, he was going pick them up out in the country. But the box and the package and the promo costed something. And he was selling these things for about 15 \$ a piece. Over Christmas, and did make his million dollars. You know, he had catchy little things about it, you know, "Buy a pet rock. Better than any other type of pet. Won't mess up your carpets. Never needs feeding them." You see what I mean. "Protects your home." And it gives a description of that, tells you how to do it: "Take pet rock in your hand when somebody threatens you or tries to rob your house. Bring pet rock down very hard on their head." You see? Now

that was brilliant. And the guy did make his million dollars. Everybody had to have a pet rock.

But that to show you that that was more of a social talk-about item. It shows you also how you can promote something and make people think they want it and need it. But what you're trying for really is acceptance of your product or your service. So if you work in a job where you're getting paid you are exchanging a service, your work, for your pay cheque. Now that job what you're doing may be important and useful to, say, a car manufacturer. He needs somebody there to do the service of putting the door on the car. But when this becomes not useful or they are not selling any cars, because they didn't maybe promote them right or people don't find them valuable, then the normal thing is, that company goes out of business and the guy loses his job.

Now, as I said before, there are various artificial ways, where people can keep taking your money as a tax payer to keep these other people who are making a not too good product employed. Or to keep good relations with countries that don't have any money. A lot of times in America they used tax payers' money to buy the wheat to feed Russia. Now, that's a strange way to make a product for another. But it keeps, say, a sort of diplomacy going there. It also hides the weaknesses of the governments involved. And it seems to take care of a threat. Now, imagine what you would do as a small businessman if you had to produce all your products and then pay for them. And give them away to somebody else. I mean, this is aberrative out exchange. You won't stay in business very long. But governments do this all the time. With your money. So that's why I say, you have got to watch also the ways they are trying to take it away from you.

I must say, yes, I wanted to mention this point, another point: One of the major omissions in running a business, which you find in LRH policy, but hardly anybody else's, is keep a list of the names and addresses of your customers. And kind of regularly send them some communication or promotion. Do you realize that in most businesses the guy walks in, he pays for some product or service, and the people who are in the business, they don't even ask who he is. So they have no possibility of repeat business unless – well, of course, it could be excellent service and the guy decides to come back. But if it's just useful, he doesn't have to come back there, he can go to another place. Only the smarter companies do a what we call a "Central Files" of customers that have bought something from the company. Mail order catalogue houses, normally car dealers do that, and they send out promotion about the new models etc. And some other firms do this, too. But the most are on the thin edge of survival, because they just depend on walk-in business. And as soon as they build the big supermarket around the corner with plenty of parking places the little businesses along this crowded street, where everybody used to go to buy their food, they get wiped out. Although their products and services, they may be even better, more friendly and so on like that. But their businesses never kept the record of who the people are so they could do counter-promotion, you know, "we still have this friendly business, we have these prices" etc. They have no list of names to send it to. So – bankrupts. If they had they could find a lot of points to promote on. And in most of those big companies they have security devices all over the place, you never know who you're dealing with really, they are not local people. Long checkout lines. All of these things, you see. And maybe the only advantage of the guy going there is that he can find a place to park his car. If the local businessmen got together and decided to give bonus parking tickets to the

people who used the parking garage that bought so much they wouldn't have to pay the parking, they could do the same thing. So again this comes into making money, because if you are in a business with products and services you have to survey to find out what is acceptable. And to do surveys you sort to have to know who your customers are. And you have to, of course, make sure that your exchange you get in is enough to keep you in business. So that also hurts the small guy, because the big guy can buy the merchandise at whole-sale prices. In a ten-thousands lots. Soap or something. And there's the little guy who only buys a hundred per week. So they charge him a higher price. But there's ways around this. And that is, as I said before, getting in high quality service. And high quality products. So a guy could figure it out and survive in a small business.

Now let's look again at exchange in general. Really, what we're dealing with is the exchange and flows of money, is on this basis of product, service, guys willing to exchange for it and so on. Now, the money itself is actually something that speeds up the actual flow. It really has, if you look at it deeply, it really has no value of its own. I haven't seen many people eating Deutschmarks. They represent value, but of themselves they are no value, except to a bill collector, a person who collects bank notes.

So what does LRH say about this? Well, he says the underlying economy is basically a barter system. In the old days, before there were governments, you would go around and find somebody who has something you wanted and exchange with him something he wanted. This farmer gives a sack of potatoes for a basket of vegetables. He grows potatoes, the other guy grows vegetables – good exchange. You see? Barter. And, by the way, tax-free. Anyway, you get a little more organized and you want to speed up the comm-lines, you can introduce a medium of exchange. In history you can read about this stuff, although I must say it is a bit, shall we say, hidden subject. Only if you take a book that has been written specifically about money and standards of exchange you will actually find some of the horrible consequences that have been caused by this. And you find these horrible stories that don't come in a history book, you know, the history book, they just tell you, "this guy was king here and he got overthrown, and this guy became a king there." But sometimes you find, if you read this books on exchange and history of exchange and money, you find out that the actual overthrow of a power or nation came from the area of exchange or out exchange. I think you have an example of that in the Weimarer Republik, 1920s in Germany, where the money became so inflated that they only printed it on one side, so they can have enough money there to buy a bread. You know, it went from a thousand Marks aloft to twenty-thousand aloft...just jumping up like that. And they didn't even have time to print the money, they had it run off so fast, they could only do it on one side.

So here is another factor: I mean, the things the people would buy with it were the same old things. You know, tomatoes and bread, cars and services. How come they suddenly shot up so high in price? Well, you may hear a lot of words about the economy, inflation and so on like that, and lack of confidence. Now, what does LRH say about this? He says, that whenever you have an amount of money being printed or issued that is much more valuable – the amount represented – than the amount of services and products in the society, then you have a condition known as inflation, which comes about from a basic non-confidence. It's actually the people don't have confidence in this money, because they're printing it so fast, and they think, "Well, that's not valuable, I'll raise my prices." They lose confidence in it.

That's because it's so much of it. And of course, just like anything else, if you put a large volume of something, and it's very cheap, it becomes almost worthless. People usually give samples out of grocery stores, you know, different candies or something like that, just as part of their promotion. In some countries those would be very valuable: "Oh, chocolate! Wow!" You see? And then you could change it and exchange it with others. In a society that's doing this promotional big volume of selling chocolate and candies etc., they can use it as part of their promotional items, and give it away free.

So this is the same with the waste societies, where you waste a lot of the money that goes into the product by the packaging e.g. Sometimes the packaging on food you buy costs more than the food. And you sort of notice it by the price. So a lot of time you're paying for promotion and packaging, and the thing which is being sold to you is really very cheap. And thus you see a gradual, creeping inflation in most societies.

But there is another reason for the creeping inflation, and that is just that it makes the economy look better for the public. It's a planned inflation. It always looks like you are getting more wages, because the wages are going up, the money you get for your job, and you have a "Steigende Lohnskala" (rising wage-scale), you know, you get more this year and more the next year and so on. Great, but also the prices go up. So, when you figure it all out, you're not getting actually more. But there's another tricky trick in that: You may move into a higher tax bracket. And the government can take more from you. I tell you, people that don't understand economics, they can't really figure out, how, "Well, this year I'm making a lot more money than I did last year, but we seem to have less!" Now, that is all in the subject of inflation, planned or otherwise.

Now, a deflation is actually the opposite of that: where you don't have much money or coin, and everybody wants it all the time, because they consider it valuable. E.g. the Swiss Franken has been very stable and so has what gold will buy, not the price of gold, but what it will buy is pretty stable. Because those items are a bit rare in the society, and they only put out as much as they can cover with actual gold. So, in other words, they don't put out more than they can cover with actual something of value. So they remain stable and the other areas are inflating, so it looks like that the Swiss Franken or the gold is going up, but in actual fact it's the other currencies that are now worth less. When they keep bouncing these things against each other, you can see these trends. You know, hotel room in London, 100 Pounds. Hotel room in Frankfurt, maybe 100 Marks. Same type of hotel. They have an inflation in England, yes, they do, because the Pound is about three Deutschmark. And they have a horrible depression creeping on to England, people out of work and so on. Interest rates very high, they can't pay their mortgages and so on. Lot of inflation. And they say, "Well, we gonna get down by cutting production!" Absolutely incorrect! Absolutely incorrect thing to do. They have more money floating around than they do production – that's what is causing the inflation. They are to increase the production, and if the people here don't have the money, export it. So they have new flows of products and services being demanded and the economy improves. When there's a surplus of money around and not so much production, you have an inflation.

You know these little countries that don't produce very much, like if you go to... let's say Jemen... or no, there may be oil guys there, let's say Morocco, and they don't even let their



currency out of their borders, because it would be totally overwhelmed. Anybody could buy the whole country, you know, within two days. So, what do they do? I mean, you go to Morocco, you buy things there, they have a held, fixed exchange in that country. But you bring it back to... they will first try to find a country that will accept the Moroccan Dirhams, even in a bank they give you a loaf of bread worth. I mean, maybe an international bank, where they are handling all the balances of currencies. But basically it's not a desired currency and it's not something people are going to go around and say, "Can I buy some gas here, I have Moroccan Dirhams." And that is what we're saying, the confidence goes out of these things.

So you have these two conditions, basically: inflation and stability, and you very rarely see deflation these days. That would have to be done by taking money off the market if you didn't have enough products and services to cover. There was a government that would have to take the bitter pill and burn the money they collected from the tax payers. ("That's what they had to do in the U.S.S.R., they collected the big Rubel notes.") Oh yes, interesting. It still is a very shocking experience, because it wasn't only the black market guys that had the big notes, there were some old people who were saving their money.

Okay, so let's once again look at the history of this and as I said, it's very well covered up unless you buy special books on it. Or read LRH policy. But these other books have the histories of exactly where this happened and so on. And the one I remember so well was in China, in ancient times. Everybody was having a very prosperous society, they had an emperor there, that was...he liked to see things prosperous, you know, he liked exchange and all that stuff. And he wanted to build a very prosperous country. So he had his government project to mine gold and silver and make coin, coin that everybody could use, silver and gold... You know, with his picture on it and all that, but the point was, it made a very strong and stable coin. Because it had value inherent to itself, the people had confidence in the fact it was gold or silver.

The next emperor came along, you know, this one died, and his son or a relative took over. Apparently thought – I'm just assuming this from technology – that the gold and silver money actually had value because the picture of the emperor was on it. You realize, the old emperor dies, he doesn't give his hat over, and everybody loved the guy, because he had gold and silver coins with his picture on it. The next guy that took over thought that the reason he was loved and the reason he was so powerful was because his picture was on the money. And they really loved him because he had put in a good exchange system. No inflation, very stable economy etc. So he actually had...you know, he had taxes and all that, but nobody really thought much about it, they were very low. The next guy comes in, either he was greedy or as I said, he misunderstood that it wasn't the emperor that made it valuable, the picture of the emperor. But the actual value to the people was it was also gold or silver. So what he did, he would call all the gold and silver coins, put them in his treasury – he or somebody in there knew they were valuable – and had, believe it or not, wooden, wooden! money issued, with a picture of the new emperor stamped on it. Now, the thing went from bad to worse. Within a very few years this government was involved in wars, revolutions, fighting and all that, it went out of power. Before the end the new emperor had to enforce the use of the wooden money by putting in such harsh laws as anybody who doesn't use his money would be put to death. And anybody that was found to have the old money would be put to death.

You can imagine how long that emperor lasted. All you had to do was to get a bunch of revolutionists, Mongols or somebody from another area, come and say, "Hey! They don't let these guys use gold and silver! All we have to do is to promote that, we can take over the country." The businesses became chaotic, people lived in fear that it might be discovered they had a little savings of gold, and a lot of trading and exchange was done underground.

Now, before we go to lunch, I'd just like to leave you with this thought: do you have a similarity in that with the amount of Schwarzgeld (i.e. the German word for money which is earned covertly, without paying tax for it) in modern times? The amount of Schwarzgeld in circulation – I'm not talking about criminal money! – is almost directly proportional to the amount of confidence that people have in the current regime. Confidence, you see. They will give you many reasons. But I know an example in Germany, just happened three or four years ago, they wanted everybody in Germany to make sure that they didn't pay so much taxes – a good trick, because everybody will pay more taxes with it – and they asked, I think it was over a weekend, they said this minister wanted to put in a rule that people report on people who are using black money, no, what do they call it? Schwarzgeld. And of course they didn't survey that very well, just like the old Chinese emperor. Because obviously, the guy who had done it had done it on statistics, he said, "Well, this much of the economy is operating on Schwarzgeld", say 40 percent. "And we get all the guys that are paying their taxes, the 60 percent, to put ethics in on the rest." And there was almost a German revolution there overnight, a lot of protest in letters to the newspapers and so on like that, and they immediately dropped the idea. They would just put a little extra aside in case the government went too nuts, you know, like the Weimarer Republik, and they had extra money, they wanted to have a little bit aside, outside of taxes. So they would be, yes, illegal and legal at the same time. It's interesting what protest came out, it's like the missed withhold button, you know, the guy is critical and nattery, but he doesn't say exactly what the withhold is. It has been, when people wrote in these letters on all of that, they said, "Hey, what are you trying to do, put in the old Gestapo tech, to see and report on your neighbours and all of this kind of stuff..." You see, how that would back off the government, that would made them worry. In actual fact that wasn't the real complaint, the complaint was that they were the ones that were also dealing with "black money". In actual fact they were very accurate in finding the withhold of the government. Or, let's say, one of their major buttons was to not appear similar to the earlier National Socialist regime. You see, if they were compared with that they could be out of power next week. And one thing politicians want to do is to stay in power. They don't only want to take your tax money, that's just the finance they get to stay in power. So they have a proportion, too. But if you go a little bit further or hit the right button, you can stop them from taking more money. That's what I wanted to leave you with, that thought, because it actually happened in Germany very recently.

So let's have a good lunch.

Okay, ready to start. This is part two of the lecture on "Exchange and Finance" of 23rd of February.

Now, let's start off, since you had, I hope, a nice lunch. Little bit on flows here. A lot of people have trouble with money and exchange because they can't flow. This means just

what it says, it's just like a communication flow, or a flow of a product or service, or getting things distributed and you do produce them and so on. Sometimes it is not just mental. You got to really figure it out why your flow isn't working. Sometimes it is just as simple as the postal service delays your mail. Or your packages with your products in them. Or your services, promotion...

Now, this in itself is a problem in flows, but a lot of times you seem to have not much control over it. I mean we have examples of that in the Free Zone and in every business you're in, I'm sure you had examples of that, the mail is delayed, you lost your package, where is it, how long does it take to get there and all that. So you want to have set up in your business or your way of operating alternate communication and flow lines for products.

LRH says, "Never use a broken comm line." It doesn't do your customer much good, if you're blocking the exchange by making excuses about why the post never arrives. You see what I mean, so you can unjam the flows by having alternate ways to do it. That applies to your promotion about your business, because some of it is just promotion for the service you give, or the actual delivery of products through the mail. Or by truck. So you see, you can unjam the flows there, most people know how to do that, a lot of companies have sprung up recently to deliver your mail by bypassing the actual postal services. And I might add as a comment, that I have noticed that the postal service in Europe is sometimes slower than it was in 1800. When they used to use stage coaches and horseback riders. Especially from one country to another. Anyway, that's just a problem that, as I said, many companies are springing up to solve that for you. But you always must then realize: do you have to raise the price of your product or service to compensate for the extra money it might cost you? Or can you still make the profit by getting it there faster? Also this flow-jam happens on the other line of exchange. In other words, how long does it get the customer, who pays by cheque to get his cheque cleared? You see, you can't use the money until it's cleared. So these are part of the barriers in modern business which come about by actually not your own fault perhaps, you might think, but it certainly makes the customers irritated. And therefore it may be wise to evaluate this in the light of "How much would my business benefit by having very fast, direct communication lines?"

Now, this does not include things like overwhelming the customer with junk mail. People have gotten so sick of that that they even tell the postmen to not deliver it. And it is actually waste of money sometimes. So you have to find out what is the balance on the flows, how much money are you spending to handle these delays, and possibly promotion? And you may come up with a bright idea. Especially if you are operating in a local area. Because there you could like hire a bunch of kids on bicycles to deliver it – honest kids. And pay them a little bit to compensate for the postal cost. And if they're honest, you will get your mail there much faster. So that can help, but let's look at another area of flows. And that is the mental attitude.

You all know that Grade processes and so on are run on four flows. You know, there is the self to self, self to another, another to self and another to another. So if you have a block on one of these flows or somebody in your business does, it won't go so well. Now, that can be anything from withholds or just Dev-T due to laziness, or actual overt of putting aside the package and forgetting about it until the next week. Or until somebody notices. So in business

you should also look at the ethics of the staff that you control and make them understand that the more efficient they operate, the better the whole business profits.

Now, those flows can extend to the other side of the game and get in the exchange. And that means, if a person has, say... buttons or out ruds on money, out ruds on taking money, out ruds on spending money, out ruds like stopping other people from making money, the business is not going to run too well. You can make a checklist of all these points I'm telling about, just check them through your business, you know. Or in your personal life. And you might find some surprising things. You know, it's proven by processing that people have a havingness level. In other words, they can have so much havingness to a certain point, and then they won't be able to have anything past that point. So for instance, if you sent out one of your employees that had a havingness level of 1,000 Marks, and you sent him out to get a cheque from a customer for 10,000 Marks, it is probably going to be that he will not bring it back, or if he does pick it up, he will lose it.

So I'm telling you, if you don't know a little bit about the mind and the havingness level of people, then you might have some very bad business experiences. And, as I say, it might be your own company's error. You can't blame it on the customer if he paid the money, and now this guy you sent out to take it lost it. This causes a lot of disruption in companies or businesses. So there's something you can add to your checklist: what the person's havingness level on money is.

They used to do a money process in the franchises. And they would just have the guys, one, the coach, would sit there, and they would be supplied with a box of money. And the coach would take the money out, one by one, say Dollars and put it on the other guy's knee. And say, "I want you to have this." And the guy usually would start off, "Oh, thank you!" And as the money built up, you would see the indicators coming that he couldn't have any more. He would get embarrassed, you know, and he wouldn't acknowledge, and he would say, "That's enough".

You see? That's a problem in flows and a problem in havingness. So, as I say, if you don't know this about your staff and people working for you, you can think you got it in the bag for this 10,000 Mark order, you find the guy comes back with either not the order or only 1,000 Marks. And he tells you something like, "Well, when I got there, that's all the guy wanted, 1,000 Marks of our product." But if you put him on a meter, you would find out he actually sat there and encouraged the guy to give him less and less and less until he hit his havingness level, his own havingness. You see, it's just "Don't you think you are buying a little too much here at one time, you should take only less than 5,000 of the product..." So it's not always that the customer is hard to sell the product to, it's sometimes just that the guy selling has a low havingness level. And he is also bad promotion for the company. Because he makes the guy think, "Well, maybe the product is not that valuable, they may go out of business soon."

Again, not only the money, but the businesses, a great deal are dependent on confidence. And if your customer is not confident in the person you are sending around to do the sales work, remember, he is representative for your company, and if he is not confident with that guy, he is not confident with your company. Okay? So, that's what I mean about flows and havingness.

Now, we have also have a more serious thing of overts on exchange. And by all means try to avoid this on your own staff. And even watch out for it in your customers. This comes under the category of promising to deliver something and then not delivering it. Just taking the money and then not giving the product for it. And also, of course, from the customer's side, giving you a bad cheque. And I tell you, I worked in many countries doing selling in Europe. And I must say that the Germans are very direct and honest on this kind of thing, but some areas are almost uniformly going to try to cheat you on a flow. I mean, I tried to sell things in parts of France, and these people will try to delay the payment as long as possible, sometimes up to years. It's horrible to do business, I mean, and they have all kinds of excuses, like "Well, the exchange bank hasn't okayed it yet", and so on, and so on. "We can't pay in cash in this country, we will get inspected by the tax department"... all kinds of reasons. And I found out by actually doing a bill collecting number there for a company I was working for, in the early eighties. My job was to collect this outstanding bill, 7,000 Marks worth, by forcing it through before I left the city. It had been already delayed for two years. The products had been delivered. And so I just camped on the door-steps, so to speak. And threatened all kinds of police and legal actions and so on like this. You know, if they tried to shut the door in my face, I said, "Okay, I'm going to the police NOW." Finally they got so tired of me standing there, and walking off down the street towards the police station, I mean, they always ran to catch me and said, "Wait a minute, wait a minute, maybe we have it in half an hour". I had to do this for two days. And finally I found out, they finally just took a guy who was the accountant there, and they sent him around with me to the exchange bank, and he talked to a guy there, and they got the thing all sorted out and they paid me. Took about half an hour. Wow! That's how easy it was, with all that red tape they had and everything, that's how easy it was. So they were blaming the bank, and blaming the national economy, and blaming the foreigners for coming in there and making marvelous work. Yes, actually they never put in the purchase for exchange control and never pushed it through. And that's the way they operated in their business. Make get in the money fast, and pay it out slow. You see what I mean. So all foreign bills and most of their internal bills would never be paid, except after a year and a half. In fact, they would never pay them to a foreigner, unless you actually went there and forced them to.

Now, I don't know about you, but those are not the kind of people I like to do business with. And that is a definite example of overts on exchange. And there are other more serious ones of course, which everybody knows about, like criminality and theft and so on like that. But I advise you not to get into that, because you actually go down the conditions, because this game is based on the condition formulas as you heard about in the lecture on conditions. And if you start doing that and making overts against the dynamics, you will find you go into a lower condition. And it's very difficult to get back up. In fact it's so rare that they usually talk about, "Oh, this criminal decided to confess everything and now he is a normal business man", you know. Or he had a severe cognition or something like that. Or he came out of jail after twenty years and said, "I'm going straight". I mean, it's not a good way to go. It's to start all over. So those are not good practises to do overts on exchange.

Now, interestingly enough, we have another interesting subject here concerning money and exchange. It's called havingness level versus ownership. Now, some people in the society, or just because of their case, because of their track, they can't have anything unless they

own it. There is a difference. I mean, you can have the chair you're sitting in, the space here of the lecture, but you don't own the lecture. You can have the beautiful scenery in the country as you're riding along the road, but you don't have to own it. But some people are so down on havingness, that they have to, to really feel they have something they have to own it. Some of these are very rich people, by the way. They own everything. And that's their havingness. They don't let anybody else in there to see those valuable paintings and things like that. But I'm talking about the consequences of having just a normal person working for you or something, having this consideration. You see, he won't be able to have the business, because he works for you, maybe on a commission basis, but he doesn't own the business. So it's not his. And you find he's always going around, telling you how you should run it better, and that is the reason he can't make any money as a salesman, because it's the way you run the business...and so on. In some cases what the guy is saying actually underneath all that is, "Give the business to me! And I will run it!" He's trying to replace havingness with ownership. And these guys also think that the salary you give them is what they deserve for being there. See, they don't have to earn it. You know, especially a guy like this with these kinds of considerations, he just thinks, "Well, I'll get in a better position to own the company." He doesn't do anything. He just complains.

Okay, now, the thing is, you can catch these guys by making work on a commission basis – they don't get anything unless they sell something. But there's also another point you have to watch about these guys: they may show some mild interest in making commissions for you just to keep on your good side, so that they appear to be in the business, but all the time that they are there with the customers, they are actually taking your customers away from you. So the guy would go to the customer, and he'd say, "Yeah, well, I can do this job better, I can make better products than this, and so on, and so on, but right now I don't have enough money to open my own business." Or "I don't make much money with this job, by the way, do you have a job that I could be in?" So the guy is going around selling himself or trying to find a company he could get into and take over, and using your comm lines to do it. You don't see a lot of this in the salesman, because he is out of your sight most of the time. It's always good in those cases to check up by calling the customers every now and then, say, "How do you like this salesman?" Or going to see the customer yourself.

All right? So you've got to watch these guys. We are looking at, due to the flows and mix-up of flows and aberration in the universe, some overts on exchange, bad havingness level or ownership problems and a general mix-up on flows and honest dealing.

Now, what is next? ... the next thing I'd like to take up on this exchange and finance is that LRH talked about the basic conditions you usually run into in business. And he gave the formulas for handling these conditions. Many people think they apply only to making money or the org. But they're actually there in life on the dynamics. And if you don't apply them right, or if you apply the wrong one, you'll go down the conditions. Not because LRH says so. Because they're in the game you agreed to. And you can recognize this, if you know your conditions pretty well, you can see people going up and down the conditions. And making mistakes, and maybe making a correct decision, and coming up a bit but then going back down. All really a mystery to them. And that can be on any dynamic. But where is an interesting place to apply it is on your third dynamic relationship with others on exchange. So you can study these outside of this lecture; I don't want to go into a whole thing on it, because

there is a whole tape on it, called "Improving conditions in live", and it's an about four-hour lecture given in Switzerland recently. And basically I just cover a few of them.

You all know Non-Existence, LRH says there is a formula for Non-Existence. And that basically is, "Find out what is needed and wanted – and do it or produce it." Give a product or a service on it. Now that sounds very easy, but when people don't do that, they don't get out of non-existence. And they may go many years, trying to find out – essentially – what is needed and wanted. Or by trying to have it come to them automatically. You know, such as the guy who waits for years to collect an inheritance when somebody dies. So all they know is, "Well, everything I can find is, that person needed somebody to leave his money to, so I wait for that." Okay, but then danger is so that you don't get started on something and then you get bypassed. So you take the hat of bypassing and handling any danger in a situation. And putting in whatever justice or corrective action you need. And believe me, a lot of new businesses are going to start off in a very dangerous position. They usually put a lot of investment into their first possibility of making money, buying a lot of this product or making a lot of it, taking premises at high rent, and then finding all kinds of extra expenses they never imagined, like taxes and all kinds of things. And so they get right away into financial trouble, especially if the post office has lost their promotion. And so nobody even knows about what product they are producing. So they have to pay all this money and they have got nowhere to get it from. And so what they usually do is go to a bank and make a loan. Against what? Well, your business. Or your house. They won't give you loans unless you give something to make it against. They want some security for this loan.

Ok? So that is another pitfall in going up the conditions. Now when you get above that, you get into emergency, you're promoting along and you're trying to deliver as much as you can, it's actually promote, economize, prepare to deliver, stiffen routine and ethics. And a little thing of change or operating basis so that you can get out of emergency. And you can – working at that, you can get into normal. When things go smoothly and you have flows, these flows we're talking about, all going normal and so on. And I can tell you that the condition of, the usual condition in this game at this time is emergency. Or lower. People don't normally get into a stable, normal operation where everything's going easy and so on. Which the formula for that is don't change anything. It's going alright, and you do inspect things regularly, to see if anything starts to go down, you correct it, if anything goes up, you encourage it. But then it's not a static state of that, you have to have bright ideas on how to also increase your production and distribution. And in that, if you do that, very cleverly, you get into affluence. In other words, you get a whole bunch of money in, a whole bunch of exchange coming in, for all of the work you did on coping and handling and mail service and all that stuff you did before, now you've got a whole bunch coming in. Now what do you do with that? I could say or collecting the bills in France, you get a little bit more coming in. It's not really an affluence, though, it's a backlog. That is differentiated in the formulas, whether the affluence is caused by collecting a backlog or handling a backlog or wither it's an actual condition caused by the business. But basically, when you get such an affluence, the first thing you should do is pay off all your outstanding debts. That way you then see exactly... you can find them all first and then pay them off. You might not get them all at this first affluence, but the point is to try to make sure you don't slip down the conditions into insolvency. Which would be sort of an emergency or below, danger. Why are you going out and buying a new car, you see? Cause

you think you just made a lot of money, but if you checked the books, you find out that, ooh, all that money's owed already. And maybe there's enough left over to buy a bottle of champagne. Ok, so the rest of the affluence thing is, after you see the affluence there you economize and you pay off all your debts. And then you discover what really caused the affluence. And reinforce it. Ok? Reinforce it, or strengthen it.

Now the case of the guy who's taking two years to collect the debts, remember to get the right why on this. The company you're asking to pay did not pay for two years. So, strengthening the affluence had nothing to do with that company. Cause up to them, they would leave you in danger or non-existence. The affluence was actually caused by who stood there and collected the bill on the doorstep. So maybe you give him more responsibility and promote him. You see what I'm saying, you have to discover the cause of the affluence. Not just say, "Well, they paid their bill, therefore, they're the cause of the affluence stats". You see? So be careful on that, spotting the cause of the affluence, it's not always the name that appears on the cheque. It may be the guy who collected the cheque for you. So those are the normal ones that you'd apply in business and so on. And for more I'd refer you to the tape on conditions in life. The bettering of. Ok. We got – at what time do we have take a break here? Do you want a coffee break? Because I want to start on the whole thing on world finance and so on.

This is part three of exchange and finance. We're moving on to the world scene and, as you know, we talked about how you can be affected by local things and how you exchange and your money. Postal comm-lags and the tax-picture in your area, and that isn't the only factors that can affect your exchange. Or your products or your income. See, these ones are the ones that most people know about and they can discuss and handle. And you see things about in the newspapers. Except for these ones that we talked about that come from case-handlings. But now we talked about like, what is the world-scenarios on this? And how do we find a way to be successful in that climate or that area of operation ?

Well, you have to be very clever, there is not many people who are doing it except the ones who are planning it? So you must realize at first that none of these things happen accidentally. If you read Models and Scenarios, Sector 9, all these various things that are happening on the planet, you can see that they're planned very carefully. They're put in on such a slow, natural-seeming time-scale, that people think, oh, well, that's just the way it is. This is talked about in the whole thing of, Sector 9 book talks a lot about this, actually. How scenarios are planned over several life-times, and as you're going down the scenario-scale, so to speak, the news-papers pick it up at about the level of, this just happened a week ago, and we don't know why it happened. Or some guy that's on the inside predicts that inflation may go down. So you're only given a ... time of about one month or one week or even just today to plan your moves in the economic scenarios.

So the world scene, let's look at some things. You can evaluate, however, and if you're aware of these long term scenarios and plans, then you can sort of go in a direction that doesn't throw you into direct conflict with. How many people, a year ago, after all this good news about Russia, and freeing up its satellite nations and so on would have thought that right



now they're back in trouble again and they're denying them business and denying them aid, because they're still being that hard-nosed.

Well, we would have. Because we understand it on a wider scale, that the western world was caught almost unawares by some of the developments in the east block. There was behind the scenes another power moving along. Not from Russia. But from what we call the Marcabians. The guys from Marcab in Sector 9. They had decided to break with the implanters. And so they became this sort of conflict between what type of one planet of one-world government shall we have? Shall it be dominated by implants or shall it be dominated by economics and administration? And right now you see this conflict is still going on. The Europeans, except for England, are staying pretty well away from all this middle east conflict. Russia, China, they're staying away. Japan. They give a little money, but they're not getting into it. What's happening here is a test, a one world government. It's pretty obvious which one this is being tested, because instead of hearing: The UN forces have just done this in the middle east, you hear, President Bush has ordered his troops to... . It's obviously not the UN doing this. It's obvious that the US are controlling the UN. And the other guys are in it just because they reckon that they're going to make mistakes and ... we'll take over the UN after they made their mistakes. It's the old story. You know. You have a sort of a plan, a nucleus of a one-world government there in the UN. But who's going to run it? You see?

Now you've seen a lot of very critical newspaper articles probably of Europe, England and the US criticizing each other for how much participation they do in this middle east conflict. And I heard on a Swiss radio and TV the other day, an amazing half-hour long translated commentary where a former American government official gave an almost slanting criticism of the American way of life and the way that the country is going down-hill and there being a dictatorship, an economic dictatorship, and it was very similar to what LRH used to say about the Roman empire: Keep the people interested in corn and games, you know, and they won't pay any more attention on who's doing what in the politics. So, these kind of things are happening. And the Europeans are definitely taking one side of this and the English and Americans are taking another side.

So in that situation, and, by the way, this whole Golfkrieg<sup>1</sup> and all of this stuff was predictable and planned a long time ago. And it was only the stupidest people that didn't notice that in the German army they were buying desert camouflage paint. That was long years ago. Now, anyway, what this is setting up is the thing which is described in Sector 9, to make a thing so horrible that people realize they can't survive without some kind of overall big brother. So they need a one-world government, in other words. Now that gives a chance with every nation to lose its sovereignty. And it gives a chance for every nation who wants to trust in its philosophy, and ... its philosophy into the rest of them. And eventually, of course its laws and its customs. So, with evil intention in there and intention to control, you can end up with a very, very bad one-world government and a very totalitarian planet. With a more liberal, conservative idea you could end up with something which is more representative of the various peoples on earth. Realizing that they do come from different planets in this sector, originally.

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<sup>1</sup> Golfkrieg: *German War* in 1990 USA defeating back the Iraqis from Kuwait.

So how does this affect your business, your economics, your ability to survive? Well, first of all, you better evaluate your position. What country you're in. What is the political and economic situation? Which way is the government drifting? You see? You can start to get indicators, and, of course, what business you are in. You see, if you were in America right now, you could be a millionaire making bombs. If you're in Germany right now, you could be in court for having produced chemical bombs. That is why I say, you better evaluate your business, where it is, what's going to happen in the future. Right? For that you need information. I can't give you all the information. A lot of it appears in your own newspapers. I can give you the comparative data of what's happening in the world, I tell you there's basically two sides there, there's the Marcabian side and the Implanter side, and there's a few people who'd like a third alternative, for instance us and maybe some third-world countries as well. Ok? That doesn't mean we would stop business overnight or anything, it just means that we would run a non-secret, non-secrecy and non-hidden scenarios on the people. We would tell them what – more or less – the future of the planet is going to be, and we would explain to them a little bit about the complexities and managing such a planet and allow them to take up their various ethnic and so on areas, because we know why they're there. We don't interfere with people's customs... way back. It would be just like there's a government or larger ... interfere with people's 2D. ... And you can get very, very differing opinions. Look at the one on abortion right now. There's half people for and half against it, and they're still trying to resolve this by having – they had the law, tried to step in and vote for it in different states or countries, you know.

So, you have to evaluate and you have to examine what is the situation in your own country, and examine in relation to other forces which may be conflicting with those that are in your own country, and realizing there's a lot of competition on trying to sway the third world countries from one camp to another. And look at it very carefully, so you can survive through the next decade, remembering that this whole scenario of a middle-east war, it's not as serious this time as it could have been. The plan of it was to make people so disgusted with war that they would all want to join a one-world government. Now this time it's not working out so well like that. There is conflict. You see? Now, especially if you're in an area which is, shall we say, roller-coastering or PTS to this whole control scenario, say, Russia, say Middle East, say middle east oil countries, well, it's not good to keep your money in those areas. And if you'd had it in Kuwait a few months ago, you'd have been wiped out. If you had had in Beirut several years ago, you'd have been wiped out. And if you'd have had it in the Iraq recently, you would have been wiped out. Ok? So this calls into question the banking and insurance companies, remember, there are a lot of international banks in these areas. Now, they had losses, too. And insurance companies, they have losses. They can go bankrupt, too. And in America, there's a lot of savings and loaning companies gone bankrupt. So you're looking at a very unstable financial world. So it is wise to know what you're putting your money into, and how secure it is. Especially in areas where they have connections to these other areas, that can go under. So that you have to analyze too, to be successful.

Now, ... in markets, stock markets and so on, which control actually, the stock market is merely a way of borrowing money from the public, it's really interesting, it's like the government tax situation, they always borrow money from you to do either good or bad things in your country, but the stock market is where businesses borrow money from you. And some of

those businesses are actually financed mostly by the government. In good times, like when they're producing war materials, they can be very successful on the market. More profits. In bad times, it doesn't have to be that way, it can go bankrupt as well. You see? So it doesn't matter exactly, you have to realize that the companies are borrowing the money from you, as the stock purchaser. So your confidence in the stock market is again the same confidence on money. You see? So you think you're going to make a big profit on this, the stock goes up, I sell at a higher price, again there's inside and outside information on that. And recently I've been noticing in the last couple of years of the planet's financing, there's incredible ...you know, like back and forth, where the stock doesn't rise steadily and it doesn't fall steadily, it goes up and down, like that. And that's where they get rid of all the little guys. You see? They get rid of all the little guys in the market like that. They can't afford to buy enough stock to hold through the time when it goes down. But it looks good for him, so they encourage him to buy it, and then they crash him. So you see from that, that the markets are moving towards an one-world government as well. Or a very select few are in the one-world market. You see? Get control. That's the name of the game. Unless you know the rules they're working by, unless you know all of these things from inside, you're liable to be wiped out twenty times over. Ok.

So, again, that's the markets. Financial planning policy. Basically LRH said there's one major rule of that, make more than you spend. And it sounds pretty simple when you look at it as a rule, you never go bankrupt. And you never get in debt to banks. And you can actually hold your head up and be self-determined. Now that is the big rule and that is the law, and we're not going into financial planning here, that would be a different lecture, but ... make more than you spend... person a century ago must have known this. (There were no credit-cards!) Yeah, now they don't. It's quite alright to spend more than you make. Now LRH also had, that's a financial planning policy, he always had an income policy as well. And that is simply is, when times get bad or you start to see a slide, and you can't overcome it by just doing the emergency formula, in other words, it's inflation that's eating up your products. Your guys are working harder and they're doing more but inflation is eating it, or taxes. Or workman's compensation or other things like that. He always says to find alternate income sources. And that could be a different product, a different service, a different company, whatever, but you've got to find them. Alright? And like the example we gave about the black workers before, and that was their alternate income source to survive with, and that's why they protested when the government says, eh, tell us about that. So, anyway, do find alternate income source, and there's no limit to this, it's just how much you can do, and probably get very clever and you can fit in your normal day. And it can be anything, like mail-order service, or working for somebody else in their off-hours, you don't have to have it in your own....

Alright? In England I've seen respectable house-wives start taking in knitting, and do knitting and sell it, yes, and even get clubs together and they make these things and sell them. All black money. I mean, who would ever think of a knitting club? So, multiple sources of income. And that's what you've got to evaluate as well. And the last thing I have here – evaluation...

end of tape 2B.

...is the evaluation. As you go along, you keep evaluating. Keep adjusting the data to what the news is, to what – the way the markets are going, the way the world news is going, the way it looks like, oh, oh, these guys are going to get in trouble. So keep, in your area especially, and areas you want to move in to, where something happens. Keep your ears open, your eyes open and there may be some even facilities for production in the back of your house. See, a guy thinks he's going to be laid off from his job at the factory. He worked for a chemical bomb factory and they're going bankrupt. Or they're in court cases and have to fire everybody.

Well, this guy may have a lot of tools in his garage, and he knows how to fix cars or motorcycles. So right away he starts going around and getting people, yeah, look, I live in your neighbourhood, I will start fixing your cars and this is my rate. That's just a small example, but you see that if a guy's prepared to survive, he will. And the other guy who doesn't do that, goes on to welfare and waits for somebody else to give him a job. If he's making house payments, he's liable to lose his house. You see what I mean?

So, be ready for these things. These guys who are running these world scenarios don't give a damn how many people they hurt. As long as they win. They don't give a damn. They don't care how many businesses go bankrupt, they don't care how much money is lost, they don't care how many buildings are destroyed. You see? As long as they come out the winner. So it isn't a matter of luck, it's a matter of staying away or out of or evaluating, where these, shall we say, bad scenarios are going to fall. And you can find more out about this by reading Sector 9 book and listening to the tape on conditions in life. Bettering up. You have to keep an evaluation going, especially in the current time. Be very alert to any data that may come in from whatever source about your job and your position. Or your type of business. I mean, these things are happening fast in this day and age. I can't possibly give you all the various evaluations that are going on on the planet, but I can give you the way to look for them. And that is to look at these data and the things we covered in this lecture. And be alert for those local scenarios, national scenarios, regional scenarios and one-world scenarios.

Now if you've also seen the UFO briefing, you'll be a little bit aware of the extraterrestrial scenarios, too. I think I should mention it in this context of a business lecture, that a few years back we had an inside line to a special banker's briefing sheet. Very private. And somebody was going to send it to me and said, this is what in the nineties the bankers are telling each other, this is a good investment. The night before I got the inside information, I tried to guess what would be in it. I was totally wrong. See, I was fooled totally by what they were currently blah-blahing in the news papers. Everything that was on there was alternate sources of energy, green products, conservation, better ways to keep the pollution out of the atmosphere, making more projects to handle wild-life and so on. And I knew the tax-payers wouldn't go for that, even if the governments had to finance it, they would say, yeah, we vote for that. And since the government and the banks are closely connected I figured that would be their line of advance into the nineties, trying to make people think there's a better world coming in this one-world government.

Well, I was totally wrong. The inside line, the real secret data was on inventions and high technology that they had captured from the – or stolen from the, or borrowed from the – aliens. It didn't have to do anything with this planet. And that's when I realized how strong the

extraterrestrial control was. For the top of the org-board on this planet. And that was several years ago. The secret letter said, advise your banks to invest in super-cool materials that will exist in outer space, because the engines of various new style space-ships will be... with these materials. Computers that operate with light-waves, so they don't get interfered with by electro-magnetic fields around, around flying saucers, extra-hard metal with very light weight, which they found in flying saucers also, it's diamond-hard, they call it diamond-hard and it's actually... with a thin layer of diamond. And the old one we always suspected, of course, investment in genetic research.

Now, realize, there are not that many genetic deficiencies on this planet. I mean, most people look pretty normal and at most there would be something like a cancer programme or something. The amount of money they were saying to put into this was almost like a genetic controlled population. Now all of these things I would not have guessed, had anything to do with this planet. This was getting circulated within the highest banking levels.

Wow! So, who's going to give the money for that? How do you sell that to the average person? Well, with a one-world government in place you don't need to sell it. Those guys control where the money goes. Understand? And it can be like secret necessary governmental projects and all that. Or military secrets. You see what I mean? So it was far out. And that was four, five years ago. Since then, a whole lot of UFO stories and UFO books have come out, which still the governments never acknowledge, but these bankers sure acknowledged it and they're not stupid. So realize there is a whole other level on goings-on, on a planetary and interplanetary scenario level. And if you keep your eyes on that one, too, there is, by the way, I gave a UFO briefing after that, it may look far out, people were excited about it, but I'm sure they didn't evaluate it in terms of their business. But very shortly you may have to.

So that's what the top bankers on the planet are looking at investing in, and all the stuff about environment and green projects and all this stuff is a mere smoke-spring. And the latest developments in these extraterrestrial scenarios, of course, is that the ones, the guys backing the extraterrestrials, the not so nice extraterrestrials, I should say, they want to integrate them in the population of Earth. And if you do a little telepathical auditing and contact some of these aliens, you will find out they were promised a lot of things to come around this planet and help out the implanters. With this high technology. And that they are interested in getting an exchange for that, see, but nobody got any exchange. Which fits in perfectly, by the way, with the UFO groups' descriptions that these extraterrestrial body types are very, thin, weak, and don't have any second dynamic. They're actually grown in tanks. With genetic technology.

Now all this fits together. And you realize there's a lot of extraterrestrial thetans on this planet. And so you get a horrible picture coming up of integrating extraterrestrial entities into the planet. Secretly, because they are actually thetans, too, I mean, there's nothing wrong with that, but sticking them into human bodies and growing them up and doing them in these underground bases and preparing them for life on this planet. Teaching them a language, but remember, you're giving them something they didn't have on their home galaxy or planet which is a new chance for new bodies. And a better game for them. If they help the guys who are trying to control the planet. Keep everybody else in line. And they do have much older technology and much more conformity. You know, their idea of fun is to watch a new body

growing in a tank. You know, like they're doing now, babies in test-tubes, you know, watch their body growing, you know, and that explains a lot about all of these abductions and experiments with people and all these things.

They're just waiting for the time when the one-world government says, ok, now we can start to – importing extraterrestrials under a secret... and giving them human bodies, Earth bodies. And the genetic scenario is to make sure that works right and also to cover it up and call it some kind of genetic advance. Cause they will be a bit disoriented and not really like other people that have been on this planet for a long time. So, that's the one-world government secret, you see, there's nothing wrong with having a few visitors from outer space and nothing wrong with having a few of them even take bodies, but we won't know who they are. And that's why we have this conflict going on right now at the top levels of scenarios covered in the UFO briefing, which actually is being resolved right now by all of these conflicts on the planet.

Shall we have a one-world government that is secretly importing aliens to control everybody? Or shall we have a one-world government that is based on the old history of this sector? With preferently to the people that wanted, with preferently Marcabian type administration and economics?

Now, neither one of them is a great alternative. They're both pretty conformist types of life. At least the Marcabians got off the kick of implanting. Realized that they were pretty implanted, too, but still there are, remember it's not a down of middle thing, there's a lot of Marcabians working over here with the implanters, a lot of implanters working over here, maybe have reformed and a lot of guys.... Nothing is perfectly aligned on that yet. But I can tell you that's the direction it's going.

Now the good news is, not everybody's convinced about all this stuff, especially the Saudi-Arabians and the, sorry, the Islamic nations. They're still trying to fight with everybody. And especially some of the oriental races and third-world countries and they are overpopulated. And they have other problems. And we are seeing right now a sort of a struggle for control of who's going to run the planet. Under which philosophy. And the thing about it is that neither of the philosophies that are currently been talked about, the Marcabian or the implanter one, are completely honest and open, they're trying to keep their secret. And this is almost as it was predicted in the sector 9 book, that there has to be a third alternative, not the book Alternative 3, but just another alternative for this planet. And the only people capable of understanding that alternative in full scenario from the top to the bottom, is the people who have studied under LRH and in the free zone. They can understand these alternatives quite easily. So there is a responsibility for us to show what we can do. For instance, this research project I was talking about, if we're going to prove the viability of bodies, and we wouldn't need genetics. You could get in comm with your body and fix it up, you wouldn't need to put shots and drugs and pills and everything in it. So, you, a few of us had had – are tenants of stock, those kind of projects, because this last things that the other groups want to see happen, is that our projects become successful. So you can see the old world picture a little more from all of these levels of scenario, in your country, in your land, in your nation, in the Europe area, in the regional areas, on the planet and actually now, off the planet. It's a big game and you have to know a lot to keep in touch with it. But you get little indicators along the way, it's like

this banking letter that circulated among the top bankers. And you know, there's one thing these guys are always afraid of is exposure. The people of this planet are very touchy about this kind of thing. And all these control groups, they know that an angered or upset earth person, or especially a group of them, a large group, they're very dangerous. You know, they go around and riot, tear down the bank buildings, and tear down the missile bases, and all that stuff. So imagine, if they got across that, hey, what are we doing here? We are supporting the aliens to take over our country? What? I mean, all the patriotism would go – boom, like that. So you see, they're very afraid of exposure. Because they're running a secret scenario. Therefore you have to be very careful.

So, we still have some time, I think, because of the conflicts between the two types of take-over, it'll go on for some time yet. Meanwhile, if we put in some truth into the society, we have a chance of getting everybody else so disgusted with the whole idea, that nobody votes for it. But funnily enough, there are rules, of interplanetary contact – uh – interplanetary conquest and dominion. There are rules. One group over here might not like it if some other group came in and took over this thing without the people's agreement. There are special degrees, listed in the sector 9 book, about these rules. On this planet, to let it develop until everybody can vote knowledgeably on what they want the future of the planet to be. So it isn't as serious as world war III or interplanetary takeover, that's not what we're looking at. We're looking at who's going to win the election. Cause they have to be swept into power by a majority vote of people on the planet. Otherwise they're going to get in trouble with other planetary groups that don't like these guys coming in here without agreement and they would be against it. (What would they do, the other ones, if they don't like it?) What would they do? They would drive the other guy down. (Well, let them come!) They don't have the same technology! Remember, the galaxy has remained fairly much at peace for many, many millions of years. And there should not be upset in that part, they are very conservative, both galaxies, and ... this one. Very conservative. And they don't want any upset in the way things are going. And they have business, you know they have, you know, spaceships and things to do and so on like that, they're not hung up on war. Much more commercial. Free trade. And so there's a lot of, there are different groups and bits of conflict here and there, but it's already understood by the rest of the people. In the galaxy. That's it's better to solve things, shall we say, by vote, or all structure will fall apart. And there is no good for anybody.

So one of the things that have to go in the one-world ... or whatever it comes out to be, is the idea of atomic or biological or chemical weapons. That has to be eliminated. And the only way it could be done would be covertly. So if you get a covert invasion from extraterrestrials, they would actually prefer to grab power on this planet to use it your own, the earth high-division and atomic weapons. Because they are forbidden in the rest of the galaxy. They have lasers and all that kind of stuff, but ... blow up a space-ship. But they don't leave radiation lying around and poison gases and biological hazards. They try to keep it clear. And they may disintegrate everybody in the ship, but they try not to leave any radioactive....

You see, things have come a long way in intergalactic politics since star wars. People in intergalactic politics are relatively sane. But a lot of them are in this implanter idea where they got to keep secrets and try to control things and take over in covert ways.

So that's what the picture is of what you're seeing happening on this planet, whether you realize all the levels or not I just told you about and you keep the eye open now and see what you see. If you want more information about it, I recommend you to see the video on UFOs. Because this stuff is now becoming in this time of the middle east war and so on a preparation for the "we hate atomic, biological and chemical weapons" and all this. You see, that's preparation of the public opinion. See? The guys that end the war, get the praise, and they stay ethical and don't use atomical weapons. And the stupid guy who is running his own whole-track doesn't realize that so he's being encouraged and promoted there to do chemical and biological and atomic weapons, he's being made an example of why it's so dangerous and so bad. He's just part of the experiment. You see what I mean? On that level scenario. World control level scenario. (But if we get Sadam away, then they're lost.) They want him there. Who's we? (I. If we can get Sadam away, then they can't do it so easily what they want to do.) No. But who are you to get Saddam away? There's American forces not even get him away. You see what I mean? You're watching a play. A scenario. (Aber ich kann es ändern dann. – Aber nur für vier Wochen, bis sie den nächsten Deppen hinstellen. -- Aber so schnell geht es nicht<sup>2</sup>. ... The CIA stopped attempts to kill Saddam Hussein.) Yeah! Right. Of course. That's part of the scenario, too. They want him there as the epidemic of evil. If they kill him by the way, I mean, the war might stop. They haven't got all the points made, you know, on the voting and on the...

Let's got to another level scenario, economics. Do you know what bombs the Americans are using in this "Krieg"<sup>3</sup>? They're using all the weapons that they couldn't use in the cold war. There's an economic reason from the next scenario down, to revitalize the American defense industry. They almost choked on all the extra bombs they made. Now they use them up, every day, every night, every day... So a lot of guys are going to get rich, oh, boy, we got a new bomb contract, that's great, you know. You see, they were about to go bankrupt.

What I'm trying to tell you here is, you're looking at multi-level scenarios on a world scale, they're very cleverly put together, so that all the guys that are meant to profit from this or meant to get something out of it politically, economically, militarily, they all get what they want out of it, then they close the door. That's what you're looking at. So that's why the CIA, in the beginning you heard a rumour they might kill Saddam and then somebody said, no, no, no, don't kill him! We haven't taught the world their lesson yet. They haven't learned yet that war is dangerous when you use atomic, biological and chemical weapons, neither country has used that stuff yet, but everybody is ready. So they want him to use those, so they can prove how dangerous they are, and they ought to be out-lawed when the one-world government regulates this planet.

So, look at another one. Here's another one going on on the planet, maybe you never even realized it. Obviously Gorbachow has some communication with the Marcabian guys from Sector- uh, from the Marcabian areas of Sector 9. Why? Because he started giving a plan, administrative plan, and a financial plan with both Marcabians. When they have plenty of control in them, it's not free enterprise. They didn't just, like in the old days in America,

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<sup>2</sup> Aber ich kann es ändern dann. – Aber nur für vier Wochen, bis sie den nächsten Deppen hinstellen. -- Aber so schnell geht es nicht. *German* But I can then change it. – But only for four weeks, until the put there the next fool. But that doesn't go that fast.

<sup>3</sup> Krieg: *German* war



open up the west and let everybody make their money. No, Gorbachow will step in with troops if that isn't done precisely by the rules and regulations he set down and they don't follow his plan of exactly what administration and what documents to sign at what time. You've seen this, it's in the news. But he's also going for a one-world government then. And it's a Marcabian one. Because the interplanetary decrees in Sector 9 require that every person on the planet has to be able to freely vote about the future of their planet. (How do you do it when you're all implanted?)

That's the trick! Well, it will be freely done, people will get word that, hey, there's a chance to do this, they will be asked in probably within the next ten years. They will have the evidence for extraterrestrial connections and they will be asked to vote on how they want their planet to be run. Do you want it to be connected to another group of planets, do you want it to be independent, do you want it to be under these guys or those guys? This is what you see being prepared. All of a sudden the Russian empire breaks up and everybody's going to get a vote. It didn't really break up, it just became sort of modernized. That's why Gorbachow is still holding that line of "You got to do it this way, you got to put in the admin and so on. I mean, my goodness, he's clever. He's even got himself positioned as a conservative. You see? He's conservative, he's like Bush, you know, like the American government, they're conservative. You see? No revolution, hold on to the old ways, don't make too fast of a change. The guys moving out of, you see, in America, conservatism is very right-wing. And in Russia, just coming out of communism, no matter how conservative it is, it's very left-wing. This is how news-papers and media confuse you. Give you a MU. You see, and now, if anybody writes a newspaper article, they always position Gorbachow and Bush as the two conservatives of the world power. You see how people can be...? That's all, preparation for the election. There's going to be a lot of tough election.

But I'll tell you one thing, I think that the east block has, those people understand a lot more about suppression and about, you know, secret plans and all that. And they're going to be able to vote pretty factually. Examine the issues and so on like that. But in America they're going to use a lot of emotion and they're going to use a lot of TV advertisement and so on like that. And it's going to be interesting, it's going to be interesting, watch for this, election results on all the major channels coming up around from 1996 to 1998, 1999, because they're now having the lesson, the lesson, yeah, you see, what did the world learn last year? Communism doesn't work. What will they maybe learn this year? Capitalism doesn't work. What will they learn during this war? People who use atomic, biological and chemical should be stopped from work. You're being given a series of lesson in planetary management. You see? And meanwhile they're jotting their position into power in the most various areas where they want to show, we are the best guys, we are the best guys. So it's just like an election. All these are demonstrations of why you should vote for me. But really the, the one-world government of Bush and the implanters and the one-world government of the Europeans, who are much more laid back and where you see a lot of violence in business going on. So if you know all these scenarios, it's no surprise that the gas weapon producers in Germany are going to court. And Americans are using all their old bombs from the cold war, and they still have tons of a, b and c weapons stored in their centers. Nobody's making court cases against them. You see what I mean? Different strategy, different viewpoint, different one-world plan. Personally, I put the money on the Marcabians right now.

If that level was open enough to be voted on by people. And mainly because the Americans – I mean, they couldn't have done it more cleverly, but they blew it all, as they always do it, on PR. They didn't have a good PR manager. The American Bush one-world campaign. We are the one-world police, dadada. They blew it. And they blew it at the very point where they didn't use the correct command and communication lines. As any galactic org-board person would realize, you see, the implanters are very self-centered and they think they run everything, you see. They don't like to follow any lines except control everybody under us. So what should they have done? To get real world agreement. First of all they should have issued no statements about the war unless cleared by the president of the UN. They should have asked all the reporters to go down there to the UN building and see what DeCuelha said. See? Otherwise he's just a puppet. Nobody listening what's they got their decrees through that they could do the war. It's all: President Bush decided this today, President Bush decided this, and he never talked to the UN again. Should have made an error in their command and communication structure. In the planning. And that's right where the European newspapers are attacking. They're saying: Is this a UN war or is this an American war? We know it has a deeper significance than just oil. Oh, well, but that's part of the scenarios, sure, they make a lot of money with that and they're going to control it and so on.

You see what I mean? If you can read these things, and a lot of it's coming open now, I'm talking about the secrecy is blowing off of these things. I mean, one year ago, yeah, about one year ago you never heard a thing about new world order. We have documents that show that voiced around in private and, you know, congressional committees and so on. And by the lead foreign affairs societies, but you didn't read about it in the local newspaper. Now you've got the new world order. That's the same thing, it's the one world government. That's their name, ok? It's coming out in the open. And that's why there's been so many changes and conflicts in the past couple of years. So I give you the top level of the scenario, so you can start understanding all the other levels below, everything from economic ones to the using of old bombs we don't need anymore to keeping the defense industries going.

Why the Europeans are staying a bit on the side of this and don't agree with the amount of force being used. You see, they're only admitting there is an overt there. But people can be just as disgusted by the overuse of force as they can by the overt that caused it. And Europeans are banking on the public revulsion or reaction of people to the current events on this planet that are being overdone with American and implanter enthusiasm for destruction. Yes, their economy is based on that, at the top, they have an obsession with destroying things. That's one of the reasons why I left America. You couldn't teach a Philosophy of ARC in a place where every television programme is violence, every solution to any political problem is: Blow it up or shoot it! Even to the degree of shooting presidents. And the candidates for presidents. Until they finally got the ones in there they wanted. They had the agreements with the implanters.

So you see, if you kept tracks of all these things, Sector 9 book, Teegeeeack book, all these developments, now you see they are actually coming to surface. The UFO stuff, it's all fitting together. And it's true because there's a critical point being reached here. Space technology as to such a degree that this planet could export destruction, to the more peaceful, or politically more peaceful, areas of the sector, therefore becoming a danger, and they do need

to settle down, realize what they're at, getting in their comm-lines for other civilizations, and realize that the others are not all war-like, and sort of key out this destructive engrams.

Alright? So that's the future. That's what all of this is leading up to. But we are way ahead of everybody else in information and in what's happening, thanks to LRH, and the auditing and telepathy we can do to get more data, as I said the UFO lecture, I don't have to anymore, say I got the data in session, you know, and nobody believes you. You don't have to, it's right there in the newspaper. There's this lot, thousands of articles about extraterrestrials. They've even made catalogues about the different types of extraterrestrials. Here's the articles about the new world order. I mean, I don't have to, I don't have to do anything anymore that's based on an auditing, it's already right there in front of you. I just want you to realize it's there. And keep evaluating your future and survival along with using the technology of LRH. And of course going up the bridge, but also being one of the more informed people on this planet, knowing all the levels of scenarios. So that you can survive better. And so that you can become more viable, while everybody else is in a confusion. For that we have to thank LRH, because we would be in the same confusion if we didn't have this technology. Thank you very much. (He wants to know what's the role of China in this game.) Yeah, they may be playing a waiting game, to see who wins on the both sides. They would have to lose if they go with the wrong side. Some understanding of the side lines, that's true. And Japan, they are very ... They have their own planetary basis and culture.

(End of the lecture)