

RON'S ORG



[TOC](#)

Exchange and Finance Part 1

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

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

There's three ways you can actually get exchange and make money so to speak, but actually, what you're doing is making a product or a service or a technology that people find valuable and give you something for, on this planet: money. That is the normal procedure, and of course, there are the criminal ways: just steal it. We don't recommend that at all. That starts a dwindling spiral down-tone, down-scale, into criminality. We do recommend that you try to keep the criminals from taking it from you. We'll go into that a little bit as well. But since Ron left this area and went to galactic central I've been working on a project to get some technology applied, and that was to improve the longevity and viability of the body.

You may not think at the present time it is getting anywhere, but in actual fact, I'm actually still in the middle of it. And if worked out well, it will become a service that you can take, a product that is visible and a technology that we can apply. And the only thing I did was I went a little too far with it. And I tried to do too much. As a thetan, and the body couldn't keep up with this. Or had a rough time with it. But I must in praise of the body org, which I had audited to the point where it could do these things, I must say it was my own fault, because I was so happy to see the progress that I failed to listen to the body org's warnings, that I was going a bit too far too fast. Now, many of you have probably heard of OT III research where Ron talks about that he was

doing OT III research, where it was so good to get that level handled, that he started trying to move the body faster than it would go. And he ended up straining or breaking a few of his bones. Or muscles. This is in the OT III research stuff. But he did mention that, and I can understand that. I mean, from many years in the Sea Org we strained the bodies past what most people could handle. And when I was doing this research project this winter, and did a lot of auditing on the body and sort of it felt really good, then I ran into a very severe, cold period which is after the last lecture I gave you. And I was running a motor-cycle down from this part of France. And the body was in a constant state of freezing and unfreezing. And I did that for six days on the road. And we're talking about ten, twenty below zero. And then, when I got back home it was still freezing cold and I rode the motor-cycle every day and froze the body and unfroze it. The reason I was doing that is I was so happy to find out that you could freeze a body and thaw it out without any pain. You know, when you freeze, when you actually put your hand in very freezing water or you have frozen it on the road or something, you got very cold and it's got stiff, I mean, actually you can't operate it any more, that normally it prickles and makes pain when it thaws out. Well, I had the body audited up so well that it didn't even feel that. And I would freeze the body on the motor-cycle in that minus twenty, you know, and come into a service station, I would ride as far as I could, until the hand started operating without the fingers, it just sort of would do like that to operate the controls; and it came to a point of safety then, you see, not a point of cold, just a point of safety, you couldn't ride it safe. Going to a gas station. And just sit around and drink a coffee or something, and the body would thaw out in about in about five, ten minutes. Without any pain, and with very little shivering. I thought that was great. Because I had never been able to do that before, I used to have to stay half an hour or something like this, you know, and wait for it to warm up. But in this case, with all that auditing and everything on the body, it would just sort of gradually come warm again, and by the time I finished the coffee I could go out and ride the bike again. And I was enjoying that so much that I failed to listen to the body warning signs. Of course everybody knows, that as you do that, rapid freezing and thawing on a body, you're going to use up a lot of energy. Lots of vitamins and all of this kind of thing that you need to run a body. So I actually did that for six days on the road and then when I got home I was still doing it every day, to go to the store and to make ten kilometer journeys etc. And everytime it would freeze and unfreeze. And after a while I noticed the symptoms of something coming on there. And I didn't identify it as vitamin deficiency. And so I tried to find out what it was. But basically I was trying to overwhelm the body and keep it operating. If you've heard the "Body Org" lecture, you know it's a prime directive of a body just to operate for the big thetan. And I didn't listen to the warning signs and I passed that point. So it would try to operate, but it would operate less efficiently and less efficiently and less efficiently. Finally it caught up around the end of January, something like that, nearly a

month of freezing and unfreezing, and by that time I found that the coordination was going off, and actually certain of the perceptics like joint position and the things that LRH talks about in the 57 perceptics were not quite spot on, they would be half an inch off or an inch off. And so I found out that I was having trouble coordinating riding a motor-cycle or even driving a car or something, because the foot would not move exactly the right distance or the hand would not move exactly the right distance. And then I audited more, but I didn't have a vitamin program at that time because I thought the body could make all the vitamins it needed. And of course it can — in reasonable quantities. And here I was overloading it to do this research, you see, and sort of enjoy it. But finally, when the coordination went off, I realized that something was wrong. And that was somewhere around the end of January. And now I'm fixing it up again and building back up the reserves of vitamins and so on like that and giving the coordination back. And I have found that after the going below that point it was very sensitive to cold. You see. I just wanted to explain you that, because it's a little hard to coordinate the thing exactly right now while these areas are getting fixed up again. It's an internal problem of the body has to repair all the things I overdid. Like freezing it for, I think, 45 days in a row, and unfreezing it. Like two times a day. But it did prove something even though it was, as I say, a stupid research project, I didn't listen to what the body was saying. It did prove the limits of this kind of thing. And also it proved that you better stay in comm with the body org while you're doing it. Okay? You see, at the same time I was doing that project, which is still not finished, running out the radiation in the cells and also trying to reduce the body weight to an optimum weight, and while that was going on here I was going around in the cold all the time, while I was losing my insulation, my insulation fat. So when you look at it as a research project I was pretty stupid. I take full responsibility for that and I'm running off the bypassed charge on the body org. And I had been getting some help auditing all that off from Sylvie in Switzerland. But aside from that, the interesting thing was, I mean, let's look at the plus side of this, during that time, all the lack of coordination, a bit tired and I needed more repair time, absolutely got no sickness from all of that. You see, normally, when people lower the resistance of their body, they're pulling all kinds of diseases and sicknesses. Didn't get any of that. And as I said before, I found out that you don't need to get pain from freezing and unfreezing. That's apparently something that the body org picks up when it's aberrated, because the thetan is probably too dumb to realize when it should be handled. And as I say, I was a bit too dumb to realize — after I was doing the project, you see, I mean...- you know, I was looking at "yeah, man, we're really going OT here, because, look, I can freeze the body, unfreeze it in five minute, I can do all kinds of things". No pain.

Interesting. And I know, a lot of research has been done by scientists and so on in some unfortunate circumstances in the second world war, but also in modern times, where they have tried to find out the limits of

tolerance of bodies. And I don't think that they have the right idea. The first thing you got to do is to bring the guy up the bridge. And get him to be in comm with the body and sort of monitor how it's going. So again, as I've said in earlier lectures, the spiritual side and the lambda side of the body has to be taken into consideration with the phi or the MEST side. Okay? I just wanted to explain you that, because here is an actual instance of trying to make a product and service that would benefit people. More health, more tolerance for bad conditions etc. And possibly more persistence and longevity and less aging. And so realize it's not finished yet, I had to interrupt in the project to actually fix up the body from all this over-enthusiasm. So that's why I beg your pardon for starting the lecture late, because we have to had some special preparations, a little bit of heat around and a special sitting arrangement so the body wouldn't get too tired. It still needs a lot of repair cycles and sleep to come out of this fully. Especially in the cold climate. It's actually a thin line where I didn't feel the cold at all two months ago and now, if it just goes a little, five, ten degrees colder than the room temperature, I start to feel it. And that's just the tolerance — I just didn't keep up the reserves to have tolerance.

So this is a part of research on discovering what a product is, a service or product, and so that everybody can do it safely. Now, what is the purpose of this project? It's actually, the thing I was trying to solve was that we spend a lot of time training auditors and getting people up the bridge in the free zone. And as you heard in the "Body Org" lecture, there's a lot of counter-attention in the universe to having bodies live long. Or from the R6-bank and implants and so on. And if we can handle that and we can get people's bodies to renew themselves properly, then we don't have to keep training auditors newly in a new unit of time or wait until they pick up the new body and handle the body, auditing of that body, and come back in the Free Zone. And whatever projects you pick up as an OT, then you can carry them out. You have time to make the money to start them e.g., organize them, you carry them out over a long period of time. And this is what makes viability. And that means "ability to live or to survive or to comfortably survive throughout time". And on this planet you need that. Because people still need to be audited and trained, because the most — well, almost 100% of the thetans on this planet cannot be audited telepathically when they start the bridge. They have to have a positive comm line amidst all the interference and confusion of this planet. Including a session, a meter, a quite safe environment and so on like that. And also a positive verbal comm line as well as telepathic, but a verbal comm line from the auditor to the pc and from the pc to the auditor. That is — puts in certainty and the possibility of not making mistakes. So we still need that. Now, if you are on OT levels, you know that you can do quite a bit telepathically, just handling some of the OT III case or something like that. And when you have nearly finished the OT III you have such an ability on that that you can probably lay down the body in the body and still run it without any words. And get the full

releases and blows. So it's just a gradient, but the hardest part of the gradient is getting people audited on the lower parts of the bridge and into those levels.

So what we're talking about here is the various things you have to go through to make a product. Or a service. Or a technology. Now, let's find out about what LRH says about what is a product or a service. He says, "A product is a high quality service or article." High quality. "In the hands of the persons it serves." Or group. Now think about that for a minute. This definition is very accurate. "High quality service of article in the hands of the person or group that it serves." You see? Now, when you can do that, you can also demand an exchange for it. And it serves people, so they will want to exchange. And it's good enough quality, where they don't feel betrayed. You know, you used to buy these Korean toys and things like that, and they fall apart when you take them out of the box. So everybody likes to have a little bit better quality. And the higher the quality, the more of a product it is. That can even get real viable, where it becomes a standard. And then you find people, e.g. in the case of classic cars, buying these things that are fifty years old and paying extremely high prices. You see what I mean? Rolls Royce, Ferrari, things like that. Why are they paying all this money for that? They reckon it's very high quality and an excellent product. All right? But many products, I must say, are not of that quality. So the first thing you can look at in, say, saving your finance, when you are buying a product or service, we can already start you on the road to having more money by not buying poor quality products. And I haven't told you yet how to make the money, but at least I can tell you how to not waste it. You understand that, we're talking about when you buy a product or a service, that you look for good quality and viability of the product or the service. And then you feel like you are spending your money wisely. So, in this day and age of so many consumer products of all types and qualities you have to differentiate. See, don't just waste your money. I suppose that most of you understand that, but I know in America I've seen people go into the supermarket and buy a hundred dollars worth of junk. I mean the food — if it's food — it doesn't even taste good. It may even be harmful. And it doesn't have any lasting effect, sort of like for nutrition or for quality or for good taste. And the same with manufactured objects. The main way they try to get around this now is to put glassy promotion about something and packaging around and the product itself is just — well, shall we say shit. So that's one of the first ways you can learn to save your money that you've made. Okay?

Now let's look at another aspect of product or service. Basically I wanted to also say that a product is useful to the person who purchases it. And a service is helpful. In other words, when you have somebody come and cut your grass and he does a good job, it's a good service to you. Because you can spend the time maybe making other products and services or doing more important things. So services can

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

One of the christmasses recently in America a public relations man bet another public relations man that he could make a million dollars selling rocks. And in actual fact he did. He created a product called a "pet rock". In actual fact it was just a rock in a box. Costed him nothing to produce, he was going pick them up out in the country. But the box and the package and the promo costed something. And he was selling these things for about 15 \$ a piece. Over christmas, and did make his million dollars. You know, he had catchy little things about it, you know, "Buy a pet rock. Better than any other type of pet. Won't mess up your carpets. Never needs feeding them." You see what I mean. "Protects your home." And it gives a description of that, tells you how to do it: "Take pet rock in your hand when somebody threatens you or tries to rob your house. Bring pet rock down very hard on their head." You see? Now that was brilliant. And the guy did make his million dollars. Everybody had to have a pet rock. But that to show you that that was more of a social talk-about item. It shows you also how you can promote something and make people think they want it and need it. But what you're trying for really is acceptance of your product or your service. So if you work in a job where you're getting paid you are exchanging a service, your work, for your pay cheque. Now that job what you're doing may be important and useful to, say, a car manufacturer. He needs somebody there to do the service of putting the door on the car. But when this becomes not useful or they are not selling any cars, because they didn't maybe promote them right or people don't find them valuable, then the normal thing is, that company goes out of business and the guy loses his job. Now, as I said before,

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

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

surveys you sort to have to know who your customers are. And you have to, of course, make sure that your exchange you get in is enough to keep you in business. So that also hurts the small guy,

because the big guy can buy the merchandise at whole-sale prices. In a ten-thousands lots. Soap or something. And there's the little guy who only buys a hundred per week. So they charge him a higher price. But there's ways around this. And that is, as I said before, getting in high quality service. And high quality products. So a guy could figure it out and survive in a small business.

Now let's look again at exchange in general. Really, what we're dealing with is the exchange and flows of money, is on this basis of product, service, guys willing to exchange for it and so on. Now, the money itself is actually something that speeds up the actual flow. It really has, if you look at it deeply, it really has no value of its own. I haven't seen many people eating Deutschmarks. They represent value, but of themselves they are no value, except to a bill collector, a person who collects bank notes. So what does LRH say about this? Well, he says the underlying economy is basically a barter system. In the old days, before there were governments, you would go around and find somebody who has something you wanted and exchange with him something he wanted. This farmer gives a sack of potatoes for a basket of vegetables. He grows potatoes, the other guy grows vegetables — good exchange. You see? Barter. And, by the way, tax-free. Anyway, you get a little more organized and you want to speed up the comm-lines, you can introduce a medium of exchange. In history you can read about this stuff, although I must say it is a bit, shall we say, hidden subject. Only if you take a book that has been written specifically about money and standards of exchange you will actually find some of the horrible consequences that have been caused by this. And you find these horrible stories that don't come in a history book, you know, the history book, they just tell you, "this guy was king here and he got overthrown, and this guy became a king there." But sometimes you find, if you read this books on exchange and history of exchange and money, you find out that the actual overthrow of a power or nation came from the area of exchange or out exchange. I think you have an example of that in the Weimarer Republik, 1920s in Germany, where the money became so inflated that they only printed it on one side, so they can have enough money there to buy a bread. You know, it went from a thousand Marks aloft to twenty-thousand aloft... just jumping up like that. And they didn't even have time to print the money, they had it run off so fast, they could only do it on one side.

So here is another factor: I mean, the things the people would buy with it were the same old things. You know, tomatoes and bread, cars and services. How come they suddenly shot up so high in price? Well, you may hear a lot of words about the economy, inflation and so on like that, and lack of confidence. Now, what does LRH say about this? He says, that whenever you have an amount of money being printed or

issued that is much more valuable — the amount represented — than the amount of services and products in the society, then you have a condition known as inflation, which comes about from a basic non-confidence. It's actually the people don't have confidence in this money, because they're printing it so fast, and they think, "Well, that's not valuable, I'll raise my prices." They lose confidence in it. That's because it's so much of it. And of course, just like anything else, if you put a large volume of something, and it's very cheap, it becomes almost worthless. People usually give samples out of grocery stores, you know, different candies or something like that, just as part of their promotion. In some countries those would be very valuable: "Oh, chocolate! Wow!" You see? And then you could change it and exchange it with others. In a society that's doing this promotional big volume of selling chocolate and candies etc., they can use it as part of their promotional items, and give it away free. So this is the same with the waste societies, where you waste a lot of the money that goes into the product by the packaging e.g. Sometimes the packaging on food you buy costs more than the food. And you sort of notice it by the price. So a lot of time you're paying for promotion and packaging, and the thing which is being sold to you is really very cheap. And thus you see a gradual, creeping inflation in most societies. But there is another reason for the creeping inflation, and that is just that it makes the economy look better for the public. It's a planned inflation. It always looks like you are getting more wages, because the wages are going up, the money you get for your job, and you have a "Steigende Lohnskala" (rising wage-scale), you know, you get more this year and more the next year and so on. Great, but also the prices go up. So, when you figure it all out, you're not getting actually more. But there's another tricky trick in that: You may move into a higher tax bracket. And the government can take more from you. I tell you, people that don't understand economics, they can't really figure out, how, "Well, this year I'm making a lot more money than I did last year, but we seem to have less!" Now, that is all in the subject of inflation, planned or otherwise.

Now, a deflation is actually the opposite of that: where you don't have much money or coin, and everybody wants it all the time, because they consider it valuable. E.g. the Swiss Franken has been very stable and so has what gold will buy, not the price of gold, but what it will buy is pretty stable. Because those items are a bit rare in the society, and they only put out as much as they can cover with actual gold. So, in other words, they don't put out more than they can cover with actual something of value. So they remain stable and the other areas are inflating, so it looks like that the Swiss Franken or the gold is going up, but in actual fact it's the other currencies that are now worth less. When they keep bouncing these things against each other, you can see these trends. You know, hotel room in London, 100 Pounds. Hotel room in Frankfurt, maybe 100 Marks. Same type of hotel. They have an inflation in England, yes, they do, because the Pound is about three

Deutschmark. And they have a horrible depression creeping on to England, people out of work and so on. Interest rates very high, they can't pay their mortgages and so on. Lot of inflation. And they say, "Well, we gonna get down by cutting production!" Absolutely incorrect! Absolutely incorrect thing to do. They have more money floating around than they do production — that's what is causing the inflation. They are to increase the production, and if the people here don't have the money, export it. So they have new flows of products and services being demanded and the economy improves. When there's a surplus of money around and not so much production, you have an inflation. You know these little countries that don't produce very much, like if you go to..let's say Jemen..or no, there may be oil guys there, let's say Marocco, and they don't even let their currency out of their borders, because it would be totally overwhelmed. Anybody could buy the whole country, you know, within two days. So, what do they do? I mean, you go to Marocco, you buy things there, they have a held, fixed exchange in that country. But you bring it back to...they will first try to find a country that will accept the Maroccean Dirhams, even in a bank they give you a loaf of bread worth. I mean, maybe an international bank, where they are handling all the balances of currencies. But basically it's not a desired currency and it's not something people are going to go around and say, "Can I buy some gas here, I have Maroccean Dirhams." And that is what we're saying, the confidence goes out of these things. So you have these two conditions, basically: inflation and stability, and you very rarely see deflation these days. That would have to be done by taking money of the market if you didn't have enough products and services to cover. There was a government that would have to take the bitter pill and burn the money they collected from the tax payers. ("That's what they had to do in the U.S.S.R., they collected the big Rubel notes.") Oh yes, interesting. It still is a very shocking experience, because it wasn't only the black market guys that had the big notes, there were some old people who were saving their money.

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

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

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

Now, before we go to lunch, I'd just like to leave you with this thought: do you have a similarity in that with the amount of Schwarzgeld (i.e. the German word for money which is earned covertly, without paying tax for it) in modern times? The amount of Schwarzgeld in circulation — I'm not talking about criminal money! — is almost directly proportional to the amount of confidence that people have in the current regime. Confidence, you see. They will give you many reasons. But I know an example in Germany, just happened three or four years ago, they wanted everybody in Germany to make sure that they didn't pay so much taxes — a good trick, because everybody will pay more taxes with it — and they asked, I think it was over a weekend, they said this minister wanted to put in a rule that people report on people who are using black money, no, what do they call it? Schwarzgeld. And of course they didn't survey that very well, just like the old Chinese emperor. Because obviously, the guy who had done it had done it on statistics, he said, "Well, this much of the economy is operating on Schwarzgeld", say 40 percent. "And we get all the guys that are paying their taxes, the 60 percent, to put ethics in on the rest." And there was almost a German revolution there overnight, a lot of protest in letters to the newspapers and so on like that, and they immediately dropped the

idea. They would just put a little extra aside in case the government went too nuts, you know, like the Weimarer Republik, and they had extra money, they wanted to have a little bit aside, outside of taxes. So they would be, yes, illegal and legal at the same time. It's interesting what protest came out, it's like the missed withhold button, you know, the guy is critical and nattery, but he doesn't say exactly what the withhold is. It has been, when people wrote in these letters on all of that, they said, "Hey, what are you trying to do, put in the old Gestapo tech, to see and report on your neighbours and all of this kind of stuff..." You see, how that would back off the government, that would made them worry. In actual fact that wasn't the real complaint, the complaint was that they were the ones that were also dealing with "black money". In actual fact they were very accurate in finding the withhold of the government. Or, let's say, one of their major buttons was to not appear similar to the earlier National Socialist regime. You see, if they were compared with that they could be out of power next week. And one thing politicians want to do is to stay in power. They don't only want to take your tax money, that's just the finance they get to stay in power. So they have a proportion, too. But if you go a little bit further or hit the right button, you can stop them from taking more money. That's what I wanted to leave you with, that thought, because it actually happened in Germany very recently.

So let's have a good lunch.

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

Now, let's start off, since you had, I hope, a nice lunch. Little bit on flows here. A lot of people have trouble with money and exchange because they can't flow. This means just what it says, it's just like a communication flow, or a flow of a product or service, or getting things distributed and you do produce them and so on. Sometimes it is not just mental. You got to really figure it out why your flow isn't working. Sometimes it is just as simple as the postal service delays your mail. Or your packages with your products in them. Or your services, promotion... Now, this in itself is a problem in flows, but a lot of times you seem to have not much control over it. I mean we have examples of that in the Free Zone and in every business you're in, I'm sure you had examples of that, the mail is delayed, you lost your package, where is it, how long does it take to get there and all that. So you want to have set up in your business or your way of operating alternate communication and flow lines for products. LRH says, "Never use a broken comm line." It doesn't do your customer much good, if you're blocking the exchange by making excuses about why the post never arrives. You see what I mean, so you can unjam the flows by having alternate ways to do it. That applies to your promotion about your business, because some of it is just promotion for the service you give, or the actual delivery of products through the mail. Or by truck. So you see, you can unjam the flows there, most people know how to do that,

a lot of companies have sprung up recently to deliver your mail by bypassing the actual postal services. And I might add as a comment, that I have noticed that the postal service in Europe is sometimes slower than it was in 1800. When they used to use stage coaches and horseback riders. Especially from one country to another. Anyway, that's just a problem that, as I said, many companies are springing up to solve that for you. But you always must then realize: do you have to raise the price of your product or service to compensate for the extra money it might cost you? Or can you still make the profit by getting it there faster? Also this flow-jam happens on the other line of exchange. In other words, how long does it get the customer, who pays by cheque to get his cheque cleared? You see, you can't use the money until it's cleared. So these are part of the barriers in modern business which come about by actually not your own fault perhaps, you might think, but it certainly makes the customers irritated. And therefore it may be wise to evaluate this in the light of "How much would my business benefit by having very fast, direct communication lines?" Now, this does not include things like overwhelming the customer with junk mail. People have gotten so sick of that that they even tell the postmen to not deliver it. And it is actually waste of money sometimes. So you have to find out what is the balance on the flows, how much money are you spending to handle these delays, and possibly promotion? And you may come up with a bright idea. Especially if you are operating in a local area. Because there you could like hire a bunch of kids on bicycles to deliver it — honest kids. And pay them a little bit to compensate for the postal cost. And if they're honest, you will get your mail there much faster. So that can help, but let's look at another area of flows. And that is the mental attitude. You all know that Grade processes and so on are run on four flows. You know, there is the self to self, self to another, another to self and another to another. So if you have a block on one of these flows or somebody in your business does, it won't go so well. Now, that can be anything from withholds or just Dev-T due to laziness, or actual overt of putting aside the package and forgetting about it until the next week. Or until somebody notices. So in business you should also look at the ethics of the staff that you control and make them understand that the more efficient they operate, the better the whole business profits. Now, those flows can extend to the other side of the game and get in the exchange. And that means, if a person has, say... buttons or out ruds on money, out ruds on taking money, out ruds on spending money, out ruds like stopping other people from making money, the business is not going to run too well. You can make a checklist of all these points I'm telling about, just check them through your business, you know. Or in your personal life. And you might find some surprising things. You know, it's proven by processing that people have a havingness level. In other words, they can have so much havingness to a certain point, and then they won't be able to have anything past that point. So for instance, if you sent out one of your employees that had a havingness level of 1,000 Marks, and you sent him out to get a cheque from a customer for 10,000 Marks, it is

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

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

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

Now, we have also have a more serious thing of overts on exchange. And by all means try to avoid this on your own staff. And even watch out for it in your customers. This comes under the category of promising to deliver something and then not delivering it. Just taking the money and then not giving the product for it. And also, of course, from the customer's side, giving you a bad cheque. And I tell you, I worked in many countries doing selling in Europe. And I must say that the Germans are very direct and honest on this kind of thing, but some

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

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

End of Part 1

