

PASCAS FINANCE

Super-Rich to see Dramatic Changes



“Peace And Spirit Creating Alternate Solutions”

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FOR SUPER-RICH, INVESTING TO SEE DRAMATIC CHANGES:

<http://www.cnbc.com/id/101562095>

Thursday, 24 April 2014

Lots of start-up funding. Crowd-sourced investment ideas, Real-time low-cost portfolio monitoring. An emphasis on environmental and social impact.

Call it the Silicon Valley effect on the future of money management for the global ultra-wealthy.

Those are some of the broad themes that CNBC.com heard from leading family offices, private banks and other experts in an effort to understand how the world's wealthiest people will manage their fortunes in 25 years.

In 2039, today's 20- and 30- something multimillionaires and billionaires will be in their 50s and 60s.

Think of Americans like Mark Zuckerberg, the 29-year-old Facebook chief who's worth an estimated US\$25 billion, according to Forbes, and Jan Koum, the 38-year-old co-founder of WhatsApp now worth an estimated US\$6 billion. Or Asian billionaires Liu Qiangdong, the 39-year-old head of Chinese e-commerce firm JD.com who's worth an estimated US\$2.7 billion, and Naruatsu Baba, the 35-year-old founder of Japanese smartphone gaming company Colopi who's worth about US\$2 billion.

"We're seeing big wealth created faster than ever," Thomas Hainlin, national investment strategist at U.S. Bank's Ascent Private Capital Management, said of the boom in technology-related fortunes at a young age. "It's going to transform the client base of the ultrahigh net worth space."

The Tech Effect

So-called ultrahigh net worth is often defined as more than US\$50 million today. Assuming low-level inflation, that number will likely increase to at least US\$100 million in 2039.

The new generation of ultrahigh net worth entrepreneurs will cause profound changes in how money is managed by making it more transparent and social – consistent with their Facebook, Google and Apple iPhone-filled worlds today.

For one, money management will be high tech and transparent.

"Technology will be a much bigger part of money management in 25 years – clients will be much more tech savvy having grown up with it and will demand real-time deep data on their portfolios," said Erik Hirsch, chief investment officer of Hamilton Lane, which advises or invests US\$175 billion in private markets for institutions and individuals. "The era of monthly paper statement is already nearing its end."

Technology advances will also allow for greater investing precision.

“Over time, we expect your ability to understand the true alpha of an investment, and to gain a much, much more precise exposure, is going to be enhanced,” said Scott Dille, national director of client experience at Northern Trust Wealth Management, which manages US\$222 billion on behalf of clients.

Read More > Alpha and Beta: CNBC Explains

<http://www.cnbc.com/id/45777498>

“Technology power will allow us to deliver that with more and more precision, so you get exactly the exposure you want and you know exactly what you’re paying for, and exactly what its role is in diversifying your portfolio,” Dille added.

That new precision is likely to lower the catch-all fees – some of them just for portfolio monitoring services – that wealth advisors currently charge their clients.

“It’s highly predictable that accounting and portfolio tracking services will [cut out] some of the wealth managers because those services are going to get better and better and more real-time”, said Michael Sonnenfeldt, founder of TIGER 21, a 250-person network of wealthy investors who control about US\$25 billion in investable assets.

The cost of portfolio tracking will fall to less than 10 basis points, or 0.10 percent, according to Sonnenfeldt, and the remainder of what wealth advisors such as private banks and family offices provide – counsel – will remain as a separate cost.

“While information will be cheaper and better, what endures is advice. And good advice is priceless,” Sonnenfeldt said. “That’s where wealth advisors can add value.”

Money management in 25 years also could be more social.

“At the very high end, you’ll see more large family offices coming together and pursuing investment opportunities as a club,” said Dille.

“It will essentially be a social collaboration among the super wealthy in parallel with the behaviour of the millennial generation today,” he said. “Investing will become a much more social, fluid, transparent and open experience where historically most of us have been more careful about transparency into our own financial position.”

Part of the more social nature of elite investing will be backing the next generation through private investments.

Sonnenfeldt said the tech executives and others who cashed out early in life will continue to invest in others’ growing businesses, much in the way their ventures were initially funded. He foresees a dramatic rise in the use of private equity.

“By definition, those investors will continue to build their careers by rolling up their shirt sleeves and funding more and more start-ups and small business,” Sonnenfeldt said. “The combination of expanding wealth and frictionless capacity for young entrepreneurs to get liquid will dramatically expand the number of young funders.”

Hirsch of Hamilton Lane, which links large investors to private equity firms and other opportunities outside the public markets, agreed.

“Private equity as an asset class will be much more prominent. People will learn that it’s not a risky venture capital play – it’s stable, long-term investing in real growth and value,” Hirsch said. “Private equity will continue to offer better rates of return than public markets or anything else over the long run. So there will be more, not less, of it in 25 years.”

Read More > The best real estate plays in 25 years.

<http://www.cnbc.com/id/101473257>

A More Conscious Era

Ultrahigh net worth investors will increasingly consider the social and environmental impact of their portfolios.

“There will probably be a greater focus on not investing for the sake of solely achieving return but investing for the sake of achieving both return and impact in some way, shape or form,” said Hainlin.

Climate change could be central to that.

“It’s already present in the millennial way of being. If anything, if some of the longer-term predictions around things like climate change firm up, their initial concerns around being more socially responsible may well be radically amplified and may become the primary criteria they use to evaluate things like investment opportunities,” Dille said.

At minimum, global warming will be a risk factor to manage.

“Each year from here on in, when you think about risk assessment, climate change is going to have an impact,” Sonnenfeldt said. “It affects ultrahigh net worth investing as a risk throughout.”

Among the implications he pointed to were municipal bonds and other investments tied to geographical “victims” of climate change. There will also be opportunities from global warming, such as funding companies that help produce alternative sources energy.

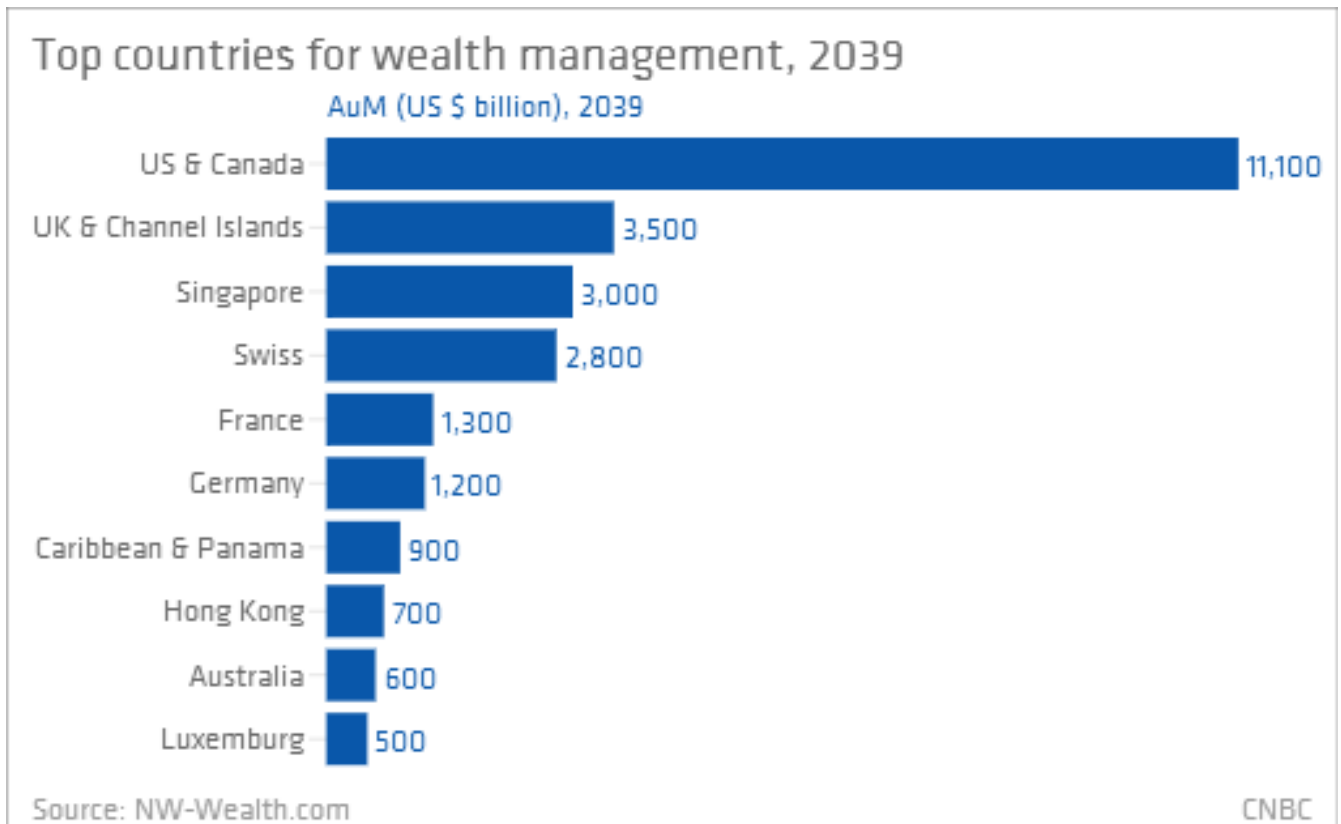
Jose Rasco, head of investment strategy for HSBC Private Bank in the Americas, said the rise of socially responsible investing or “SRI” is part of the younger generation’s desire to make the world a better place.

“There is a huge amount of potential in the development of impact investing as the wealthy are increasingly focused on the idea of wanting to ‘give back’,” Rasco said. “The younger generations are especially interested and realise there are areas that governments may not be able to resolve on their own – so (impact investing) is of interest to them.”

Read More > U.S. boost millionaire ranks, especially ultrarich.

<http://www.cnbc.com/id/101492922>

The New Geography of Wealth



The rise of China and other emerging markets will reshape the location of the ultrawealthy in 2039.

“What you’re going to see in 25 years is really the rise of Asia,” said Hainlin. He cited estimates from the Organisation for Economic Co-operation and Development that Asia will represent 66% of the global middle class population and 59% of middle-class consumption by 2030.

“Obviously anybody that services that or supports that is going to create wealth. But it also creates wealth in those companies in the U.S. and Europe that sell into that, too,” Hainlin said.

Read More> Emerging Asia’s wealth to overtake US by 2015. <http://www.cnbc.com/id/101426411>

An important part of that international wealth creation will come from technology.

“The deployment of developed world technologies – like 4G, cloud computing, mobility, social networking, 3-D printing, etc. – into the world of emerging markets should continue to create wealth for those with the knowledge and products or services to offer,” Rasco said.

Indeed, most emerging market billionaires won’t make their fortunes on large natural resource and state-owned companies as in the past.

“It won’t be oligarch oil companies or Brazilian mining companies. It’s going to be the people who can provide logistics support or services that can help China figure out how to frack oil and natural gas,” Hainlin said as examples. “Those are different wealth-creating opportunities than they had in the past.”

Instead, consumer and service-oriented business will win.

“How do you tap into all the things happening in the Philippines, how do you tap into the rising middle class in Indonesia?” asked Hainlin. “That’s where the wealth creation will be.”

By CNBC’s Lawrence Delevingne.

This segment MoC 445

The New Way: learning how to live true to ourselves by living true to our feelings.



Feelings first

LIVE FEELINGS FIRST

FEELINGS FIRST For Kids

ALPHA and BETA: CNBC Explains

<http://www.cnbc.com/id/45777498>

Thursday, 19 Jan 2012

Alpha and beta are important tools for many investors when it comes to figuring out if their investments are doing well. So what are they exactly and how do they work?



What are Alpha and Beta?

Technically speaking, there are both risk ratios used as statistical measurements for calculating returns.

Translation: Both are designed to help investors determine the risk-reward profile – profits or losses – of an investment portfolio, from individual stocks to mutual funds.

There are differences between the two – even as they sometimes intertwine – as we'll see.

Simply put, Alpha is a measure of an investment's performance compared to a benchmark, such as the S&P 500. It's a mathematical estimate of the return, based usually on the growth of earning per share.

Beta, on the other hand, is based on the volatility – extreme ups and downs in prices or trading – of the stock or fund, something not measured by alpha. But beta, too, is compared to benchmark, like the S&P 500. You can think of beta as the tendency of a security's returns to respond to swings in the market.

How are they Calculated?

Alpha and beta use formulas that end up looking like a calculus problem. Got your calculators?

The alpha for a portfolio, asset type, goal, or investment type is determined by calculating excess returns from a weighted average of the investments in that group. The weighting is based on the ending value, usually of earnings per share.

For alpha, the formula is: $\text{Return} = (\text{End_price} + \text{Dist_per_share} - \text{Start_price}) / \text{Start_price}$.

When calculating the beta of an investment the simple monthly returns over the specified comparison period are calculated. The simple monthly return is: $\text{Return} = (\text{End_price} + \text{Dist_per_share} - \text{Start_price}) / \text{Start_price}$.

Both alpha and beta results are then compared to the benchmark – the standard benchmark being the S&P 500.

How do they Work?

A positive alpha of 1.0 means the fund or stock has outperformed its benchmark index by 1%. A similar negative alpha of 1.0 would indicate an underperformance of 1%.

A beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 indicates that the security's price will be more volatile than the market.

For example, if a stock's beta is 1.2, it's theoretically 20% more volatile – subject to big swings in prices or sales – than the market.

How are they Applied?

Investors can use both alpha and beta to judge a manager's – or individual stock's – performance. Investors would most likely prefer a high alpha and a low beta. But other investors might like the higher beta, trying to cash in on the stock or fund's volatility in price and shares sold.

However, if a fund manager or stock has had a high alpha, but also a high beta, conservative investors might not be so happy. That's because the beta might make them withdraw their money when the investment is doing poorly – due to the increased volatility and possible risk of losses indicated by the high beta.

By Mark Koba, Senior Editor, CNBC

This segment MoC 455



MANAGEMENT of a CORPORATION:

Utilising David Hawkins' Map of Consciousness and applying kinesiology muscle testing, the level of consciousness of anyone can be readily understood. One's calibration on the Map of Consciousness is indicative of their soul condition within reasonable parameters. This review can be easily carried out for any company, any document, any statement, anything at all.

A study of an annual report will enable anyone to calibrate the levels for:

- Each of the directors of the company.
- Each of the key personnel that function as the administration of the company, such as the CEO, CFO, COO, divisional leaders, staff of the corporation overall, etc.
- The ethics and objectives of the corporation.

In undertaking this review, one must have an integrous objective. If your intent in this review is one of causing harm, that is a purpose that calibrates under 200 on the scale, then the results will be misleading.

Correlation of Levels of Consciousness (Soul Condition) and Society Problems				
Level of Consciousness	Rate of Unemployment	Rate of Poverty	Happiness Rate "Life is OK"	Rate of Criminality
600 +	0%	0.0%	100%	0.0%
500 - 600	0%	0.0%	98%	0.5%
400 - 500	2%	0.5%	79%	2.0%
300 - 400	7%	1.0%	70%	5.0%
200 - 300	8%	1.5%	60%	9.0%
100 - 200	50%	22.0%	15%	50.0%
50 - 100	75%	40.0%	2%	91.0%
< 50	95%	65.0%	0%	98.0%

The role of directors is to set policy, the role of key employees is to implement policy and achieve the goals.

Most management generally falls within the calibrations 300 to 500 on the Map of Consciousness. The region noted as 'reason' (400 to 499) is where the management team should rate, and even then there are progressions:

470 – 499: Typically an executive will readily implement an agreed task in the fullness of what has been defined immediately.

440 – 469: An executive will promptly but not necessarily immediately implement an agreed task.

400 – 439: Executive implementation of an agreed task may require some follow up.

It is extra-ordinarily rare to find an executive management team that all calibrate 470 and above.

In comparison, within the region of 'willingness' (310 – 349), you will always hear what you want to hear, however, rarely do initiatives get implemented. These people need constant management.

Carrying out a review of the corporation that you consider becoming financially involved with, this will lead to further discernment of the security of your venture and elevate the potential for success.

MAP OF CONSCIOUSNESS					
God-view	Life-view	Level	Log	Emotion	Process
Self	Is	Enlightenment	700 1000	Ineffable	Pure Consciousness
All-Being	Perfect	Peace	↑ 600	Bliss	Illumination
One	Complete	Joy	↑ 540	Serenity	Transfiguration
Loving	Benign	Love	↑ 500	Reverence	Revelation
Wise	Meaningful	Reason	↑ 400	Understanding	Abstraction
Merciful	Harmonious	Acceptance	↑ 350	Forgiveness	Transcendence
Inspiring	Hopeful	Willingness	↑ 310	Optimism	Intention
Enabling	Satisfactory	Neutrality	↑ 250	Trust	Release
Permitting	Feasible	Courage	↑ 200	Affirmation	Empowerment
Indifferent	Demanding	Pride	↓ 175	Scorn	Inflation
Vengeful	Antagonistic	Anger	↓ 150	Hate	Aggression
Denying	Disappointing	Desire	↓ 125	Craving	Enslavement
Punitive	Frightening	Fear	↓ 100	Anxiety	Withdrawal
Disdainful	Tragic	Grief	↓ 75	Regret	Despondency
Condemning	Hopeless	Apathy	↓ 50	Despair	Abdication
Vindictive	Evil	Guilt	↓ 30	Blame	Destruction
Despising	Miserable	Shame	20	Humiliation	Elimination

	The Final Doorway to Enlightenment / Nonduality
	The beginning of the Nonlinear Realm 500
	The beginning of Integrity 200

A review of the products of a corporation can also lead to interesting understandings. Some industries are extremely subjective. The gambling industry is not only a problem to society; it has also seduced countless governments with the provision of a flow of tax revenue which is drained from those who typically require support. Tobacco kills one in two smokers and creates an enormous drain on the health industry. Alcohol is also an issue. However, there is one that is not generally considered and that is the food industry.

<http://www.pascashealth.com/library/Pascas%20Care%20Energy%20Level%20of%20Food.pdf>

Energy Level of Food as calibrated based on the Map of Consciousness scale 1 – 1,000:

The scale is based on the common log of 10, a 1 point jump is a 10 fold increase in energy.

Cookies made for Family	520	Blessing food adds 15 points to calibration.
Green Juice = Raw Power	510	Nutrient Rich
Home cooked sea fish + organic salad	410	Nutrient Rich
Home roasted free range chicken + salad	410	Calibrations above 350 involve organics.
Raw Food = Raw Power food blessed	365	(overall menu)
Roadside Farm Stands	355	A 1 point jump is a 10 fold increase in energy.
Raw Food = Raw Power	350	(overall menu)
Vick's (product)	345	
Wine or Beer	330	Single serve per day.
Campbell's Soup (product)	325	
Uncle Ben's Rice (product)	315	
Quaker Oats	305	
Pepsi (beverage)	305	Single serve per day.
Coca-Cola (beverage)	305	Single serve per day.
Tea, Green	300	
Food, Blessed Homemade	215 +	Organically grown foods have approximately
Food, Homemade	209 +	75% to 350% more nutritional and mineral
Food, Blessed Machine-made	207	value than that of commercially grown foods.
Food, Commercial	207	Organic home grown foods is even higher.
Vegetarianism	205	
Grilled / BBQ steak	205	
Muesli	205	
Donald Duck (cartoon)	205	Above 200 is pro-life – positive.
Food	200	At this level and above food is life enhancing.
Food, Commercial Cat	192 – 202	Below 200 is anti-life – negative.
Food, Commercial Machine-made	188 – 200	Energy dense but nutrition poor.
Black Tea	185	Refining of most foods removes nutrients.
Body Piercing	180	
Milk – Pasteurised	180	
Coffee	175	
McDonalds, KFC, Hungry Jacks	175	All food below 200 is detrimental to health!
Microwaved Store Meals	170	
Taco Bell Fast Food	165	Energy laden food requires massive amounts of
Pizza Fast Food	165	nutrients to remove them from storage – result is
Public Hospital Meals	165	excessive fat built up, etc.
Alcohol Addiction	90	6 or more drinks a day.
Corn Flakes	85	
Cigarettes	85	
Marijuana	80	
Cocaine	7	
Heroin, Methamphetamines	6	Every and any substance can be calibrated!

Most calibrations are sourced from David Hawkins' book 'Truth vs Falsehood'.

MAP of CONSCIOUSNESS CALIBRATIONS reflect the nature of the TOPIC:

The level of truth of a topic or subject is reflected in the calibration through employing Dr David R Hawkins' Map of Consciousness with kinesiology muscle testing. A publication or movie about manufacturing food would be around 200, whereas meals prepared in a loving home would be around 500. The subject of pornography through to war would be less than 200, whereas natural love topics can readily be over 500 and up into the 800's plus. Material introducing Feeling Healing with Divine Love, by its nature, will range between 1,480 to 1,500 on Dr David R Hawkins' Map of Consciousness (MoC), in its purest form of presentation. This has never been previously achieved.

Bacteria	1	
MAP of CONSCIOUSNESS	MoC	calibrations
God, our Heavenly Mother and Father	Infinity	Location being Isle of Paradise
Celestial Heavens peak	1,500	3 rd Celestial Heaven (10 th spirit Mansion World)
Feeling Healing / Divine Love teachings	1,480 – 1,500	3 rd Celestial Heaven spirit guided
Now at one with Heavenly Parents	1,081	1 st Celestial Heaven entry at Jerusem
Feeling Healing with Divine Love	1,080	7 th Divine Love transitional sphere to Heavens
Natural Love peak	1,000	6 th spirit Mansion World peak – can't go further!
Pascas WorldCare (as a platform)	880	5 th spirit Mansion World with Divine Love.
Lamsa Bible (minus the Old Testament and Book of Revelation, but including Genesis, Psalms, and Proverbs)	880	4 th spirit Mansion World equivalent being natural love orientated, the Bible is taking one away from truth – their soul based feelings.
Koran	700	4 th spirit Mansion World equivalent.
Torah	550	First five books of the 24 books of the Tanakh.
Cookies made for Family	520	Made with love (this supports cooking shows).
Enter EITHER natural or divine pathway	500	2 nd natural love OR 3 rd Divine Love spirit world.
Peak of mind total orientation	499	1 st spirit Mansion World peak.
King James Bible (from the Greek)	475	
Roman Catholic Church	450	Church (worldwide) – mind controlled – reason.
Home cooked sea fish + organic salad	410	
Home roasted free range chicken + salad	410	
Wine or Beer	330	(in moderation!)
Roman Catholicism administration	305	As an institution in year 2004.
Tea green	300	
Humanity	212	The population of the world overall.
Vegetarianism	205	
Muesli	205	Above 200 is pro-life – positive.
Food	200	At this level and above food is life enhancing.
Food, Commercial Cat	192 – 202	Below 200 is anti-life – negative.
Food, Commercial Machine-made	188 – 200	Energy dense but nutrition poor.
Black Tea	185	Refining of most foods removes nutrients.
Percolated Coffee / Cappuccino / etc	165	
Corn Flakes	85	
Fish (living in ocean)	20	

NATURAL LOVE or HUMANITY.s ERRONEOUS EMOTIONS:

Your soul, being your real you, is an emotional being. Your soul, though a thought of God, does not possess anything of the divine within it. It existed in a state of bliss, in a natural love state, pending individualisation which is achieved at conception which is the time of incarnation. Your soul is endowed with natural love emotions noted within the top section of the Map of Consciousness scale, being those emotions calibrating above 200.

MAP OF CONSCIOUSNESS					
God-view	Life-view	Level	Log	Emotion	Process
Self	Is	Enlightenment	700 1000	Ineffable	Pure Consciousness
All-Being	Perfect	Peace	↑ 600	Bliss	Illumination
One	Complete	Joy	↑ 540	Serenity	Transfiguration
Loving	Benign	Love	↑ 500	Reverence	Revelation
Wise	Meaningful	Reason	↑ 400	Understanding	Abstraction
Merciful	Harmonious	Acceptance	↑ 350	Forgiveness	Transcendence
Inspiring	Hopeful	Willingness	↑ 310	Optimism	Intention
Enabling	Satisfactory	Neutrality	↑ 250	Trust	Release
Permitting	Feasible	Courage	↑ 200	Affirmation	Empowerment

Humanity's erroneous emotions are those calibrating below 200 on the Map of Consciousness. The environment around a newly conceived child progressively degrades the condition of that child's soul. When the child reaches about the age of 7, the child's soul condition will reflect the parent's condition. These negative emotions are like a crust around the pure soul it has within.

MAP OF CONSCIOUSNESS					
God-view	Life-view	Level	Log	Emotion	Process
Man made dis-empowering emotions:			↓ 200	All the negative emotions	
Indifferent	Demanding	Pride	↓ 175	Scorn	Inflation
Vengeful	Antagonistic	Anger	↓ 150	Hate	Aggression
Denying	Disappointing	Desire	↓ 125	Craving	Enslavement
Punitive	Frightening	Fear	↓ 100	Anxiety	Withdrawal
Disdainful	Tragic	Grief	↓ 75	Regret	Despondency
Condemning	Hopeless	Apathy	↓ 50	Despair	Abdication
Vindictive	Evil	Guilt	↓ 30	Blame	Destruction
Despising	Miserable	Shame	20	Humiliation	Elimination

Note:

The Map of Consciousness (MoC) table is based on the common log of 10. It is not a numeric table.

A calibration increase of 1 point is in fact a 10 fold increase in energy.

A calibration increase of 10 points is in fact a 10,000,000,000 fold increase in energy.

Thus the energy differentials are in fact enormous!

Blessing your food achieves an increase of 15 points which is in fact a quadrillion (10^{15}) jump in energy.

Levels of consciousness are always mixed: a person may operate on one level at one time and quite another level in another area of life. [In fact, we move in and out of fear, anger, guilt, etc. for either brief or extended periods. Even the levels up through unconditional love at 500 are experienced by most. But it is the percentage of time spent in each level that determines the dominant level in which one lives.]

Shame: Shamed children are cruel to animals and to each other. Later they are capable of forming vigilante groups to project their shame onto others whom they righteously attack. Serial killers have often acted out of sexual moralism with the justification of punishing "bad women". Shame produces false pride, anger, guilt.

Guilt: associated with victim hood, masochism, remorse. Unconscious guilt results in disease, accident - proneness, suicidal behaviour. Preoccupation with punishment. Guilt provokes rage. Capital punishment is an example of how killing gratifies a guilt-ridden populace.

Apathy: State of helplessness / death through passive suicide / level of homeless and derelicts / level of streets of Calcutta, abandonment of hope.

Grief: Level of sadness, mourning over the past / habitual losers / chronic gamblers / notion of being unable to replace what is lost.

Fear: Fear runs much of the world [in the enmity fearfulness is dominant emotion of 65% of the world] insecurity, vulnerable / leads to jealousy and chronically high stress level / very contagious / fearful people seek strong leaders.

Desire: Motivates vast areas of human activity. Desire for money, prestige runs lives of many who have risen above Fear. At this level of addiction / desire for sexual approval has produced an entire cosmetics and fashion industry / accumulation / greed. It is insatiable because it is an ongoing energy field. Satisfaction is impossible / frustration is assured.

Anger: Leads to either constructive or destructive action. Expressed most often in resentment and revenge. Irritable / explosive / leads to hatred.

Pride: Has enough energy to run the Marines. Is a great leap forward from lower fields / is socially encouraged. Defensive / vulnerable because dependent upon external conditions. Inflated ego is vulnerable / divisive / arrogance / denial. The whole problem of denial is one of Pride.

Courage: Where productivity begins / zone of exploration / accomplishment / fortitude / determination / exciting / challenging / openness. All of this is achieved through the leap to truth / the courage to face one's flaws.

Neutrality: Release from a position or opinion / flexible / non-judgmental / realistic. Not getting one's way is less defeating or frustrating. Beginning of inner confidence. One is not driven to prove anything. Does not lead to any need to control others.

Willingness: Growth is rapid here. Willingness implies that one has overcome inner resistance to life and is committed to participation. Genuine friendliness/ do not feel demeaned by service jobs. Helpful / high self-esteem / sympathetic / responsive to needs of others / resilient / self-correcting / excellent students / readily trained.

Acceptance: Major transformation takes place when one recognizes that one is the source of the experience of one's life. A full assumption of responsibility for one's self. Acceptance of life without attempting to conform situations to one's own agenda. Denial is transcended / calm / perceptive / balanced / appropriate. No interest in determining right and wrong. Self discipline / honouring of others rights / inclusive / tolerant.

Reason: Intelligence/ capable of making rapid, complex decisions and abstractions / level of science / capacity for conceptualization / deals with particulars / level of Nobel Prize winners, Einstein, Freud, etc. but ironically reason is often a block to higher states.

Love: Love is not what the media professes: emotionality / physical attraction / possessiveness/ sentimentality / control / addiction / eroticism / novelty. When lovers or marriages "break-up", they usually were based on these attitudes rather than love, which is why this kind of "love" can lead to hate. It wasn't love in the first place. Love Deals with wholes. Unconditional love is accompanied by measurable release of endorphins. Love takes no position / permanent. Only 0.04% of population lives out of this level of consciousness.

Joy: Level of saints / effortless / people with near death experiences often have reached this level of consciousness. Healing occurs. Individual will merges with Divine will.

Peace: Radiance / suspension in time and space / everything connects to everything else / no preconception. Great works of art, music and architecture, which calibrate between 600 and 700, can transport us temporarily to higher levels of consciousness.

Enlightenment: Buddha and Krishna. Jesus progressed beyond 1,000 to achieve at-onement with God whilst living on Earth. Enlightenment is a never ending process.

SOUL CONDITION / CONSCIOUSNESS sets the pattern of our HEALTH:

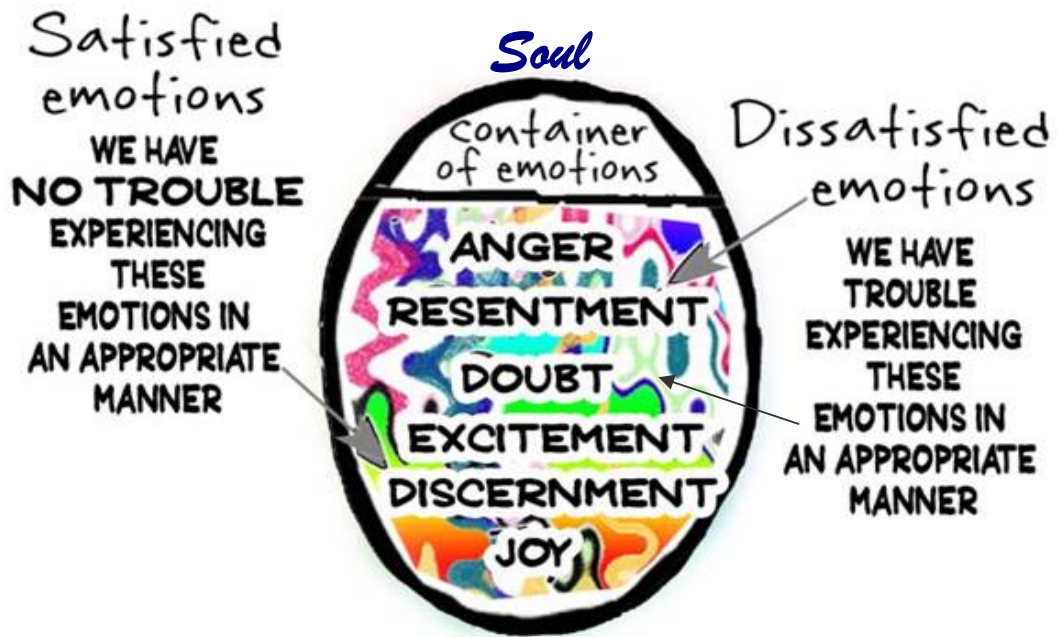
One’s soul condition is a predictor of one’s life expectancy.

The emotional injuries and errors we harbour are a precursor to related illness episodes. That is, specific emotional errors are the originators of specific health issues.

Thus, the lower one’s soul condition then so is one’s life expectancy lower.

MoC	No. of Countries	Average MoC	Average Life Expectancy	Per Capita Income 2013
400s	10	406	78.50	US\$46,690
300s	13	331	71.77	US\$20,508
200s	10	232	69.45	US\$14,927
High 100s	18	176	69.00	US\$12,283
Low 100s	7	129	61.88	US\$6,560
Below 100	11	66	52.73	US\$5,500
WORLD		212	70	US\$13,100

Dissatisfied emotions, being emotional errors and injuries, harboured within one’s soul, is the damage that permeates through to our spirit body which is the template for our physical body. Eventually, these injuries can and frequently emerge as physical issues within our physical body, such issues arise as pains and then as an illness. Release the emotion and the pain goes.



FINANCE INDUSTRY – introduction:

**HIGH YIELD INVESTMENT PROGRAMS
HISTORICAL BACKGROUND of TRADING PROGRAMS**

In recent years, there has been a blossoming of many Trading Programs, also known as Asset Enhancement Programs, for the continuous purchase and resale of bank-issued debenture instruments. The programs offer superior investment returns for investors able to provide, maybe, the minimum of USD 10 million cash as working capital.

Due primarily to the significant increase in international trading since World War II, a ready market has developed for discounting; without recourse; the Letters of Credit and other Bank Debenture Instruments that had been received or accepted by shippers of goods and services overseas. A shipper became ‘holder in due course’ of the bank paper, and almost always sought an immediate source of cash for the paper they were holding; issued by the foreign buyer’s bank; rather than wanting to hold the credit to maturity. This type of negotiation of credits, due in the future; at least as it applies to Bank Debenture Instruments; is referred to as ‘forfeiting’, and is defined as the negotiation of credit instruments; due at some midterm point in the future, without recourse to the prior holder.

Quickly, sophisticated Bankers and their closest clients realised there was an opportunity to make considerable profits from handling this paper, and indeed, there was no real need to begin with the underlying ‘international trade transaction’ in order to obtain the paper.

If you were an insider in European banking, you could obtain the paper from the issuing banks without a trade transaction to finance – the paper can be bought outright.

As this vigorous growth in world trade zoomed, a broader secondary market evolved for such instruments as relatively high yielding, safe investment vehicles for institutional investments. The insiders began devising Trading Programs to attract capital for taking advantage of the wide spreads.

Due apparently to the more sophisticated and asset-based nature of the European banking industry, it has been primarily a very small group of wealthy individuals, working with an even smaller number of top executives in the largest European banks, that had been leading the way into the development of Trading Programs.

Now, the United States banks along with the major Wall Street securities firms, but only at the highest levels in their executive suites, have entered the business.



As a justification to themselves, and to Bank Regulators, many Banks have directed the issuance of new paper towards transactions that involve the financing of socially desirable developments or construction projects. This caused participation in the fashioning of ‘**self-liquidating loans**’, where the spread between the low issue prices, and the eventual collection of the principal and interest is used by the project being financed.

Today; the ‘spread’, in some countries, has been recognised by the taxation authorities as profit to the participant, and when investigating such borrowings, one should inquire as to any taxation liability. {Here in Australia, ‘self-liquidating loans’ can be referred to as debt defeasance arrangements’; and this terminology is referred to within the taxation rule.}

In general, this type of borrowing does not necessarily require security over the project. Paper being bought, secures the borrowings and in the process, paper issues for the payment of interest and principal.

All or nearly all trading programs today have a project attached where the profits are directed.

In short this is a very much ‘INSIDER’S GAME’, thoroughly known and understood by a privileged few. It is safe to say that 99.9% of the investing public in the United States have **NEVER** heard of Trading Programs, and if one walks into any United States bank or brokerage firm to make inquiry, everyone there will tell you that ‘such things’ do not exist; there is no such thing as a ‘Prime Bank Note’ or a ‘Prime Bank Guarantee’; and Letters of Credit are used only for trade transactions, and so on and so on.

Meanwhile, the top hierarchy of the bank or brokerage firm are active in pursuing what the lower ranks are unaware even exists. The author has interviewed numerous bankers and brokers on this subject and has been met with a variety of disbelief, expressions from blank stares, to accusations of outright lying.

Trade and Amount of Trade

The instruments are intended for use by large financial institutions. The investments are normally in denominations of value of USD10 million to USD100 million, therefore limiting trade to but a few. Obviously, the trading of the instruments is done by banks and trading is another way the banks make money. Therefore, it is something that the banks generally would rather not share with outsiders. It would be difficult indeed, to interest most investors in Certificate of Deposits yielding 4% today, if they knew that there was other paper available from the same bank yielding up to five times that rate, hence the top bankers and brokerage executive dare not tell their employees who are engaged in selling Certificate of Deposits to clients.

This is why bankers will not talk about this business and most would prefer to suggest that the business is just ‘another scam’. Why? Because the ‘superior above told them so’; and indeed the ‘superior’ most likely does not know himself / herself.

Transactions of this nature for which they may engage in are normally hidden in their financial reports, through an overseas subsidiary, or done in a parent holding company name.

There is another reason why so few experienced people talk about these transactions, **virtually every contract** involving the use of the **high yield instruments**, contain a **very explicit Non-Circumvention and Non-Disclosure clause; forbidding the contracting parties from discussing any aspect of the transaction for a period of a number of years.** Hence, why the great difficulty in locating experienced contacts within the industry who are both knowledgeable and will talk openly regarding this type of instrument, and the profitability of the transactions in which they are involved. **This is a highly “PRIVATE BUSINESS”,** not advertised or covered in the press and not open to anyone but the best connect and wealth entities that can come forward with substantial cash funds.

From original issue of the instruments, all the way up to the ‘retail’ level, the business is **PRIVATE.**

As is readily evident from the foregoing, one of the principal keys to the profitability of any transaction utilising the instruments of this nature is having the resources and contacts to purchase the paper at a level closest to the issuing bank (at the biggest discount), while also having the resources and contacts to sell the instruments to the highest price levels at ‘retail’, or near ‘retail’, in the secondary market. As anyone may imagine, the contacts are most **ZEALOUSLY** guarded.

So, the real secret of a successful investment then lies not only in knowing just the how’s, when’s, where’s and why’s of this type of transaction, but more importantly, in knowing the bankers, lawyers and the other professionals who can weave the opportunities and the necessary resources into a **safe, clean, responsible investment program with limited down side risk.** Ideally, an investor will look to invest with a program manager who has the following characteristics, all of which are difficult to obtain and maintain:

- Through many years in banking and associated fields, has developed sources, which can provide current, reliable information regarding the constant changing availability of Bank Instruments from the original issuer.
- Has developed sources which can provide timely, reliable information regarding the ever changing customers in the retail market.
- Has a well-established solid relationship with a transacting bank or brokerage firm to execute the transactions with the highest degree of competency.

Such a program manager has the opportunity to bypass a large number of ‘intermediaries’ and profit from the wide ‘spread’ for which the instruments can be bought and sold, going from ‘issuer’ directly to ‘retail’.

The Terms of Various Trading Programs Vary Considerably

All program managers will have a means of protecting the investors working capital funds invested for the term of the trading program. This may be through a bank instrument (Letter of Credit), a pledge of Treasury securities, a Bank Guarantee of return of the funds, or joint signatory accounts with the investor. The latter being the most often used method of securing protection for the investor. Security from the trader is a requirement to allow the participation of trade. The most common means of protection is the Bank Guarantee, which arranged by the Trader through his bank in favour of the investor for the principal amount plus a margin of 6%. The yield is normally protected in contract form

with the contract being endorsed by the bank. The contract usually nominates the payment of the yield hence the reference within the industry to ‘bank endorsed pay orders’.

Returns vary widely as well. Some programs pay a fixed daily, weekly, monthly, quarterly or annual return. Others pay a percent of the trading profits generated over the same time intervals. Some programs offer the possibility of advantage from 2 to 1 out to 10 to 1 on funds invested.

There have been a number of frauds that have surfaced in this business. An investor must first be extremely careful that the method of protecting his funds is solid, sound and guaranteed. He should meet with the Program Manager, one of his staff or close associates, and get to know the details thoroughly.

Now, having taken due note of the warnings and cautions above, an Investor can take considerable comfort in the knowledge that, when his funds are employed in a Trading Program by a reputable and honest Program Manager, he is in the ‘Hogs Heaven’ of investing. **No where else in business is there such a high reward for such a low risk.** A capable trading program, with **compounding of invested funds, can make the investor a profit in one year from 200% to 1,000% or more, with near zero risk.** One limitation is that the taxation department will insist the taxpayer pay his taxes on such profits and in America the Internal Revenue Service will insist that the taxpayer pay his taxes in quarterly instalments, therefore large withdrawals from the program will be required during the term to meet the requirements of the law. The Federal Reserve may also limit the profits any investor may achieve.

The dominant reason that the business is such a low risk to an investor is knowing that the Trading Program Manager is a knowledgeable player in this private business and never buys any instrument before it is PRE-SOLD.

Contracts are established both for the purchase and for the sale of a series of instruments, before any actual trading taking place. A capable trader will, for instance, have available to him a ‘supply contract’ whereby he signs up for the purchase of USD 1 Billion to USD 10 Billion or more in new issue instruments over a specified period of time from a ‘Collateral Supplier’. Such instruments are to be taken down by the manager on a regular scheduled basis – so much per trading day, so many days per week, etc.

With such a supply contract in hand, the manager will then seek buyers who will buy from him so much per trading day, so many days per week, etc., at a higher price. With Bank to Bank transactions agreed upon in advance, the manager and his trading program become an almost ‘automatic pass-through mechanism’ for moving instruments from collateral supplier to buyers further up the chain. Therefore, the risk exposure would be considered to be slim to none, and in particular, have bank endorsed or brokerage house endorsed contract executions that are usually set up.

Banks and brokerage houses performing the trades for the traders do not object to the business because they charge a fee or commission on each trade that is way out of proportion to the actual work performed. Fees apparently range from a 32nd of a point up to 3/8ths of a point on each transaction; depending on the negotiated figure. Brokerage houses that help the manager find end-buyers, often make much more.

Disbelief

The ‘Disbelief’ factor has restricted the acceptance of trading programs in the United States, as has the fact that under the Glass-Steagall Act of 1933, which separated the banking business from the brokerage business; banks cannot conduct trading programs in the United States.

It has been found that many investment professionals have the ingrained belief that they already know everything significant that is going on in the world financially, and when advised of this business, they automatically assume it is a scam, or ask for confirmation from a bank or a recognised client who is achieving the levels of profit in such a program. Then when told that the banks and clients have signed non-disclosure agreements, and therefore cannot act as references, the professionals are ‘turned off’ altogether.

Many times, we have heard the old saying, ‘when I hear something that seems too good to be true, it usually turns out that it is not true’. It is just so hard for the uninitiated to believe that such huge returns are possible. After all, the typical Pension Manager struggles each year to beat the Standard & Poor’s average of 9% per year – 900% is light years away and outside of his realm of experience. However, should he wish to take the ‘blinkers off’, not be so narrow minded in his thinking, he only has to reflect on the percentage as being a yield percentage and not percentage earned annually in the normal course of investing. This is a trade program. The percentage is a yield percentage on trading and the yield percentage / return on investment must be applied.

Serving to reinforce this ‘disbelief’ factor, is the periodical issuance by the Federal Reserve of warning bulletins to United States banks and large financial institutions, telling of scams that have appeared and the misuse and misrepresentation of facts surrounding the issue and sale of bank instruments. What the disbeliever fails to recognise is that until the instruments surface at the ‘retail’ level, where they are competitive in price to other forms of financial paper, the instruments are traded in a private market that is unrelated to anything in the public domain.

The regulation of the world banks and the financial relationships between the western nations and their banks are of a highly complex nature and mostly PRIVATE BUSINESS. Add to that, the interaction of various international agencies under the auspices of the United Nations, and the pressure on the national treasury officials in each nation.

One has to deal in this world without understanding what is really going on, and the lack of such understanding usually prevents conservative investors from participating in Trading Programs.

Becoming knowledgeable in this business is extremely difficult. One of the most frustrating features of gaining and maintaining knowledge is that a good Program Manager will soon fill his capacity and then stop taking NEW MONEY. This is effectively closing down, as far as any ‘inquiring newcomers’ goes.

Just as clients are ready to invest, on a number of occasions it is found that the Program Manager has taken all the money he can handle and closes the doors to new investors. This is not done intentionally, it is business and ‘first in best dressed’ has to be adopted. {Of course, the disbeliever uses this as an excuse if he/she misses out and then sets about adopting the attitude to ‘put down’ any party that may have been involved in good faith.}

This segment MoC 445

END of MONEY:

This impromptu conversation between South African Presidential Candidate, Michael Tellingner and retired Austrian economics professor, Franz Hollman was filmed in Austria on April 12, 2014.

The interview begins with a discussion of the ironic turn-about in the thinking of this lifelong economist and how he has faced major life challenges, as a result of being public about his views, which are in complete agreement with Tellingner's that **"The entire world financial and economic system is the largest organized crime perpetuated against humanity that we've ever seen."**

Tellingner goes on to say that what used to be considered "fringe" has actually become "mainstream" and that there is an increasing gap between the so-called "mainstream" "news," propagated by the large corporate conglomerates and what's being reported in the Alternative Media – as, for example with Flight MH 370, where the bald-faced lie of a lost commercial airliner has dominated the airwaves for almost 2 months straight.

Tellingner suggests that when a critical mass of people wake up to the complete lies perpetrated by the MSM, the latter will lose all credibility [*and* "market share" and the advertising revenue, that the MSM depends upon to survive].

(Video: 35 mins):

[Franz Hormann and Michael Tellingner:
The End of Money and Ubuntu](#)

<http://www.ForbiddenKnowledgeTV.com/page/26369.html>

- Alexandra

Ubuntu (/u : 'buntu : / oo-*BUUN*-too; Zulu/Xhosa pronunciation: [ùbùnt'ú]) is a [Nguni Bantu](#) term (literally, "human-ness") roughly translating to "human roughness." It is an idea from the [Southern African](#) region which means literally "human-ness," and is often translated as "humanity towards others," but is often used in a more philosophical sense to mean "the belief in a universal bond of sharing that connects all humanity". [http://en.wikipedia.org/wiki/Ubuntu_\(philosophy\)](http://en.wikipedia.org/wiki/Ubuntu_(philosophy))

pedigreePAPERS 

Panama Papers + Paradise Papers + Group Files + Transaction File = Pedigree Papers

PedigreePAPERS 

FINANCE INDUSTRY continued:

The above introduction sets the scene for the current ethical management dilemma that now prevails within the major banking sectors. The opening article in this document clearly identifies endeavours to bring vast amounts of wealth into even larger pools of funds for what purpose?

The above review of high yield investment programs may well and truly be out of date, but there is no doubt that the banking industry would not have allowed such a cash cow to do anything other than to morph into different variations of the original system. Man creates rules, man then proceeds to manipulate rules – instantly.

It is clear that the ethical operations of all banks, at the street level, are beyond question. What is at question is when power begins to concentrate within the hands of one or two executives and that occurs ever too frequently within the upper management levels of the financial institutions, typically just below board level. Does that mean that the board of directors are not involved? Who knows? It is frequently the case that board directors are not aware of the manipulations of powerful executives.

Consider this. It is the goal of a few to become the first trillionair. That is, accumulate a wealth of US\$1,000 Billion. That is a million x million dollars. That is only possible through the manipulation of concentrated wealth through financial instrument trading.

Faceless Men

There are secret consortiums of very wealthy families. They say that they only have altruistic goals! Their leaders have numerous names, somehow they have fitted themselves with multiple legal names to hide their family connections and create power through invisibility.

Their collective wealth is so staggering that they could take Africa out of poverty with a single program to develop their economies and markets. West Africa has a population of 300 million people, if these economies were developed then that market alone could develop into a consumer market as large as USA. One of these two wealthy family consortiums could do this; however, they do not even consider investing within Africa.



What they do?

The activities of these righteous aging men is said to be for the ‘greater good’.

The art of manipulation is at its finest here. The word stooge comes into prominence. Ambitious and emerging executives are invariably compromised. This entrapment is without limits. Most senior bankers appear to be uniformly compromised. Politicians are snared. Courts are compromised. Legal firms appear to be unaware of ethical treatment of humanity, it is a game of manipulating the laws that they first of all created.

What does this lead to?

When a pool of funds emerge from successful activities by those outside of these family's communities, from activities that they consider to be of their own domain, then they set about to achieve the following:

- a. To take control of the funds – by any means, or
- b. Prevent the payout of the funds and leverage off them for their own purpose, or
- c. Stall the payouts indefinitely, stalling tactics being day by day.

Mostly, they are successful as most rightful owners of the funds do not have the knowledge, resources, networks, funds and perseverance to fight for their rights. Legal action will most likely cost US\$10million to implement – and still loose!

Honey Tongue or Silver Tongue

These pillars of society, and yes they typically are, knights, barons, eminent people, pontificate on the virtues of their endeavours while devouring huge communities.

Two opposing family groups exist within this powerful network. One group's attitude is to take care of the family and their workers, and associates, benefit everyone, privilege has responsibility. The other group's attitude is privilege begets privilege, no such responsibility to community and family. The predominance of manipulation for greed prevails.

The structure is that of a top tier consisting of little more than a dozen families with a single figurehead or chairman, being for the long term. The middle tier (medium term) mainly European and consisting of more than two dozen families. Then the lower tier (short term) of maybe more than one hundred and twenty families from North America and Europe and publicly known as the Bilderberg Club. <http://www.bilderbergmeetings.org/index.php>



Example

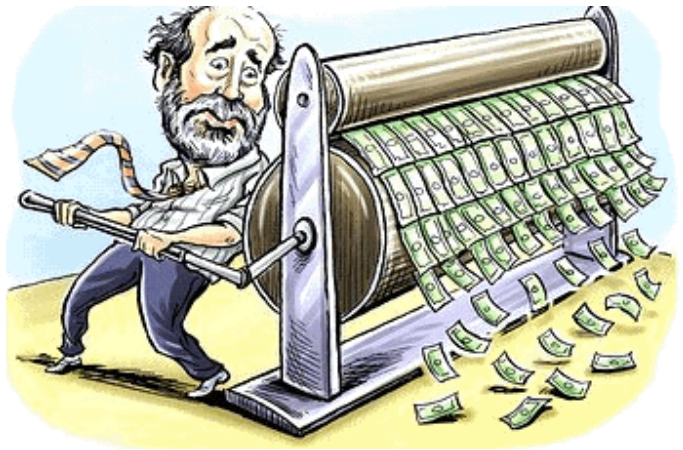
A group of around 35,000 small investors, typically mums and dads, from many corners of the world brought together the world's largest successful investment pool through the generous leadership of Sam Colins. In late 2007 through a European court, a settlement agreement had been reached structuring the payout of the accumulated funds for the 35,000 investor accounts, the sum being around several hundred billion dollars.

During seven years that followed, the 'family group', through its invisible leader/s, orchestrated and implemented some of the following:

- 3 July 2006 – Investment beneficiaries were informed; “Your Special Plan Term has been finished. You can now withdraw” your accumulated account balance.
- Week one of July 2006, about July 7th – the website, that the community connected to, shut down. Schroder was an upline finance management group via which Sam Colins brought this investment community together, through a website that had been opened to the public.
- No further direct communications occurred from the closure of the forum to all account holders.
- August 2006 – It was generally understood that the fund pool had been rolled over for a further 170 banking / trading days of trading with all accounts accumulating income at various rates dependent upon their original investment level.
- Many endeavours to take control of the funds by outside interests subsequently did not succeed.
- Manipulation of major financial transactions by utilising the pooled funds in leverage transactions to generate income did occur.
- Such activities have resulted in various financial markets being manipulated as well as commodities, such as silver, being manipulated.
- German beneficiaries proceed to court action September 2006.
- July 2007 – private settlement agreement was subsequently entered into and overseen by the Court. This settlement agreement was greatly assisted by Sam Colins. This included the passing over of the data base for all the beneficiary accounts to the Court by Sam Colins.
- Through the court appointed administrators, HSBC – London, Barclays UK, Lloyds, Standard Chartered and Bank of Scotland were engaged to execute wire transfer payouts. HSBC being lead paymaster at the commencement of this process. That was September 2007 – a review of these banks history after then will see government bailouts and numerous executive movements.
- The negotiated settlement with a European Judge as overseer did not cover some 15,000 or so accounts that were subsequently processed under the cover of the agreement by the Administration.
- When Barclays made its bid for Lehman Brothers, Lehman Brothers had no clue in advance that they were being set up for break up and takeover, as was also the case with Washington Mutual, Merrill Lynch, and other banks and companies around September thru November 2008.
- The architect of this stunt manipulated the activities though a CEO of a major UK bank’s capital division. (Such bank being ‘family’ controlled.)
- Yes, the global financial crisis was man induced – induced by family who orchestrated prior global financial crisis’s stretching back a hundred years.
- This economic debacle was at least ten years in the making. The planners literally manipulated Fannie Mae and Freddie Mac to accept mortgages that these planners knew would never be repaid.
- The slowing of the payout rate of the 15,000 accounts continued – HSBC ceased payouts, and payouts eventually only continued through two of the five original payout banks.
- In total there were 15 or 16 investor groups that the parent company had endeavoured not to payout, one being the group set up by Sam Colins, and it is the Sam Colins’ group that obtained the negotiated settlement. The Sam Colins’ group became the last and only group left unpaid.
- Eventually payouts slowed down to a trickle with one bank only processing.



- Nearly 20,000 accounts had been processed by Royal Bank of Scotland / Barclays and Co by June 2009, these additional accounts were rotary, that is, had re-entered and being paid out again from a subsequent cycle – retread accounts. These accounts had been paid out through funds outside of the settlement escrow account.
- IMF continued to put pressure for payouts to slow down – July 2009 – Family influence reaches every where.
- Aug / Oct 2009 – After numerous improprieties are discovered, another court order is issued moving administrative processing management to Dexia. After numerous procedural issues are resolved, payments commence to beneficiaries who are, again, not parties / beneficiaries under the original settlement agreement, such payments are not from the settlement escrow fund.
- Payouts transferred via Schrodgers, ultimately to Dexia, Belgium – January 2010. Delays upon delays.
- Throughout this time, possibly tens of thousands of international numbered accounts were brought back into circulation through the collaboration of conduits through Permira – Barclays – HSBC or similar, via utilising the mechanism of the settlement agreement without processing the accounts of the beneficiaries of that agreement. This observation was determined by tracing payouts during January 2010.
- 10 June 2010 – Knowledge of the overarching guarantee (US\$300B) to beneficiary members became available.
- July 2010 – court ordered removal of the non-settlement accounts.
- Schrodgers Investment, who facilitated the bringing together of these mum and dad investors, completely out of the transaction – Aug 2010.
- European Judge was compromised and matter passed to a British Judge – 13 April 2011.
- 1 June 2011 – the UK Judge issued about a 500 page ruling. UK Judge issued the court order of about 500 pages in response to three anonymous plaintiffs, referred to as 1st, 2nd, and 3rd Payee.
- UK Judge constructed a manual to administer the payouts – some 2,000 pages.
- 10 November 2011 – Two German Judges were appointed to oversee the settlement agreement.
- 16 November 2011 – UK Judge issued a ruling for the installation of computer equipment to be installed in the Oversight Judges’ offices in Germany.
- Monitor installed in German Overseer Judge’s Frankfurt chamber – December 2011.
- Jan 2012 – Black Rock of USA somehow tangled up in this transaction – employees’ names of accounts being paid out on many, many occasions. Aviva possibly owned majority of Schrodgers which had possible control of Black Rock. Consider who controls Aviva.
- Escrow account is appropriately funded – 17 April through to 30 May 2012.
- Procedural Orders Agreement (800 pages) executed by Administrator – 12 June 2012. This is addition to the 2,000 pages outlining this unique, special transaction which extends to what it has done, what it was for and effectively protecting the judges, prepared by the UK judge.
- To achieve the way forward required around 100 independent agreements, which also involved five governments, to be executed between May 2012 through to 12 July 2012.



- Early September 2012, leadership of the ‘family group’ passed down from the older generation to the younger generation.
- September 2012, shortly after the change of Administrator, the principal lawyer for the Administration died, records disappeared.
- June 2013 – communications with Administrator deteriorated. Early August 2013 connections with Administrator stopped. Communications via metaphysical process commence at advanced levels.
- November 2013 – metaphysical communications proven accurate, development and expansion on capabilities in this form of communication continue to grow over the coming months.
- Further information transfer is continuing to be gathered through the network of what was around a dozen information providers now having reduced to a handful, also via kinesiology testing, and now supported with very capable mediumship skills being the equivalent of one to one open discussion.
- Death of one of the drivers of the interference occurred 31 January 2014.
- 27 February – First Payee travels to Karlsruhe. 1 March – 8 March 2014, First Payee and Second Payee, of the UK court order, visit Karlsruhe in Germany, seat of Federal Court of Justice.
- 13 March 2014 – Connection with the politically appointed Judicial Administrative Oversight Judge was made, in addition to his supporting retired Judge.
- Formal letter of demand sent by FedEx and received by Administrator in England. Copies sent to Judge – 14 March 2014.
- 9 April 2014 – Seven additional claims (11 or 12 separate accounts) are sent by FedEx to the Administrator in England. Copies sent to Oversight Judge.
- 15 April 2014 – Formal call was made against the guarantee thus crystallising the terms of guarantee and removing the opportunity for any variations being applied to the guarantee. This is an immediate demand for payment to be made by the guarantor. Call sent by registered mail.
- At all times, the demands have embraced all unpaid beneficiaries with the objective that the procedures previously agreed and outlined within the various court orders be complied with.
- To date, all court orders issued by any of the courts have been ignored by the Administration.
- Throughout these developments, monitoring of communications was rampant, entrapment, compromise, coercion, intimidation were all employed by those frustrating the payouts to be made. When ever a single person became responsible for any aspect of the delivery of payouts, somehow that person was compromised and ‘corrupted’. A banker was arrested for having child pornography on his computer only a few hours before he was scheduled to make a significant release of payouts, he was arrested around 5am and taken out of his bed. Chief lawyer for the administration died suddenly in a hotel room.
- Should these uncouth activities start to point back too closely to the instigators, then a sacrificial lamb would be ‘thrown under the bus’ to point the blame elsewhere. Key executives tumbled from their positions regularly through out these years.



- If an organisation was moving in a direction against the wishes of those directing the stalling of operations then that firm / institution may be bought or taken over, an operation that appear to take only days to implement – even when regulatory authorisation appeared to be required.
- The interference commenced from about October 2007. It remained a case of every single one day delay as being a victory for the protagonists. There was no consideration of ethics or of the aspirations and rights of some 35,000 account holders being family beneficiaries. The daily delaying tactics commenced from the day of the German Settlement agreement.

The vindictiveness of those opposed to paying out of the Sam Colins' community of investors achieved the delay in these payouts by interposing maybe fifteen other non-settlement groups, paying out associated groups of investors but avoiding the paying out of Sam Colins' investors until the point that their self centred activity threatened to see them imprisoned.

The catalyst for achieving the payouts was crystallising the guarantee mentioned above by calling upon it on 15 March 2014.

SI was not a company but a group of investors (pooled) money so to speak and allowed to join a hedge fund. No one ever imagined the success of such a venture and the results have now created a global impact that required assistance and monitoring by very large institutions and agencies. It literally affected the banks and the US Fed in monitoring interbank transfers to maintain required balances. When they say it's bigger than you can imagine, they mean it.

Communications

Metaphysical communications need to be integrous to be reliable. Kinesiology muscle testing fails when one's purpose is unloving. Further, should the party undertaking the muscle testing or mediumship be receiving Love from the Father then assistance may become available, should it be requested, from Celestial Spirits.

At no time, during mediumistic communications, can one influence another person to do something that they do not intend to do. At no time can you cause another person to do anything through these styles of communication. The Laws of Non-Interference prevent anyone prompting or instructing a person with whom they may be communicating with, via means of a mediumistic channel, to do anything that they do not intend to do.



The intent behind all the communications throughout these endeavours to bring about distribution of matured accounts has been:

- Always a win / win for all parties.
- All beneficiary accounts to be distributed in full.
- The order in which accounts to be distributed be in accordance with the Court rulings.

- d. No reprisals or pursuit of any parties has been considered.
- e. The objective being at all times to resolve the distribution of account balances and move on.

By maintaining a proactive and positive gainful position for all has seen a progressive escalation of communication skills by those involved. As one develops in love, one's soul perceptions expand, that is, what one can perceive and recognise becomes progressively more acute and comprehensive. One's soul intelligence grows with the progressive receiving of Divine Love. As these endeavours to achieve the distributions to all members progressed, the number of parties that came into the communications umbrella progressively expanded and the meaningfulness of information transferred became more and more constructive throughout the course of time.

To put it in another way, should one's aims be to cause harm to another person then these tools of communication become inaccessible. Should the driving emotions behind one's endeavours be any one or a combination of those emotions that calibrate fewer than 200 on Dr David Hawkins' Map of Consciousness then metaphysical communications will fail. Further, one who is embroiled in causing harm to another person is causing extensive harm to their own soul and is living in a dark environment, firstly here in the physical world and secondly potentially when they pass into the spirit worlds.

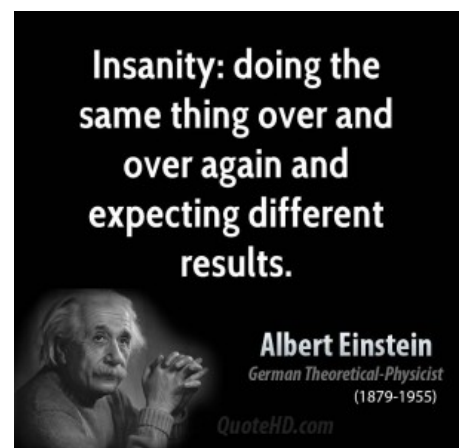
By engaging metaphysical communication processes, not only is it possible to communicate with anyone anytime anywhere, but the detail that can be derived can include names, places, dates and times as need be. Further, when communicating with integrity with a person who is in a sleep state the responses reflect a higher level of truth as against communications with a person who is in their awake state, their façade self, in the awake state, brings about communications reflective of normal daily interactions. The parties with whom one may be communicating with will feel as though they are dreaming or that it is only background thoughts running through their minds. This process is only possible when communicating with integrity.

Conversely

What has been demonstrated here, with this actual live experience, are the great tools that are available for us to resolve how to enter into commercial arrangements that are integrous and beneficial to all, and to protect ourselves from any divergence towards dishonesty.

None of these communication processes can be implemented for unloving and unethical purposes, particularly for self gain.

Finally, no financial dealings or agreements are secret. It is possible to monitor any commercial activity at all times and initiate influence and remedies that are ethical and beneficial to all parties. The financial world of total secrecy no longer exists. Every action by any party can be tapped into and clearly identified and dealt with. This extends to all parties involved in any activity of excessive greed, be they lawyers, bankers, accountants, judiciary, or anyone else.





let's make a
better
world

Foreign Account Tax Compliance Act – FATCA

The following comments are simply for your consideration and research, they are not recommendations.

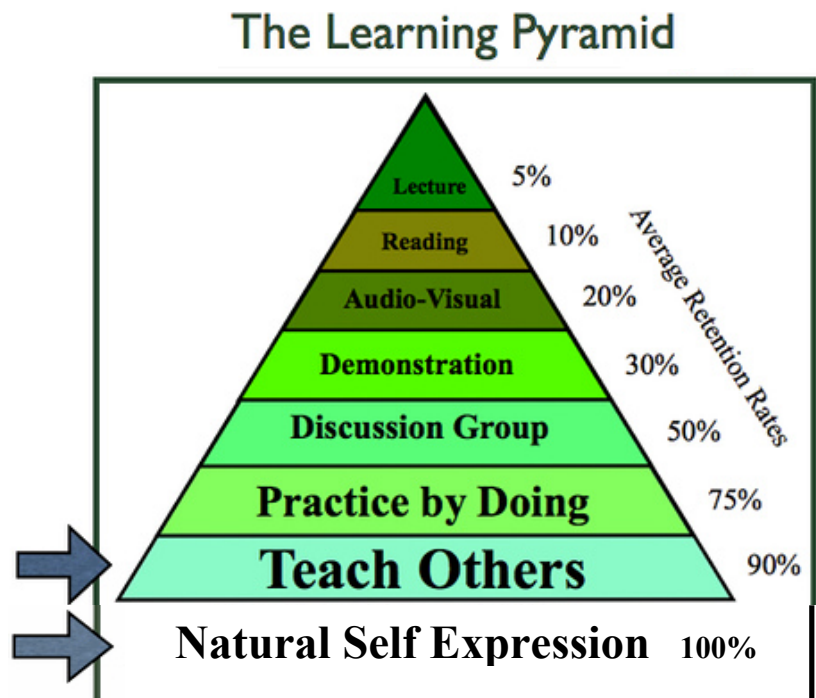
FATCA may have significant global trade restraints. Many anticipate that the implementation of the USA Foreign Account Tax Compliance Act will have significant flow on effects upon global trade in US dollars and also upon the value of the US dollar subsequent to the implementation of these regulations, should they come into play on 1 July 2014, or even subsequently at a later date.

The impositions upon trading in US dollars globally will make world trade conducted in US dollars more costly and far less private. The subsequent shift in trade could be towards the Petrodollar or as it is more recently referred to as the Petrocurrency. A preference may shift and become aligned to currencies that are gold backed and / or currencies of countries that have hard assets.

India and China have their own gold. Australia and Canada have hard assets in the form of massive mineral resources. The British Pound has a global structure that supports its ongoing strength. During the period of global adjustment to this new restraint on world trade, one may find that silver is stable and may strengthen in value in the short term, whereas platinum and palladium may have longer term strengthening.

Which ever way you may look upon the implications of FATCA, the global trade will be disrupted, particularly when the US dollar is involved, and that these disruptions will compound for many months following the imposition of the FATCA reporting requirements. Already major countries are looking to issue bonds in currencies away from the US dollar, even though it is anticipated that the US dollar will weaken in value. It may be more than a year before the full impact of this US legislation imposing banking and taxation regulations are obvious to all of the world markets and economies.

Investigation into your options could be focused upon cash deposits in specific currencies, bullion in solid form such as silver, and real estate holdings. These are some things to consider as we yet again move into un-chartered waters.



Foreign Account Tax Compliance Act – FATCA

“The clock is ticking and with FATCA rapidly approaching, there is potentially much work to be done to ensure compliance.”

Background

A severe global recession, the resultant focus on the financial industry and low tax-take have had diverse and resounding impacts around the world. This is starkly apparent in the country where the housing-related contagion first originated – the United States (US) of America.

Barack Obama, as a fresh and new President, set out to pursue US tax evaders for the many billions of dollars suspected to be held within foreign jurisdictions. The political maelstrom demanded that those not paying their way were to be tracked down and held to account. The famously secretive Swiss banking industry was first in the IRS’ sights with UBS being the initial target. UBS eventually settled out of court with the IRS for \$780 million and surrendered around 5,000 client names and details. It is now reported that there are other Swiss institutions and a Liechtenstein bank which are about to experience the same scrutiny and pressure. This, combined with an expanding network of double tax treaties and greater information sharing, means that the net is starting to tighten on US tax evasion.

One piece of legislation in particular is set to take US tax compliance and reporting beyond the US shores – the Foreign Account Tax Compliance Act (as part of the HIRE ACT 2010) more commonly known as FATCA. The act will increase compliance and transparency around US persons and assets whilst harshly punishing those that do not fulfil the requirements. The ramifications for institutions around the world are serious and real, and they should be planning now how FATCA requirements are to be incorporated into the future operations of their businesses.

What is FATCA?

FATCA is the legislation written in order to specifically address the avoidance of tax by US persons through foreign financial institutions. The purpose of FATCA is, therefore, to ensure that the IRS can identify and collect the appropriate tax from US persons holding financial assets outside the US. FATCA legislation potentially applies to any company or entity with US clients or assets that could generate US source income.

FATCA shifts the onus of tax reporting and compliance onto any company holding or trading US assets on behalf of others. Compliance will be sought through rigorous client identification processes and those deemed not to be compliant will suffer 30% withholding tax.

So why should non-US institutions have any interest in US tax compliance and reporting?

It could be easy for some non-US institutions to believe that they will not be affected by FATCA as they do not have any US investors. However, this legislation is structured such that all accounts will be deemed to be non-compliant or ‘recalcitrant’ unless the institution has evidenced their undertaking of a rigorous due diligence process (as set out in various IRS guidance notices) to prove they have no US

account holders. Otherwise, 30% withholding tax will be applied to every US source income or gross proceeds resulting from the disposal of US assets.

“The purpose of FATCA is to ensure that the IRS can identify and collect the appropriate tax from US persons holding financial assets outside the US.”

Who does the FATCA legislation affect?

Through the use of a new withholding tax, FATCA will affect every person or entity that has any interest in US assets – in either capital value or income arising from these assets. Although the major targets are US persons holding assets outside the US, the strict documentation and compliance procedures dictated by FATCA means that even those institutions with no US clients or investors will be seriously affected.

FATCA will place a significantly increased burden on any FFI and certain NFFEs who must identify, document and report on US accounts. FFIs will broadly include every member of the investment community and as currently drafted, will encompass banks (whether retail, wholesale, investment or private); custodians; asset managers; funds; brokers (where operating under matched principal) and insurance companies (where their products have an investment element).

What are the penalties for non-compliance?

As previously mentioned, non-compliance, or recalcitrance, will result in the FATCA 30% withholding tax. As a result, this poses a serious business risk to the institutions, as they themselves hold the responsibility for compliance. It is therefore likely that clients would expect them to assume the associated risk and underwrite any associated costs (where the underlying client could otherwise be compliant).

The withholding tax will be suffered on ‘withholdable payments’ which will include:

- interest, dividends and other periodic payments from US assets
- gross proceeds on the disposition of property of a type that can produce US source income
- deposit interest paid by US and foreign branches of US banks, even though certain portions of this interest may not be treated as US source under current US tax law.

What needs to be disclosed?

When reporting to the IRS on US accounts, not only should the details of the holder be provided (eg name, address and TIN), account numbers and balances of each applicable account, details on the gross receipts and gross payments or withdrawals throughout the year will also be required.

“The advent of FATCA will have an impact across various business areas of financial institutions and could influence long-term strategic objectives.”

What are the key issues?

The advent of FATCA will have an impact across various business areas of financial institutions and could influence long-term strategic objectives. Some of the impacts that are likely to be experienced by these institutions can be categorised as follows: Business issues – businesses will need to consider how much they value the US as either a source of investment or clients. For most larger financial institutions, it will be impossible to withdraw from the US but for smaller or more boutique firms with limited exposure, complete withdrawal may be the most cost effective option. On the other hand, an ability to access US markets and investors could become a unique selling point of, for instance, some private client investment managers. As such, this is a real strategic decision rather than just an administrative matter. Businesses will also have to look very carefully at who holds the liability for the 30% withholding tax should it be suffered – where it would apply to gross proceeds then this could be a considerable cost or lead to the loss of clients.

Operational issues – Any information held on each client will have to be up to date, complete and electronically available in order to comply with reporting requirements, which may mean a laborious process of data gathering. Those companies that do not have any US clients but do have direct or indirect US assets will need to be able to prove this to the IRS (in a rigorous but yet cost-effective way) to avoid having the irrecoverable 30% withholding tax applied. Their systems will also have to be reviewed and consideration given to whether automated controls should be put in place to prevent movements of US assets for recalcitrant account holders to avoid inadvertent withholding tax being suffered.

Compliance issues – FATCA will increase the level of US reporting to be undertaken at the end of every year by FFIs. There will be issues surrounding how this information will be maintained, gathered and reported and to what extent this may become automated. For those FFIs who are already QIs, it is hoped that the reporting for FATCA can be integrated into current requirements, but the IRS has yet to make it clear how this would work and the FFIs systems could require major adjustments to allow this.

Legal issues – some entities may exist in countries with local restrictions on the disclosure of personal information to foreign governments or even banking secrecy laws. FATCA requires that these are waived by each client where necessary and then, if refused, the client should be disengaged with. However, there are also allowances to be considered. Such as, if a large number of small accounts (ie <\$50,000) are represented, the entity may qualify for an exemption or be deemed compliant.

“Any information held on each client will have to be up to date, complete and electronically available in order to comply with reporting requirements, which may mean a laborious process of data gathering.”

<http://www.worldfinancialreview.com/?p=616>

Foreign Account Tax Compliance Act (FATCA) – USA:

FATCA is anticipated to become effective 1 July 2014 for USA tax payers.

It was meant to be effective for the 2011 tax year and going forward, with certain individuals having to report the ownership of specified foreign financial assets if the total value of those assets exceeds an applicable threshold amount (the “reporting threshold”). The reporting threshold varies depending on whether an individual lives in the United States or files a joint income tax return with his or her spouse.

Specified foreign financial assets generally include the following assets:

- Any financial account maintained by a foreign financial institution.
- To the extent held for investment and not held in a financial account, any stock or securities issued by someone that is not a U.S. person, any interest in a foreign entity, and any financial instrument or contract with an issuer or counterparty that is not a U.S. person.

If you satisfy the "reporting threshold" that applies to you below, you are required to File Form 8938 with your income tax return.

- **Unmarried taxpayers living in the U.S.** – total value of your foreign financial assets exceeds \$50,000 on the last day of the tax year or more than \$75,000 at any time during the year.
- **Married taxpayers filing a joint tax return & living in the U.S.** – total value of your foreign financial assets exceeds \$100,000 on the last day of the tax year or more than \$150,000 at any time during the year.
- **Married taxpayers filing separate tax returns & living in the U.S.** – total value of your foreign financial assets exceeds \$50,000 on the last day of the tax year or more than \$75,000 at any time during the year.
- **Taxpayer living abroad (not filing a joint return)** – if your tax home is in a foreign country, you meet one of the "presence abroad" tests below and the total value of your foreign financial assets exceeds \$200,000 on the last day of the tax year or more than \$300,000 at any time during the year.
- **Taxpayer living abroad (filing a joint return)** – if your tax home is in a foreign country, you meet one of the "presence abroad" tests below & the total value of your foreign financial assets exceeds \$400,000 on the last day of the tax year or more than \$600,000 at any time during the year.

You satisfy the "presence abroad" test if you are one of the following:

- A U.S. citizen who has been a bona fide resident of a foreign country or countries for an uninterrupted period that includes an entire tax year.

- A U.S. citizen or resident who is present in a foreign country or countries at least 330 full days during any period of 12 consecutive months that ends in the tax year being reported.

Enacted in 2010 as part of the Hiring Incentives to Restore Employment (HIRE) Act, the Foreign Account Tax Compliance Act (FATCA) is an attempt to minimize tax evasion by United States taxpayers holding investments in offshore accounts. The reporting provisions of FATCA are being phased in over the next few years to require U.S. taxpayers, as well as foreign financial institutions, to report directly to the IRS the ownership interests of certain financial interests. Failure to do so could result in penalties ranging from \$10,000 to \$500,000 or even imprisonment.

<http://www.fdcpa.com/Tax/0609TaxNews-Foreign-Bank-Accounts.htm?gclid=CN3frNWam74CFdckvQodeVQAfg>

Foreign Account Tax Compliance Act – Australia

28 April 2014

The *Foreign Account Tax Compliance Act* (FATCA) was enacted by the United States Congress in March 2010 to improve compliance with US tax laws. FATCA will impose certain due diligence and reporting obligations on foreign (non-US) financial institutions, including Australian institutions. These institutions will be required to report to the US Internal Revenue Service (IRS) information on US citizens with financial accounts.

On 28 April 2014, Australia and the US signed an intergovernmental agreement to assist in the facilitation of FATCA for Australian financial institutions. A key objective of the intergovernmental agreement is to support Australian compliance with FATCA in a way that reduces its overall burden on Australian business. This includes reporting the information via the Australian Taxation Office (ATO) under the existing Australia–US tax treaty arrangements.

Exposure draft legislation has been released for public consultation.

Under FATCA:

- A broad range of Australian financial institutions will be affected, including banks, some building societies and credit unions, specified life insurance companies, investment funds, custodial institutions and some brokers – these financial institutions will be required to register with the IRS.
- From 1 July 2014, the affected financial institutions will review customer accounts to determine whether they are reportable accounts (US citizens or US tax residents) under the intergovernmental agreement.
- The institutions will report to the ATO in the 2015 calendar year the required account information for the 2014 calendar year (supplied in the IRS FATCA XML Schema format).
- The information reported to the ATO will then be passed on to the IRS.

An intergovernmental agreement improves existing reciprocal tax information-sharing arrangements between the IRS and the ATO. It will help ensure Australian tax laws are effectively enforced so Australian businesses and individuals who pay the correct amount of tax are not disadvantaged by those who seek to evade their tax obligations.

<https://www.ato.gov.au/General/New-legislation/In-detail/Other-topics/International/Foreign-Account-Tax-Compliance-Act/>

FATCA and Russia

7 May 2014

Mr Putin; Tear down that FATCA. Russia still hasn't climbed aboard the hurtling freight train that is FATCA – Foreign Account Tax Compliance Act.

FATCA and China

7 May 2014

While China hasn't yet linked a FATCA deal, China has pledged to fight tax evasion.

<http://www.forbes.com/sites/robertwood/2014/05/07/mr-putin-tear-down-that-fatca/>



KINESIOLOGY MUSCLE TESTING – GENERAL INFORMATION:

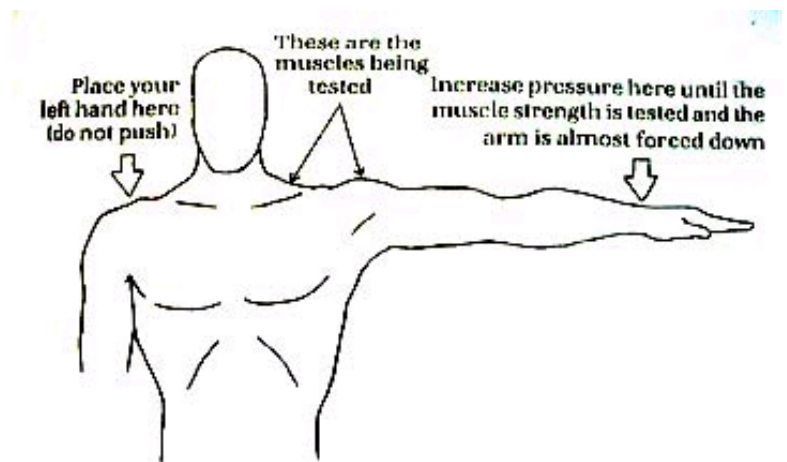
David R Hawkins – Transcending the Levels of Consciousness P.372

The energy field of consciousness is infinite in dimension. Specific levels correlate with human consciousness, and these have been calibrated from “1” to “1,000”. See the Map of Consciousness. These fields reflect and dominate human consciousness.

Everything in the universe radiates a specific frequency or minute energy field that remains in the field of consciousness permanently. Thus, every person or being whoever lived and anything about them, including any event, thought, deed, feeling, or attitude, is recorded forever and can be retrieved at any time in the present or the future.

Technique

The kinesiological response (muscle testing) is a simple “yes” or “not yes” (no) response to a specific stimulus. It is usually done by the subject’s holding out an extended arm and the tester pressing down on the wrist (bony bit) of the extended arm, using two fingers and light pressure. Usually the subject holds a substance to be tested over their solar plexus with the other hand. The test says to the test subject, “Resist”, and if the substance being tested is beneficial to the subject, the arm will be strong. If it is not beneficial or has an adverse effect, the arm will go weak. The response is very quick and brief.



Basics of Muscle Testing

It is important to note that the intention, as well as both the tester and the one being tested, must calibrate over 200 in order to obtain accurate responses.

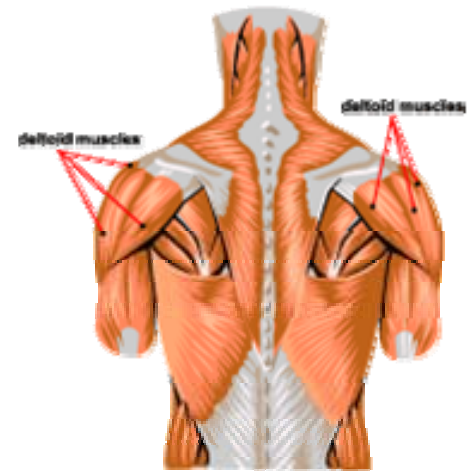
If either the tester or the one being tested is dehydrated, errors will occur. A large glass of water will promptly remedy this situation.

Solar plexus is that region about 2.5 inches above your belly button. The test subject holds the item over their solar plexus with one hand and extends the other arm for response in the normal way.

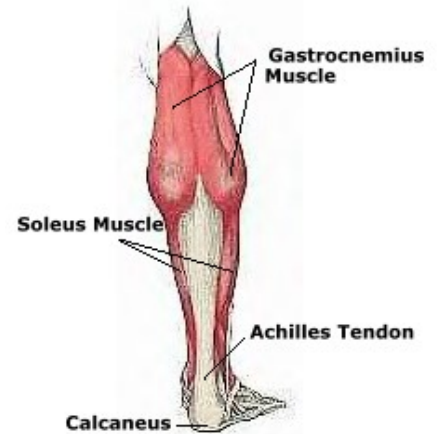


The higher the levels of consciousness of the test team, the more accurate are the results. The best attitude is one of clinical detachment, posing a statement with the prefix statement, “In the name of the highest good, _____ calibrates as true. Over 100 on the Map of Consciousness. Over 200, etc.” The contextualization “in the highest good” increases accuracy because it transcends self-serving personal interest and motives.

For many years, the test was thought to be a local response of the body's acupuncture or immune system. Later research, however, has revealed that the response is not a local response to the body at all, but instead is a general response of consciousness itself to the energy of a substance or a statement. That which is true, beneficial, or pro-life gives a positive response that stems from the impersonal field or consciousness, which is present in everyone living. This positive response is indicated by the body's musculature going strong. For convenience, the deltoid muscle is usually the one best used as an indicator muscle; however, any of the muscles of the body can be used, such as the gastrocnemias, which are often used by practitioners such as chiropractors.



Before a question (in the form of a short statement) is presented, it is necessary to qualify 'permission'; that is, state "I have permission to ask about what I am holding in mind." (Yes / No) Or, "This calibration serves the highest good."



If a statement is false or a substance is injurious, the muscles go weak quickly in response to the command "Resist". This indicates the stimulus is negative, untrue, anti-life, or the answer is "no". The response is fast and brief in duration. The body will then rapidly recover and return to normal muscle tension.

There are three ways of doing the testing. The one that is used in research and also most generally used requires two people: the tester and the test subject. A quiet setting is preferred, with no background music. The test subject closes their eyes. *The tester must phrase the 'question' to be asked in the form of a **statement**.* The statement can then be answered as "yes" or "not yes" (no) by the kinesiological response. For instance, the incorrect form would be to ask, "Is this a healthy horse?" rather than make the statement, "This horse is healthy", or its corollary, "This horse is sick."

After making the statement, the tester says "Resist" to the test subject who is holding the extended arm parallel to the ground. The tester presses down with two fingers on the wrist of the extended arm sharply, with mild force. The test subject's arm will either stay strong, indicating a "yes", or go weak, indicating a "not yes" (no). The response is short and immediate.

A second method is the "O-ring" method, which can be done alone. The thumb and middle finger of the same hand are held tightly in an "O" configuration, and the hooked forefinger of the opposite hand is used to try to pull them apart. There is a noticeable difference of the strength between a "yes" and a "no response. (Rose, 2001).



The third method is the simplest, yet, like the others, requires some practice. Simply lift a heavy object, such as a large dictionary or merely a couple of bricks, from a table about waist high. Hold in mind an image or true statement to be calibrated and lift. Then, for contrast, hold in mind that which is known to be false. Note the ease of lifting when truth is held in mind and the greater effort necessary to lift the load when the issue is false (not true). The results can be verified using the other two methods.

CALIBRATION of SPECIFIC LEVELS

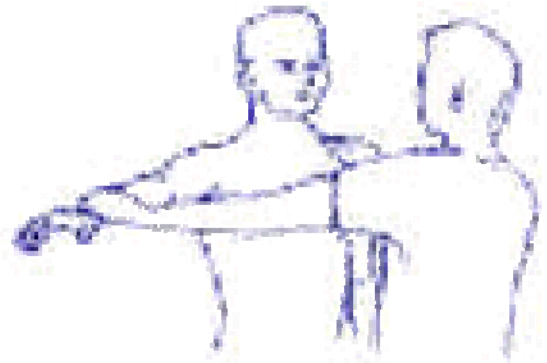
The critical point between positive and negative, between true and false, or between that which is constructive or destructive, is at the calibrated level of 200 (see Map of Consciousness). Anything above 200, or true, makes the subject go strong; anything below 200, or false, allows the arm to go weak.

Anything past or present, including images or statements, historical events, or personages, can be tested. They need not be verbalized.

Numerical Calibration

Example: “Ramana Marharshi’s teachings calibrate over 700.” (Y / N)

Or, “Hitler calibrated over 200.” (Y / N) “When he was in his 20s.” (Y / N) “His 30s.” (Y / N) “His 40s.” (Y / N) “At the time of his death.” (Y / N)



Applications

The kinesiological test cannot be used to foretell the future; otherwise, there are no limits as to what can be asked. Consciousness has no limits in time or space; however, permission may be denied. All current or historical events are available for questioning. The answers are impersonal and do not depend on the belief systems of either the tester or the test subject. For example, protoplasm recoils to noxious stimuli and flesh bleeds. Those are the qualities of these test materials and are impersonal. Consciousness actually knows only truth because only truth has actual existence. It does not respond to falsehood because falsehood does not have existence in Reality. It will also not respond accurately to nonintegrated or egoistic questions, such as should one buy a certain stock.

Accurately speaking, the kinesiological response is either an “on” response or it is merely “not on”. Like the electrical switch, we say the electricity is “on”, and when we use the term “off”, we just mean that it is not there. In reality, there is no such thing as “off-ness”. This is a subtle statement but crucial to the understanding of the nature of consciousness. Consciousness is capable of recognizing only Truth. It merely fails to respond to falsehood. Similarly, a mirror reflects an image only if there is an object to reflect. If no object is present to the mirror, there is no reflected image.

The Emotion Code Really Rocks!!



Body rocking forward suggests statement is true, body rocking back suggests not true.



To CALIBRATE a LEVEL

Calibrate levels are relative to a specific reference scale. To arrive at the same figures as in the Map of Consciousness, reference must be made to that table or by a statement such as, “On a scale of human consciousness from 1 to 1,000, where 600 indicates Enlightenment, this _____ calibrates over _____ (a number).” Or, “On a scale of consciousness where 200 is the level of Truth and 500 is the level of Love, this statement calibrates over _____.” (State a specific number.)

General Information

People generally want to determine truth from falsehood. Therefore, the statement has to be made very specifically. Avoid using general terms such as a “good” job to apply for. “Good” in what way? Pay scale? Working conditions? Promotional opportunities? Fairness of the boss?

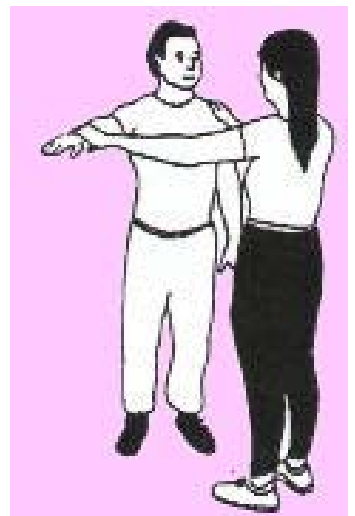
Expertise

Familiarity with the test brings progressive expertise. The “right” questions to ask begin to spring forth and can become almost uncannily accurate. If the same tester and test subject work together for a period of time, one or both of them will develop what can become an amazing accuracy and capability of pinpointing just what specific questions to ask, even though the subject is totally unknown by either one. For instance, the tester has lost an object and begins by saying, “I left it in my office.” (Answer: No.) “I left it in the car”. (Answer: No.) All of a sudden, the test subject almost ‘sees’ the object and says, “Ask, ‘On the back of the bathroom door.’” The test subject says, “The object is hanging on the back of the bathroom door.” (Answer: Yes.) In this actual case, the test subject did not even know that the tester has stopped for gas and left the jacket in the restroom of a gasoline station.

Any information can be obtained about anything anywhere in current or past time or space, depending on receiving prior permission. (Sometimes one gets a ‘no’, perhaps for karmic or other unknown reasons.) By cross-checking, accuracy can be easily confirmed. For anyone who learns the technique, more information is available instantaneously than can be held in all the computers and libraries of the world. The possibilities are therefore obviously unlimited, and the prospects breathtaking.

Limitations

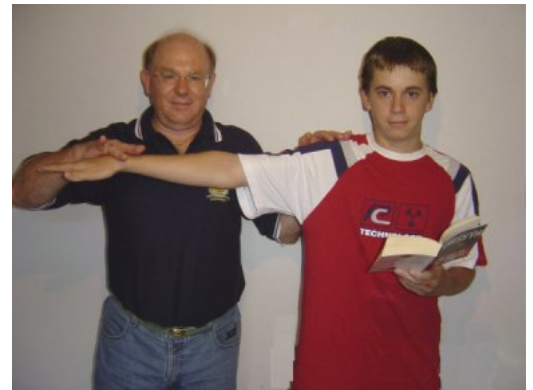
Approximately ten percent of the population is not able to use the kinesiological testing technique for as yet unknown reasons. The test is accurate only if the test subjects themselves calibrate over 200 and the intention of the use of the test is integrous and also calibrates over 200. The requirement is one of detached objectivity and alignment with truth rather than subjective opinion. Thus, to try to ‘prove a point’ negates accuracy. Sometimes married couples, also for reasons as yet undiscovered, are unable to use each other as test subjects and may have to find a third person to be a test partner.



A suitable test subject is a person whose arm goes strong when a love object or person is held in mind, and it goes weak if that which is negative (fear, hate, guilt, etc.) is held in mind (e.g., Winston Churchill makes one go strong and bin Laden makes one go weak).

Occasionally, a suitable test subject gives paradoxical responses. This can usually be cleared by doing the “thymic thump”, as was discovered by Dr John Diamond. (With a closed fist, thump three times over the upper breastbone, smile, and say “ha-ha-ha” with each thump and mentally picture someone or something that is loved.)

The temporary imbalance will then clear up. It can be occasioned by recently having been with negative people, listening to heavy metal rock music, watching violent television programs, playing violent video games, etc. Negative music energy has a deleterious effect on the energy system of the body for up to one-half hour after it is turned off. Television commercials or background are also a common source of negative energy.



As previously noted, the kinesiological method of discerning truth from falsehood and the calibrated levels of truth has strict requirements. Because of the limitations, calibrated levels are supplied for ready reference in prior books by David R Hawkins, and extensively in *Truth vs Falsehood*.

Explanation

The kinesiological test is independent of personal opinion or beliefs and is an impersonal response of the field of consciousness, just as protoplasm is impersonal in its responses. This can be demonstrated by the observation that the test responses are the same whether verbalised or held silently in mind. Thus, the test subject is not influenced by the question, as they don't even know what it is. To demonstrate this, do the following exercise:

The tester holds in mind an image unknown to the test subject and states, “The image I am holding in mind is positive” (or “true”, or “calibrates over 200”, etc.). On direction, the test subject then resists the downward pressure on the wrist. If the tester holds a positive image in mind (e.g., Abraham Lincoln, Jesus, Mother Teresa, etc.), the test subject's arm muscle will go strong. If the test holds a false statement or negative image in mind (e.g., bin Laden, Hitler, etc.), the arm will go weak. Inasmuch as the test subject does not know what the tester has in mind, the results are not influenced by personal beliefs.

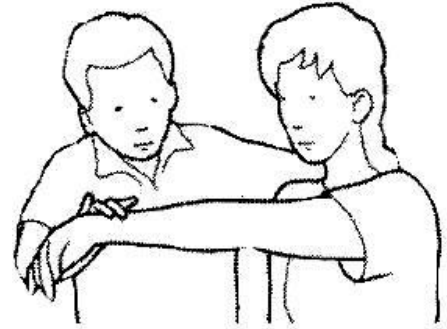
Correct Kinesiological Technique

Just as Galileo's interest was in astronomy and not in making telescopes, the Institute for Advanced Spiritual Research is devoted to Consciousness research and not specifically to kinesiology. The video, *Power Versus Force* (Veritas Publishing, 1995), demonstrates the basic technique. More detailed information about kinesiology may be found on the Internet by searching for 'kinesiology'. Numerous

references are provided, such as the College of Applied Kinesiology (www.icak.com), and other education institutions.

Disqualification

Both scepticism (cal. 160) and cynicism calibrate below 200 because they reflect negative prejudgement. In contrast, true inquiry requires an open mind and honesty devoid of intellectual vanity. Negative studies of behavioural kinesiology *all* calibrate below 200 (usually at 160), as do the investigators themselves.



That even famous professors can and do calibrate below 200 may seem surprising to the average person. Thus, negative studies are a consequence of negative bias. As an example, Francis Crick's research design that led to the discovery of the double helix pattern of DNA calibrated at 440. His last research design, which was intended to prove that consciousness was just a product of neuronal activity, calibrated at only 135.

The failure of investigators who themselves, or by faulty research design, calibrate below 200 (all calibrate at approximately 160), confirms the truth of the very methodology they claim to disprove. They 'should' get negative results, and so they do, what paradoxically proves the accuracy of the test to detect the difference between unbiased integrity and non-integrity.

Any new discovery may upset the apple cart and be viewed as a threat to the status quo of prevailing belief systems. That a clinical science of consciousness has emerged that validates spiritual Reality is, of course, going to precipitate resistance, as it is actually a direct confrontation to the dominion of the narcissistic core of the ego itself, which is innately presumptuous and opinionated.

Below consciousness level 200, comprehension is limited to the dominance of Lower Mind, which is capable of recognizing facts but not yet able to grasp what is meant by the term 'truth' (it confuses *res interna* with *res externa*), and that truth has physiological accompaniments that are different from falsehood. Additionally, truth is intuited as evidenced by the use of voice analysis, the study of boy language, papillary-response EEG changes in the brain, fluctuations in breathing and blood pressure, galvanic skin response, dowsing, and even the Huna technique of measuring the distance that the aura radiates from the body. Some people have a very simple technique that utilizes the standing body like a pendulum (fall forward with truth and backward with falsehood).

From a more advanced contextualization, the principles that prevail are that Truth cannot be disproved by falsehood any more than light can be disproved by darkness. The nonlinear is not subject to the limitations of the linear. Truth is of a different paradigm from logic and thus is not 'provable', as that which is provable calibrates only in the 400s. Consciousness research kinesiology operates at level 600, which is at the interface of the linear and the nonlinear dimensions.

Discrepancies

Differing calibrations may be obtained over time or by different investigators for a variety of reasons:

1. Situations, people, politics, policies, and attitudes change over time.
2. People tend to pursue different sensory modalities when they hold something in mind, i.e., visual, sensory, auditory, or feeling. “Your mother” could therefore be how she looked, felt, sounded, etc., or Henry Ford could be calibrated as a father, as an industrialist, for his impact on America, his anti-Semitism, etc.

One can specify context and stick to a prevailing modality. The same team using the same technique will get results that are internally consistent. Expertise develops with practice. There are some people, however, who are incapable of a scientific, detached attitude and unable to be objective, and for whom the kinesiological method will therefore not be accurate. Dedication and intention to the truth have to be given priority over personal opinions and trying to prove them as being “right”.

[Veritas Publishing](#)

Veritas Publishing publishes the works of Dr. David R. Hawkins, MD, Ph.D., DVD by the same name as the book, Power vs Force, is an excellent demonstration of the process. www.veritaspublish.com

Note:

The Map of Consciousness (MoC) table is based on the common log of 10. It is not a numeric table.

A calibration increase of 1 point is in fact a 10 fold increase in energy.

A calibration increase of 10 points is in fact a 10,000,000,000 fold increase in energy.

Thus the energy differentials are in fact enormous!

Blessing your food achieves an increase of 15 points which is in fact, a quadrillion (10^{15}) jump in energy.

At the level of 200 on the scale of 1 to 1,000 you achieve a positive level, below is negative.

Example: Any food calibrating below 200 is not life enhancing.

Each time you go into an “arm bending” session:

- **Ask permission to ask these questions / test these statements.**

- **Ask TO BE SHOWN THE TRUTH.**

Always ensure you are hydrated – drink a glass of water.

U-TURN for HUMANITY:

Why are we doing a U-Turn?

We are doing a U-Turn **because** the year 2017 heralded the end of the Rebellion and Default. For two hundred thousand years, humanity has been going in the wrong direction.



What is this fundamental step that will change our way of living?

We are to come to understand / know the foundational cause of all our feelings, both good and bad. As we explore and investigate our feelings, each time they arise, one by one, we are to talk them through, express them to a companion or friend or anyone who will listen. As we express them, while at the same time coming to understand how they have come about, we will find that they will be resolved and that they will not come up again.

**Feeling
Healing with
Divine Love is
the key!**



We will find that all of our feelings / emotions have their foundations from our childhood. And by childhood, that is from the time of one's conception all the way through to about the age of six. It is the repression of our childhood feelings that is the base or foundational cause of each and every one of our adult personality issues, pains, difficulties, illnesses and distressful life experiences.

We have to see the whole truth of our negative or self-denial state, before we can heal it and be free of it.

The vital difference between **emotions** and **feelings** is:

- emotions have their roots in the past,
- feelings relate to the present moment,
- emotions represent feelings not previously expressed,
- and these accumulate over time.

Many emotional clearing processes encourage us to look into our feelings, however, none go so far as to drill down into the core foundation of any emotional feeling to the point that we strive to KNOW the core issue, the origin of the feeling, be it good or bad, and actually come to know what it is!

The *Journey Process* is generally known worldwide. It stops short of longing to know, that is asking for the knowing of the events that brought about such a feeling. Yes, we are to acknowledge the feeling, say being angry. Then accept that behind that anger is the feeling of being small, and then look at the underlying reason of why we are feeling small. What is the truth behind that feeling? Ask our Heavenly Parents what is behind all of this feeling. What is the foundation, the origin of the feeling? All the time talking it out, expressing it, with a friend. The expressing of the experience is the release of the emotion / feeling, this is what removes it for ever from within our essence, our **soul**.

Why ask our Heavenly Parents? I thought God was just God – singular?

This is part of the revealings that have been unfolding for us very recently – that is – since 2002.

We are made in the image of God. This has been understood for centuries, for 2,000 years. Our soul is duplex. Our soul expresses itself through two personalities. One soul ‘subdivides’ into two, one half always being female and the other half always being male. We are a reflection of how God is. God being one Soul is expressed as Mother and Father. God is two personalities. They are soulmates. And each of us has a soulmate, and our soulmate is always of the opposite sex, because the Mother and Father are the opposite sex.

Thus, when we long for the truth behind a feeling, then we can long to our Heavenly Mother and Father. Only they can tell us. No spirit personality can tell us. No canonised saint can tell us, we may as well ask our next door neighbour. That would be just as productive. Mary and Jesus can’t tell us, as they are also spirit personalities.

I was taught that Jesus was God? And what is this about Mary?

Mary of Magdalene and Jesus of Nazareth were both born free from sin. Neither of them are God. They are both children of God, just like you and me.

History needs to be corrected. Both Jesus of Nazareth and Mary of Magdalene became at one (At-One) with our Heavenly Mother and Father during their physical lives here on Earth in the first century; Jesus in the year 26CE and Mary in the year 33CE, or thereabouts. Jesus died aged 35 (born 7BC died 29CE), and Mary died aged 47 or 48 (born 2BC died 47CE).

Further, their sojourn on Earth was the completion of their process to become the full Regents of the sector of planets that is referred to as Nebadon. The region within our super-universe that is referred to as Nebadon contains 3.8 million inhabited planets. If you look into the night sky, each star / sun potentially has between none to three inhabited planets within its orbit. Within Nebadon, the soulmate pair, namely Mary and Jesus, are our Spiritual Teachers of Truth. Their domain is all 3.8 million physical planets plus their associated spirit worlds. Each physical world has seven associated spirit worlds, which is the case for Earth being one of the 37 that have rebelled.

Some 200,000 years ago, Lucifer with his soulmate and his deputy, Satan with his soulmate, brought about a rebellion on 37 of the inhabited planets within the region called Satania, one of the local universal systems of Nebadon. Earth compounded the situation through the Default of Adam and Eve about 38,000 years ago. Thus the population of Earth, being in the worst condition through the Rebellion and Default, became the location for Mary and Jesus to have their physical experience to complete their ascendancy to full Regency of the local universal system being Nebadon.

Their lives on Earth was the start of the unravelling of the Rebellion and Default. Upon Jesus becoming At-One with our Mother and Father, he was then vested with the authority and power to have the Lucifers and Satans arrested, and they now reside exiled within a prison world.

Notice that there were no records of Jesus and Mary’s teachings and experiences made during their physical life. That was because they did not specifically come here for us, they came for the benefit of all peoples of all planets and spirit worlds throughout Nebadon.

As they are Paradise descending spirits, they have **Spirits of Truth**. Upon Mary and Jesus' death, they released their Spirits of Truth. As spirits, Jesus and Mary are how we will be, once we've finished our Soul Healing. They can only be in one place at any one time. However, it is their Spirits of Truth throughout Nebadon that we can connect with for guidance. It is through their Spirits of Truth that spirit personalities can progress through and out of Nebadon.

Those planets that have Rebelled need further assistance, and they need it on a localised manner. This can only be provided by another bestowal of a **Paradise Pair**, and that is in the form and manner of an **Avonal soulmate pair** who come here specifically for us.

What is the purpose of an Avonal pair, and are they here on Earth?

Unlike Jesus and Mary who were always free from sin and did not experience how to heal themselves, the Avonal pair are to experience all of the extremes of evilness and then proceed to heal themselves. Mary and Jesus through their bestowal on Earth ended the Lucifers spiritual rebellion in Nebadon; the Avonals bestowal is primarily concerned with ending the Default of Adam and Eve by the Avonals themselves personally healing the effects of such a damaging Fall.

The soulmate Avonal pair are to be, and have been, subjected to the extremes of childhood suppression and repression, and then, through their Feeling Healing, are experiencing all the facets of emerging truth as they slowly progress through a protracted and difficult healing process. As they reach specific milestones, this also enables those in the Celestial Heavens, (the three worlds where Celestials reside) to be empowered to assist us in the physical on Earth.

The first considered milestone was the arresting and imprisonment of the Caligastia soulmate pair and the Daligastia soulmate pair. After the arrest of the Lucifers and Satans in the first century, as nothing further occurred, the Caligastias and Daligastias continued on from spirit as if they were kings and queens, suppressing all of humanity and with plans to take over the universe. It was possibly in the early 1990s that they were 'judged' and 'removed'. They were caught unaware that an Avonal bestowal pair were on Earth.

How is all this becoming known? Has Jesus and Mary communicated directly to Earth?

Unlike in the first century, when no records were kept (as the event related to all of Nebadon and it was actually setting the stage for the Avonal bestowal pair to arrive on Earth), every effort to retain records in great detail of this current series of events is now being attended to. Consider this. The New Testament of the Bible is some 300 pages. The records of the Second Coming, which this is, the primary records are possibly 6,000 pages, with direct complementary records increasing that to over 10,000 pages and with all the supplementary records to date, there may be as many as 40,000 pages, certainly well over 30,000 pages of material presently.

Jesus directly communicated through James Padgett from 1914 to 1923. Mary of Magdalene (Mary M) has directly communicated through James Moncrief from 2002 and is ongoing. Jesus has also communicated directly through James Moncrief. Neither have ever directly communicated through any one else, however, some Celestial Spirit personalities have provided information through other

personalities on Earth with the support and approval of Jesus and Mary, thus some confusion, though the quality of the information is very reliable.

You say this is the Second Coming? You say I am living during the time of the Second Coming?

Yes you are. And it's more than that. This is the Second Coming, the End Times and the Handover!

In fulfilment of the prophecy in the first century, the Second Coming commenced on 31 May 1914 through the writings with James Padgett and concluded in 2014 through the writings with James Moncrief.

The End Times are well advanced. Mary and Jesus are well advanced in handing over their direct involvement with Earth to those within the Celestial Heavens. When this is completed, the Handover will also occur. **The Hand Over is to the Avonal Bestowal pair** and it is they who will guide the population on Earth through their Feeling Healing processes for the next 1,000 years, being the next spiritual age. The Handover will take place after the Avonal pair complete their personal Healing of the Rebellion and Default. Then will follow with their Spirits of Truth being officially liberated in alignment with Mary M and Jesus' Spirits of Truth upon their death.

Major events have occurred with the progression of the Avonal pair's Feeling Healing, which they are also doing whilst embracing our Heavenly Parents' Divine Love, thus they are doing their Soul Healing.

Early 1990s:	The arrest of the Caligastia and Daligastia soulmate pairs.
22 March 2017:	Negative spirit influence was blocked.
31 March 2017:	Angel assisted healing will become available upon the Avonal pair completing their own Feeling Healing, being with Divine Love, thus it being Soul Healing.
22 May 2017:	Law of Compensation quickening.
2 December 2017:	Psychic Barriers maintaining the Rebellion and Default were cracked.
8 December 2017:	Bring on the money to 'house the future of humanity' .
31 January 2018:	Earth and the seven associated Mansion Worlds (including the two Earth planes) are officially now fully under the control of Celestial spirits. This marks a tangible and real end to the Rebellion and Default.

How does this all fit into our future way of living?

This time, in the history of humanity, is the most exciting time ever experienced.

The whole human race is suffering from repressed childhood and mind control.

Through one's Feeling Healing, and should we embrace our Heavenly Parents' Divine Love, then with their Love we are doing our Soul Healing, and eventually we can live totally in accordance with our soul based feelings and live free from error – no more fear and no more physical illnesses is possible!

By living true to ourselves, true to our feelings, we are living true to God. It's that simple.

Our soul is always perfect. In fact, we are the complete package. All that we need to know is within our soul. This knowledge has been denied from us since the time of the Rebellion and compounded by the Default. That is what was brought upon us by the Lucifers and his cohorts. We have always been meant to live true to our soul based feelings but we were taught to embrace our error riddled mind – this was aided by our parents – unknowingly all parents have taught their children to be mind dominant. **This is the Great U-Turn. We are to feel and live by our feelings and express our feelings, our mind will follow in support, not the other way around.**

“Many people look for a person, spirit, angel, even God, for supreme guidance, however it’s all right there already built in – in our feelings. **Feelings** guide us through our **ascension of truth**. So they are really our Supreme Guides. We just have to submit to them, allowing them to take us where they will, expressing all the parts we want to express, letting the emotion drive that expression if it’s there to be expressed, or just talking about all we feel and how feeling that feeling is making us feel – or, how we feel about having that feeling, all whilst longing for the truth of our feelings. Longing for the truth of our feelings is really: **Longing for the truth of our self, because: we are our feelings**. So life stirs up our feelings, we feel being alive; or, being alive means we are feeling, always feeling; and when we work out what and why we are feeling what we are, so then we know the truth of how we are. And over time the truth accumulates, and our mind expands our understanding of ourselves, all being driven from our feelings.”

Kevin of the 1st Celestial Heaven 26 September 2017

(Kevin Cooper died 10 August 2012, through Feeling Healing became Celestial on 7 August 2017.)

It is through the assistance of the Spirits of Truth of the Avonal Pair, upon the completion of their Soul Healing, that we will be guided through our Feeling Healing process, and should we embrace our Mother and Father’s Divine Love, then our Soul Healing.

Then should we embrace Mary and Jesus as our Spiritual Teachers of Truth, their Spirits of Truth will lead us on the path through the Celestial Heavens where we will certainly meet up with our soulmate and join our soulgroup, which will eventually consist of twelve soulmate pairs. Then as a soulgroup, the Spirits of Truth of Mary and Jesus will lead us up through and out of Nebadon towards Paradise.

It is then our Mother and Father in Paradise who draw us to them and we will eventually meet our Heavenly Parents.

Meanwhile, while we live on Earth, we will have assistance and guidance previously denied to us throughout the era of the Rebellion and Default. Under the Contract controlling and managing the Rebellion and Default, the powers and capabilities of our Celestial Heaven spirit personalities, all three worlds of them, were heavily restricted and almost of no assistance to us at all. Further, Nature Spirits and our Angels were heavily denied contact with us physical people because of the Rebellion and Default, all of which is soon to change, so we can look directly to them for help concerning healing ourselves and understanding all aspects of nature.

As we embrace our Feeling Healing, Celestial spirits will and can greatly assist us. In fact, during the year of 2017 they have blocked all mind spirits from the Natural Love Mansion Worlds: 1, 2, 4 and 6 from interfering with us. Celestials have taken control of all facets of living and life on Earth. Celestials are those spirits who have completed their Feeling Healing and progressed through Divine Love Mansion Worlds 3, 5 and 7 and now live in the higher Celestial Heavens, 1, 2 and 3 (when we

become At One with our Heavenly Parents then we leave the Mansion Worlds and progress through the next three spheres related to Earth, hence the Celestial Heavens are also referred to as being numbered 8, 9 and 10).

The Nature Spirits of Earth, who live in the third Earth plane, can now directly interact with those who are embracing their Feeling Healing. Nature Spirits are essentially ‘angels in waiting’. They have been on Earth prior to anything that we now see living in nature. When they first started to arrive, there was no life in the seas or on land. They have consequently witnessed everything that has happened on Earth, including all prior human civilisations that we continue to largely remain ignorant of. Their knowledge and assistance is of great importance to us. We are to interact with them on an ever increasing scale. They are to become an invaluable source of information for us concerning how we are best to live with nature.



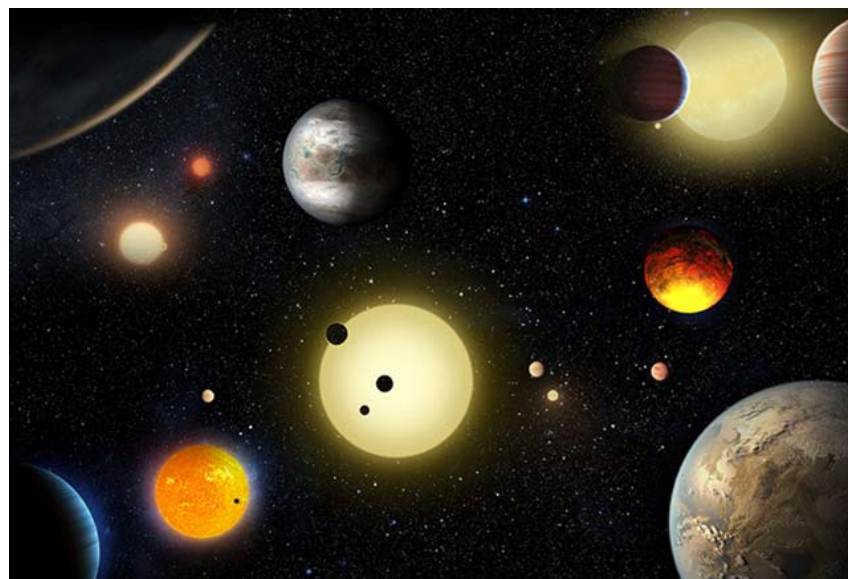
Further, we may become more aware of our **Indwelling Spirit**, which arrives for each of us during our sixth year, as we now progress with our Feeling Healing, or with Divine Love, our Soul Healing.

And all of this is possible as we embrace our Feeling Healing process, acknowledge and accept the Avonal pair, acknowledge and accept our Spiritual Teachers of Truth, namely Mary and Jesus, and more importantly, grow to love our Heavenly Parents, our true Mother and Father.

We do not need intermediaries, rituals, liturgy, dogmas, creeds, fancy clothing, or institutions. It is our soul based feelings and expressions that we may exchange directly with our Heavenly Parents. Groups may form to assist each other, and that is our choice and within our free will.

This is the greatest event in the history of humanity.

This is the Great U-Turn that humanity will embrace throughout the next 1,000 years. MoC 1,480



James Moncrief's books, the Padgett Messages and The Urantia Book at:

DIVINE LOVE SPIRITUALITY – DLS:

<http://divinelovesp.weebly.com/my-free-books-and-free-padgett-messages.html>

All Padgett Messages (for condensed versions – see below) 1914 – 1923 Pages 945
The Urantia Book (see suggested papers to read below)

James Moncrief Books:

	MoC		
The Rejected Ones – the Feminine Aspect of God	1,490	Nov 2002 – Jan 2003	228
Messages from Mary and Jesus book 1	1,485	Feb – Apr 2003	189
Messages from Mary and Jesus book 2	1,485	Apr – Oct 2003	170
Mary Magdalene and Jesus' comments on the Padgett Messages – book 1		Aug 2007	164
Messages from 31 May 1914 – 12 January 1915	1,495		
Mary Magdalene and Jesus' comments on the Padgett Messages – book 2		Sep 2010	177
Messages from 13 January 1915 – 29 August 1915	1,494		
Speaking with Mary Magdalene and Jesus blog – book 1	1,490	Jan – Apr 2013	206
Speaking with Mary Magdalene and Jesus blog – book 2	1,489	Apr – May 2013	229
Speaking with Mary Magdalene and Jesus blog – book 3	1,490	Oct – Jan 2014	187
Speaking with Mary Magdalene and Jesus blog – book 4	1,491	Jan – May 2014	191
Mary Magdalene comments on Revelation from the Bible KJV	1,485	Dec 2013 – Jan 2014	84
		This group being pages of	1,825

Paul – City of Light	1,488.5	2005	149
Ann and Terry		2013	235
Feeling bad? Bad Feelings are GOOD!	feeling-healing book 1	2006	179
Feeling bad will make you feel BETTER – Eventually!	feeling-healing book 2	2006	159
Breaking the Golden Rule.	feeling-healing book 3	2006	168
Feeling-Healing exercises, and other healing points to consider.		2009	175
Cathy and Mark – a novel introducing Feeling-Healing.		2010	151
Introduction course to Divine Love Spirituality		2006	139
Speaking with the Dead, Death and Dying		2009	173
Spirits and their Childhood Repression Healing		2010	179
With Verna – a nature spirit		2008	279
Communication with spirits – meet a spirit friend		2010	37
Introduction to Divine Love Spirituality website			362
Sage – and the Healing Angels of Light		2017	260
Divine Love Spirituality	1,500	2017	201
Feeling Healing – you can heal yourself through your feelings		2017	153
Religion of Feelings	1,500	2017	47
		This group being pages of	3,046

Religion of Feelings

Introduction to Divine Love Spirituality

Main website of DLS

Childhood Repression website

DLS and CR forum

<http://religionoffeelings.weebly.com/>

<http://dlspirituality.weebly.com/>

<http://divinelovesp.weebly.com/>

<http://childhoodrepression.weebly.com/>

<http://dlscr.freeforums.net/>

<http://withmarymagdaleneandjesus.weebly.com/blog---and-free-books-speaking-with-mary-and-jesus>

FEELING HEALING and SOUL HEALING with the DIVINE LOVE:**James Moncrief Publications:****all publications are free downloads:**<http://divinelovesp.weebly.com/my-free-books-and-free-padgett-messages.html>

It is suggested for one to consider reading as follows:

Speaking with Mary Magdalene and Jesus – books 1 – 4

These four books encapsulate the second of the revelations with the first having been introduced by James Padgett one hundred years previously. These four books provide a wide range of guidance that has never previously been made available.

Paul – City of Light

As a gentle intro into the Divine Love and Healing; being James Moncrief's first novel and it's been criticised as being too heavily clichéd, but that's the point because it's a reflection of how he was back then.

Ann and Terry

For an example of people who might want to immediately start working on themselves and doing their Healing.

Feeling Bad? Bad Feelings are GOOD

For more understanding about our denial of our feelings and why we should not deny our feelings, and it includes how it all came about for James, using himself as an example.

Feeling bad will make you feel BETTER – Eventually!

This includes specific examples of Marion and James working on expressing particular bad feelings, again with the hope that it will help others gain something of an idea as to what's involved in doing your Feeling Healing.

Sage – and the Healing Angels of Light

Through Sage who's 13 years old, the story is primarily about the two aspects of healing; that being, with the help of our angels, and the full Healing we can do by looking to our feelings for their truth.

**Religion of Feelings
Feeling Healing****Welcome to LOVE – the Religion of Feelings
you can heal yourself through your feelings**

So these books, including the four Speaking with Mary Magdalene and Jesus books, provide the essence of it all and are examples of James' work. Then it's up to whatever takes one's fancy. Other reading to consider may include:

The Padgett Messages being published as:**The True Gospel Revealed Anew by Jesus volumes 1 – 4****Book of Truths by Joseph Babinsky****The Urantia Book****Release one's pain through expressing one's feelings.****in conjunction with****Longing for the Truth when also longing for Divine Love.**

FEELING HEALING with DIVINE LOVE is SOUL HEALING:

A collection of 'papers' that draw together specific topics including all of the above and more from other sources of information and revelation designed to help increase one's awareness about why we have the problems we do and how to heal them, all whilst living a more healthy and sustainable life. They provide a brief snapshot of the more complicated topics and issues.

Firstly, consider discovering the truth of your emotional pain through Feeling Healing.

Secondly, consider longing for our Heavenly Parents' Love as you progress with your healing.

Primary and most important readings are the writings of James Moncrief.

Then consider the Padgett Messages, and then The Urantia Book.

Pascas Papers, being free, are located within the Library Downloads www.pascashealth.com

<http://www.pascashealth.com/index.php/library.html>

PASCAS – document schedule.pdf downloadable index to all Pascas Papers.

FH denotes Feeling Healing; SH denotes Soul Healing, which is: Feeling Healing with the Divine Love; DL denotes Divine Love – living with the Love.

PASCAS INTRODUCTION NOTES: *All papers below can be found at Library Downloads link..*

- Pascas Care Letters A Huge Upturn
- Pascas Care Letters Big Revelation
- Pascas Care Letters Feeling Healing Benefits Children
- Pascas Care Letters Feeling Healing Way
- Pascas Care Letters Little Children
- Pascas Care Letters Women's Liberation and Mother

MEDICAL – EMOTIONS:

- Pascas Care – Feeling Healing
- Pascas Care – Feeling Healing All is Within
- Pascas Care – Feeling Healing and Health
- Pascas Care – Feeling Healing and History
- Pascas Care – Feeling Healing and Parenting
- Pascas Care – Feeling Healing and Rebellion
- Pascas Care – Feeling Healing and Starting
- Pascas Care – Feeling Healing and Will
- Pascas Care – Feeling Healing Angel Assistance
- Pascas Care – Feeling Healing Being Unloved
- Pascas Care – Feeling Healing Child Control
- Pascas Care – Feeling Healing Childhood Repression
- Pascas Care – Feeling Healing End Times
- Pascas Care – Feeling Healing is Rebelling
- Pascas Care – Feeling Healing Live True
- Pascas Care – Feeling Healing Mary Speaks
- Pascas Care – Feeling Healing My Soul
- Pascas Care – Feeling Healing Perfect State
- Pascas Care – Feeling Healing Revelations X 2
- Pascas Care – Feeling Healing the Future
- Pascas Care – Feeling Healing Trust Yourself
- Pascas Care – Feeling Healing Versus Cult

**PASCAS
PAPERS**

UNIVERSALITY of our HEAVENLY PARENTS' GIFT:

By embracing the eleventh commandment:

"This is my commandment, that ye love one another even as I have loved you."

Golden Rule: that one must always honour another's will as one honours one's own.

Our soul condition steadily grows in love so that we step away from:

Any harm that we may cause to others which will also bring about consequences.

Also as our soul development progresses, our self love grows which also enables us to step away from:

Any self harm that we may cause which also will bring about consequences.

And to move along this path we simply develop our embracement of:

God's Divine Love; pray for it, ask for it, and receive it.

Or it may be even as simple as the caption below:



Oliver Twist asked:

Please, sir, I want some more!

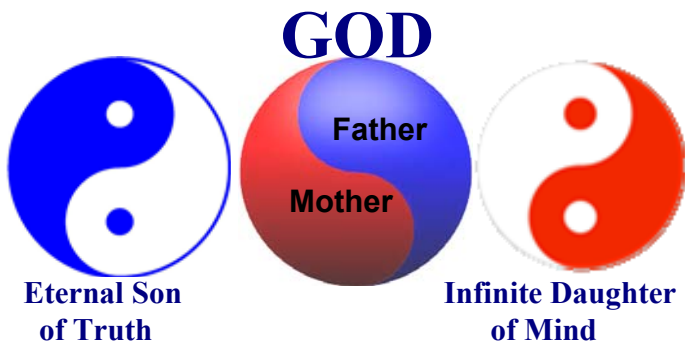
Maybe we could simply ask:

Please, Heavenly Parents, I want some more!

Never can one man do more for another man than by making it known of the availability of the Feeling Healing process and Divine Love. JD

MoC





CREATION of SOUL and SPIRIT:

God is *The Paradise Trinity* — the eternal Deity union of the Personalities: the Universal Mother and Father; the Eternal Son of Truth; and the Infinite Daughter Spirit of Mind.

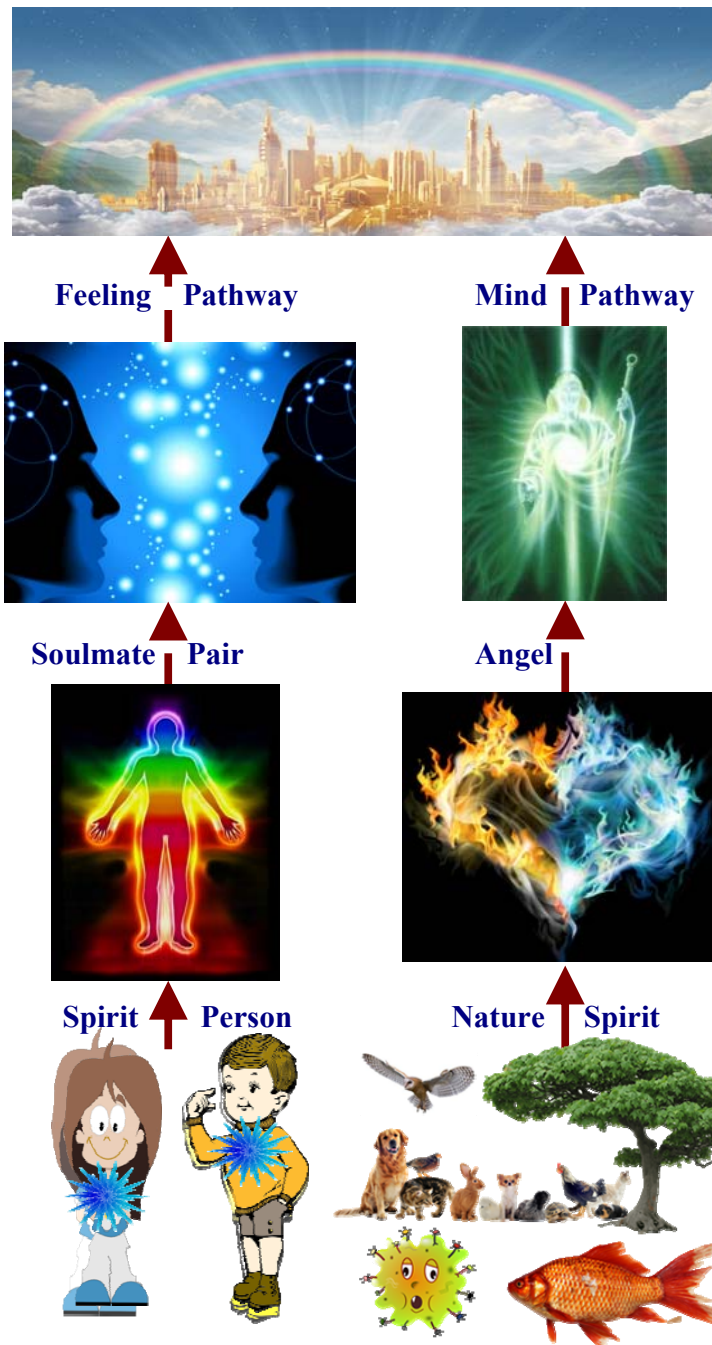
The soul of each human personality (sons and daughters of truth) is existential, driving our personality expression in the experiential. The soul of each human finds truth by embracing one’s feelings and longing for the truth of them. We are to attain the Eternal Son of Truth. We are a creation of Truth.

The soul of angels is experiential, evolving through their experience by continually progressing in mind development. Angels are to attain the Infinite Daughter (Spirit) of Mind. Angels are a creation of Mind. Our soul is duplex (we have a soulmate) and is created by our Heavenly Parents. Through our Feeling Healing we perfect ourselves enabling the union with our soulmate, as we progress in truth up through the Mansion Worlds, celestial heavens and all the way to Paradise.

The soul of angels is also duplex, yet of the mind, and they progress in mind evolution to Paradise. Animals, plants and nature spirits are also creations of Mind.

Neither we nor animals reincarnate. We never die; upon death, we move into the spirit Mansion Worlds on our journey to Paradise. When animals and plants die, be they the tiny microbe to the mighty elephants of the land and the whales of the ocean, their spirit energy returns to the Spirit Collective Energy. And from this energy are drawn other animals and the nature spirits, who then in turn move onto becoming angels through increasing mind experience.

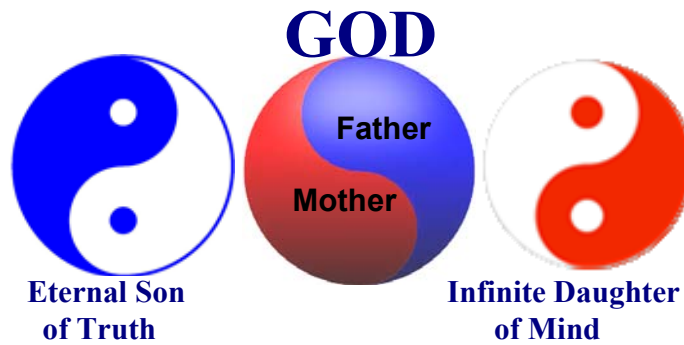
A nature spirit is an angel in waiting.



UNIVERSALITY of the LOVE:

Should you be open to and communing with our Heavenly Parents, our Mother and Father, no matter who you are and where you are, your desire for Their love will be showered upon you. We do not need to be anywhere in particular or be receiving guidance from any particular person, our relationship with our Heavenly Parents is a very personal one to one communion that can bring about a flow of Their Divine Love into one's soul anytime we desire as often as we desire, anywhere we may be no matter what we may be doing. It is our choice and our free will that only needs to be applied. Embrace and enjoy the Love.





We souls are existential, our souls have it all within us, it's a done deal, we are just unfolding in Creation through our personality expression. So our evolution is our growing in truth, the truth already within our soul, with it continually being brought out through our feelings as we live our experiences, thereby 'growing in truth' as we ascend, as we live that truth.

Whereas the angels are experiential, and their soul starts evolving or developing upon their creation. It all being done through their evolving minds. They don't grow in truth like we do, they just grow or evolve in mind. And as they do, the experiences they have individually and then as a created pair, cause the soul of their mind to grow and evolve.

However, those people adhering to the 'Mind Way', as presented by TUB (The Urantia Book), the New Age, and all our religions, is really the angels' way and not ours. So perhaps, that is why TUB has 'mucked it up' because it has to adhere to the Rebellion, which is making us look to the God the Mind, the Infinite Daughter, as the Way to God, when we're to look to God the Truth, the Eternal Son, as the Way to God.



We can't attain Paradise and be with our Heavenly Parents unless we first go through the Eternal Son. We can't do it through and with our minds. That's for the angels to do. So the mind spirits (like most people on Earth and spirit Mansion Worlds), unbeknownst to them, are trying to live like angels, trying to evolve their soul through and with their mind, which can't happen. And if we are like angels going first through the Infinite Daughter on the way to the Mother and Father, then we fall short, never attaining the Son. However as we know, we are so wrong by looking only to our minds, that we can't even get out of the Mansion Worlds, let alone get anywhere near the Infinite Daughter on Paradise.

So our Healing is getting ourselves out of the mind, letting that way go, and coming back to our true selves, which is through our feelings, the truth we are to live from our soul. And once we do that through our Feeling Healing and divine our soul with the Divine Love, then we are free to move to Paradise, up via the Infinite Daughter (with Her and the Divine Minister (and Holy Spirit), nature, nature spirits and the angels' help – all the creations of the Mind), to the Eternal Son and onwards to the Mother and Father. With the Higher descending Paradise Daughters and Sons (Mary and Jesus, Avonal pairs, Trinity Teacher pairs), and local universal descending Daughters and Sons (Lanonandeks, Melchizedeks, etc.), together with our ascending mortal spirit friends (daughters and sons – each other, Nanna Beth, Kevin, etc.), helping us on the feelings and truth side of things.

Note from James Moncrief 4 November 2017

**Feeling Healing with
Divine Love is the key**



**to enter the
Celestial Heavens.**

